

Welcome to Symmetry Financial Group!

The onboarding team is here to help you successfully complete your application. Our insurance carriers return applications for assorted reasons, most of which are easily corrected.

Following these helpful tips will save you time and get your application processed as quickly as possible!

Once you have completed your application, please review this list by section before submitting.

Banking information errors are the most common reason we see applications returned, so please pay special attention to the “Electronic Funds Transfer” section below.

Thank you!

Personal Information

- Please double-check that your date of birth is correct.
- The “Residential Address” field in this section must match the “Current Address” field in the “Address History” section.

Demographic Information

- Some carriers will return an application if the “marital status” field is left blank, so please provide an answer.

Insurance License Information

- The name on your insurance license must match the name on your application, as well as the information that the National Insurance Producer Registry has on file for you. For example, if you filled out your application as Jane Smith, but your insurance license is under the name Jane Jones, this could result in a delay in your application being processed.
 - If you need to change your information with the national registry, please visit their website for more information at nipr.com.
- If you want to do business under your business name, please make sure you include:
 - Individual License Number, Business License Number, Business EIN, and Articles of Incorporation.
 - You must provide two different emails in the personal information section.

Legal Questions and Responses:

- You must answer yes or no to every individual legal question on the form.
- If your answer to any of the legal questions is “yes,” please provide a detailed explanation and upload any documents associated with the charge or filing.
 - Answering “yes” to any of the legal questions will not automatically disqualify your application; however, our carriers often ask for additional information in order to make an approval decision. The more documentation the better.

Anti-Money Laundering (AML)

- Must have your name
- Course must state Anti-Money Laundering
- LIMRA AML courses are good for two years
 - This is the only course that is good for that period of time.
 - If you completed your AML course through LIMRA, please upload a copy or screenshot of the course completion page.
- All other AML courses must be current within the last year (*365 days*).
 - Please upload a copy or screenshot of your course completion certificate, where your name and the date you completed the training are clearly visible.

Errors & Omissions (E&O) Insurance

- If you are uploading a copy of your E&O certificate, please make sure it has not expired. E&Os are typically good for one year (*365 days*).

Fair Credit Reporting Act

- Please make sure that your signature is legible and complete.

Electronic Funds Transfer

- The account holder's name must match the name on your application and the name printed on your banking document.
- The routing and account numbers on your application must match the routing and account numbers on your banking document exactly. Include all zeros and double check that there are no errors.
- Your banking documents cannot be handwritten. All information must be clearly printed on your voided check or bank authorization letter.
- If you are doing business as an individual, please make sure your individual name is visible on the banking document and not a business name or corporation.
- Please review the acceptable banking documents below and ensure that your document meets all requirements.

Acceptable EFT Documents 2022

Voided Check

- Account holder information **must** be printed on the check, and it **must** be the name of the agent being contracted (*needs to match the name printed on their license*). If the agent is being contracted as an individual, then the voided check **must** have the individual's name printed on it. No business checks are allowed for anyone being contracted as an individual.
- You must write "VOID" on the check.
- Starter checks must have the agent info listed.

Bank Letter

- Must be typed
- Must be on bank letterhead with a Logo
- The account holder's name **must** be on the letter
- Bank routing number and account number **must** be in the letter

Direct Deposit Form

- Must be pre-printed / nothing can be handwritten
- Account holder information **must** be on the form
- Bank routing number and account number **must** be on the form
- No pre-paid bank accounts are allowed
- Must say "direct deposit form"

Individual Check:


John Smith
4923 MAIN STREET
ANYTOWN, CO 81234


DATE _____

20081015


PAY TO THE ORDER OF _____ \$ _____

Void

DOLLARS  Security Features
Check on Bank

 **Main Street Credit Union**
8642 Main Street
Anytown, CO 81234

MEMO _____

002003004  1095857723 1015

A spouse's name may be included. It cannot include a business name.

Business Check:

| | |
|--|--|
| Business Name 4923 MAIN STREET ANYTOWN, CO 81234 | 1016 DATE _____ |
| PAY TO THE ORDER OF _____ | \$ <input style="width: 80px;" type="text"/> |
| Void | |
| m Main Street Credit Union 8642 Main Street Anytown, CO 81234 | DOLLARS |
| MEMO _____ | |
| 002003004 13 | 1095857723 1016 |

Agent name may be listed under business name, but the business name must come first. This is not acceptable for an individual.

Correct AML:

