NICforLife
Your Personal Policy Assistant

DISTRIBUTOR PARTNER

NICforLife for Your Agents

Building stronger, lifelong client relationships through a secure digital insurance hub.





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- What is NICforLife?
- NICforLife for Clients - Feature Overview
- How do clients get access to NICforLife?
- How do Agents get access to NICforLife?
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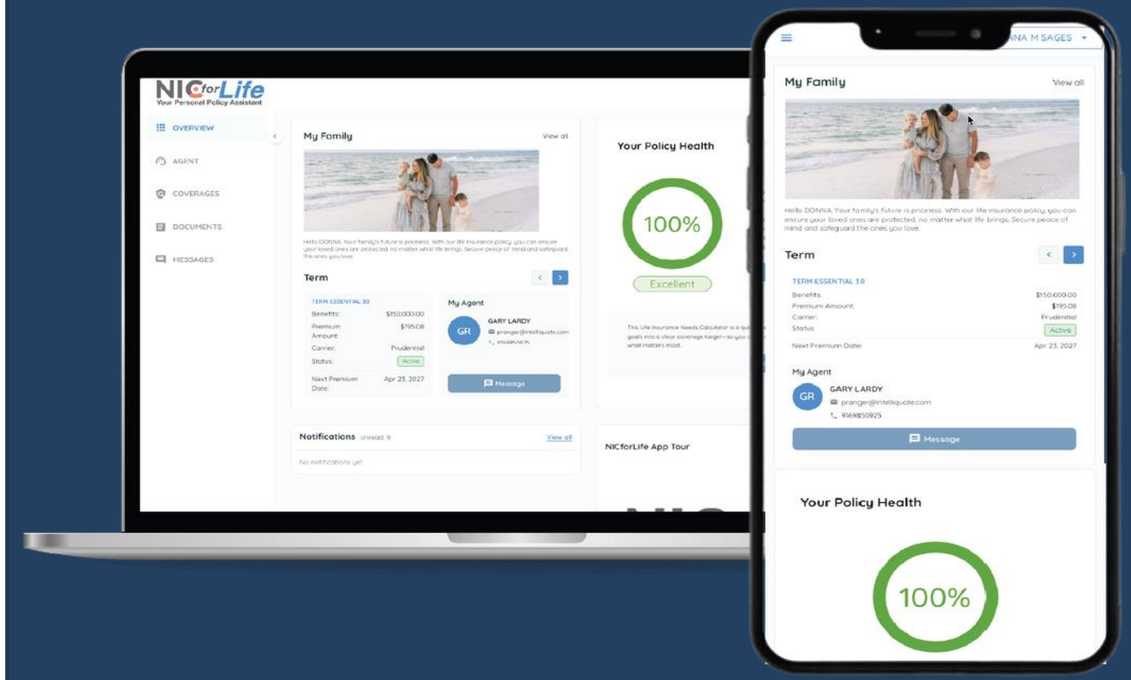
- Next Steps
- Additional Resources & More Information

What is NICforLife?

NICforLife is a website that provides Policy Owner/Clients with access to:

- Current life insurance information
- Documents shared by their Agent
- Documents uploaded by the Client
- Each Agents profile including contact information and support staff
- Direct messaging with their Agents
- Policy Health Score
- Net Worth Tracker
- Cash Flow Tracker
- Important notifications
- Education to understand their policy



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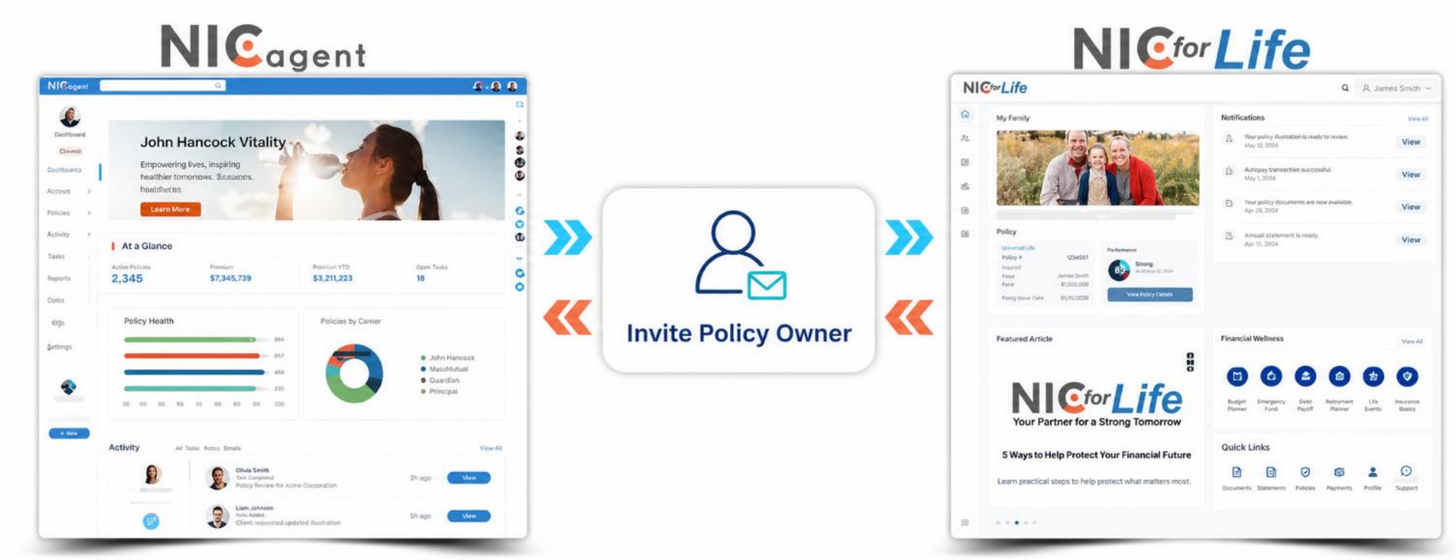
NICforLife is ‘Agent Centric’

NICforLife helps insurance agents to build stronger, lifelong relationships with their clients. By providing clients with a secure digital hub for their life insurance information, agents remain engaged, relevant, and informed.

For agents, the transformation is simple: from selling policies → to trusted advisor and lifelong client relationships.



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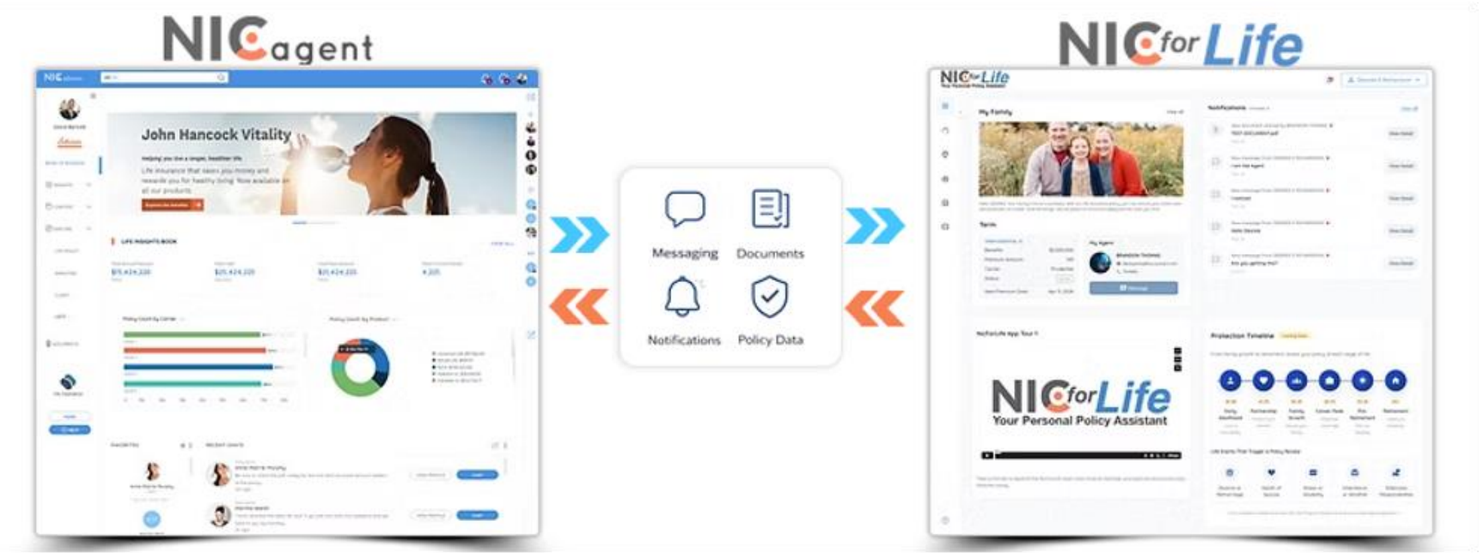
Agent - Policy Owner Engagement



- Direct Messaging with Clients
- Document Sharing with Clients
- Policy Review Scheduler
- Policy Health Score Access
- Notifications

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NIC for Life for Clients

Feature Overview

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Home Page

Your central landing hub with access to all key tools, policies, and services.

Policy Details

Policy Health Score

Agent Profile

Notifications

Documents

Direct Messages

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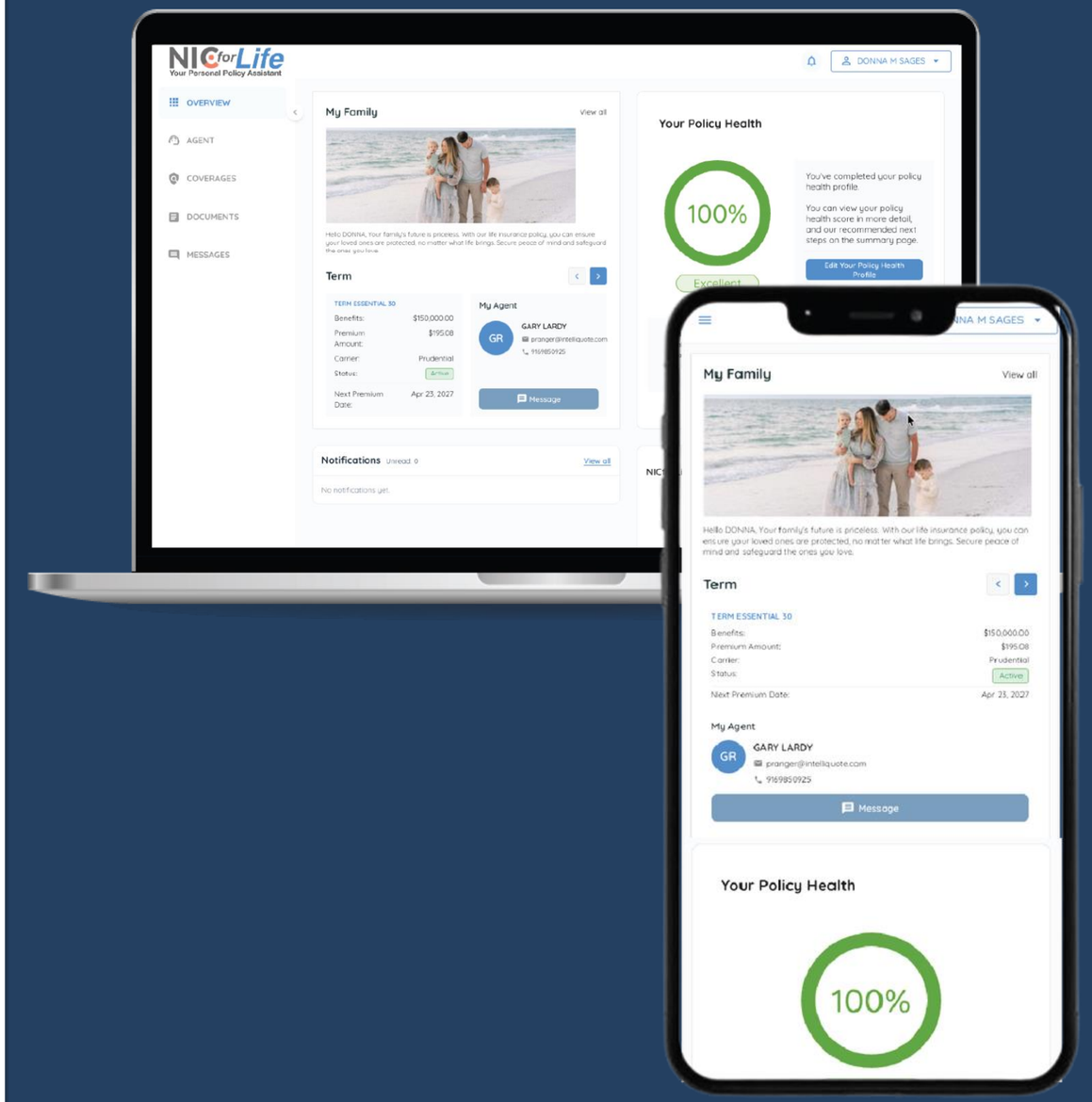

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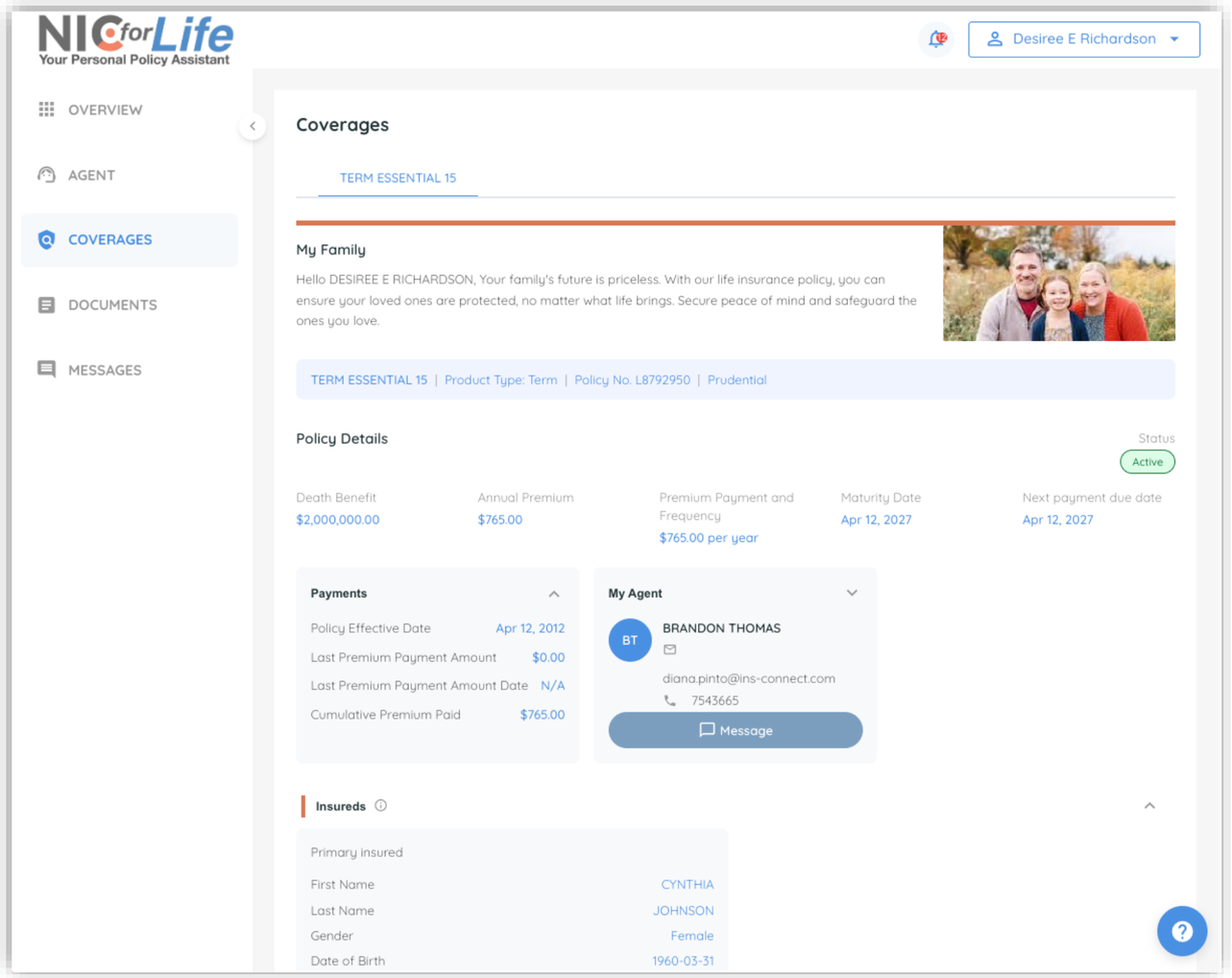
In Force Policies



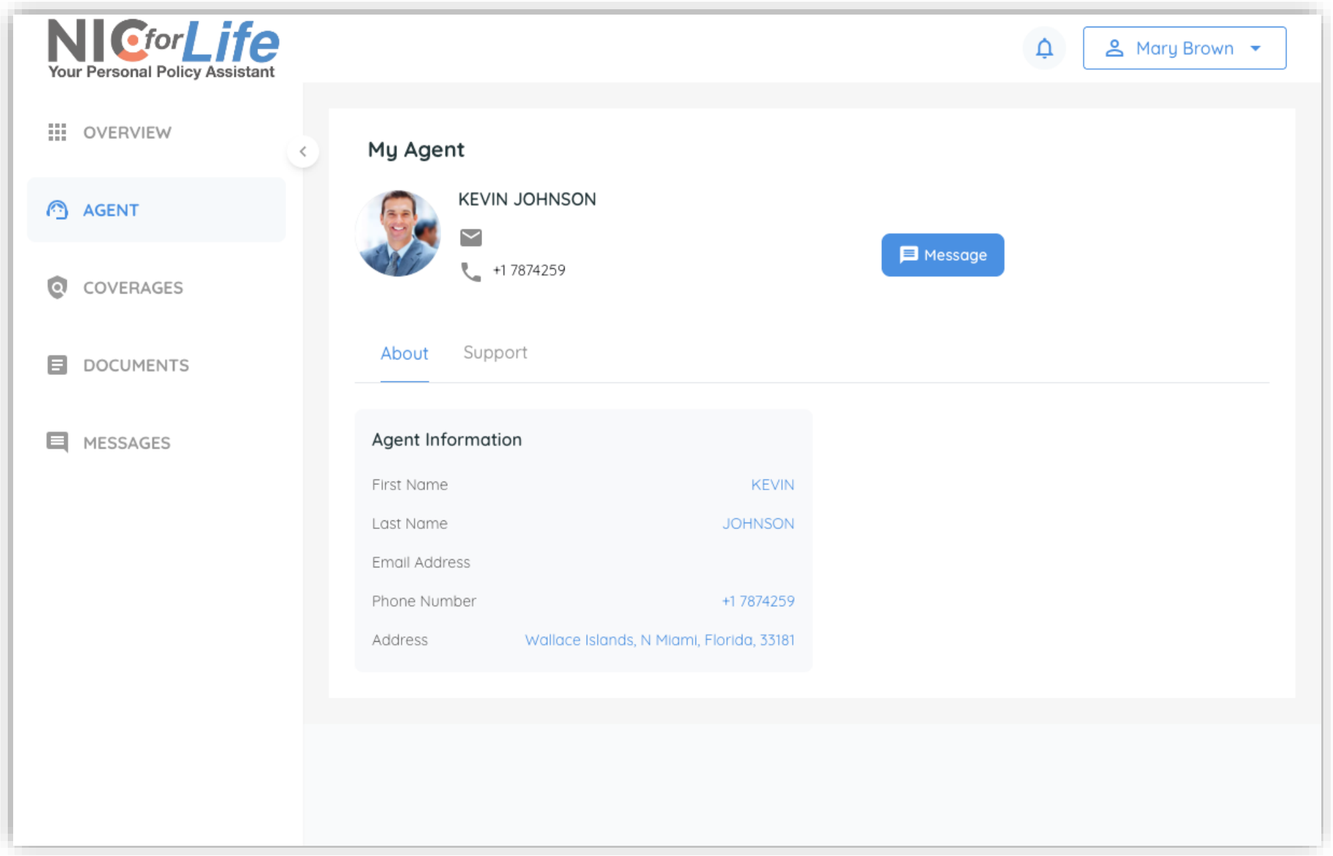
Unified Portfolio

Clients can view and manage all of their active life and annuity policies in one centralized, secure location.

Servicing Agent Visibility

Instantly identify and connect with the primary servicing Agent assigned to each policy (as long as the Agent is active on NIC).

Agent Profile



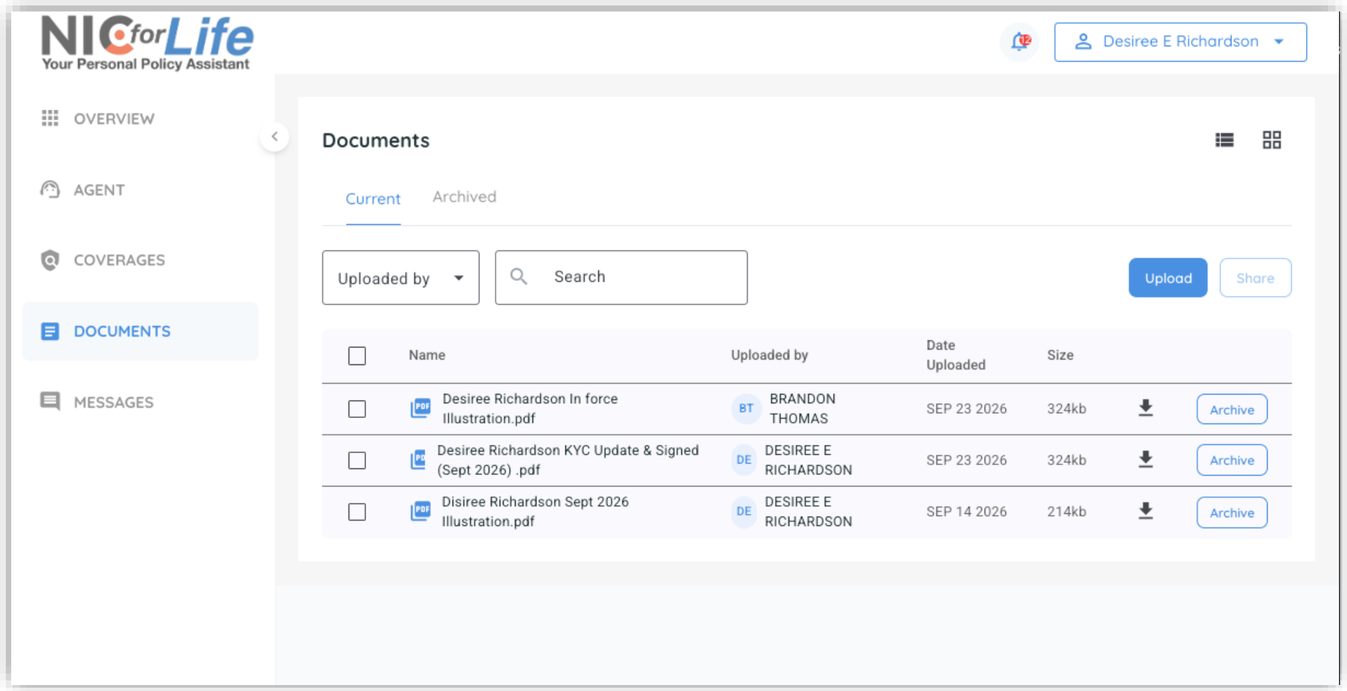
Agent Contact Info

Clients have quick, centralized access to your complete professional details, including email, phone, and address.

Direct Messaging

Clients can instantly initiate secure, direct conversations with their assigned servicing agent right from the profile page.

Client Documents



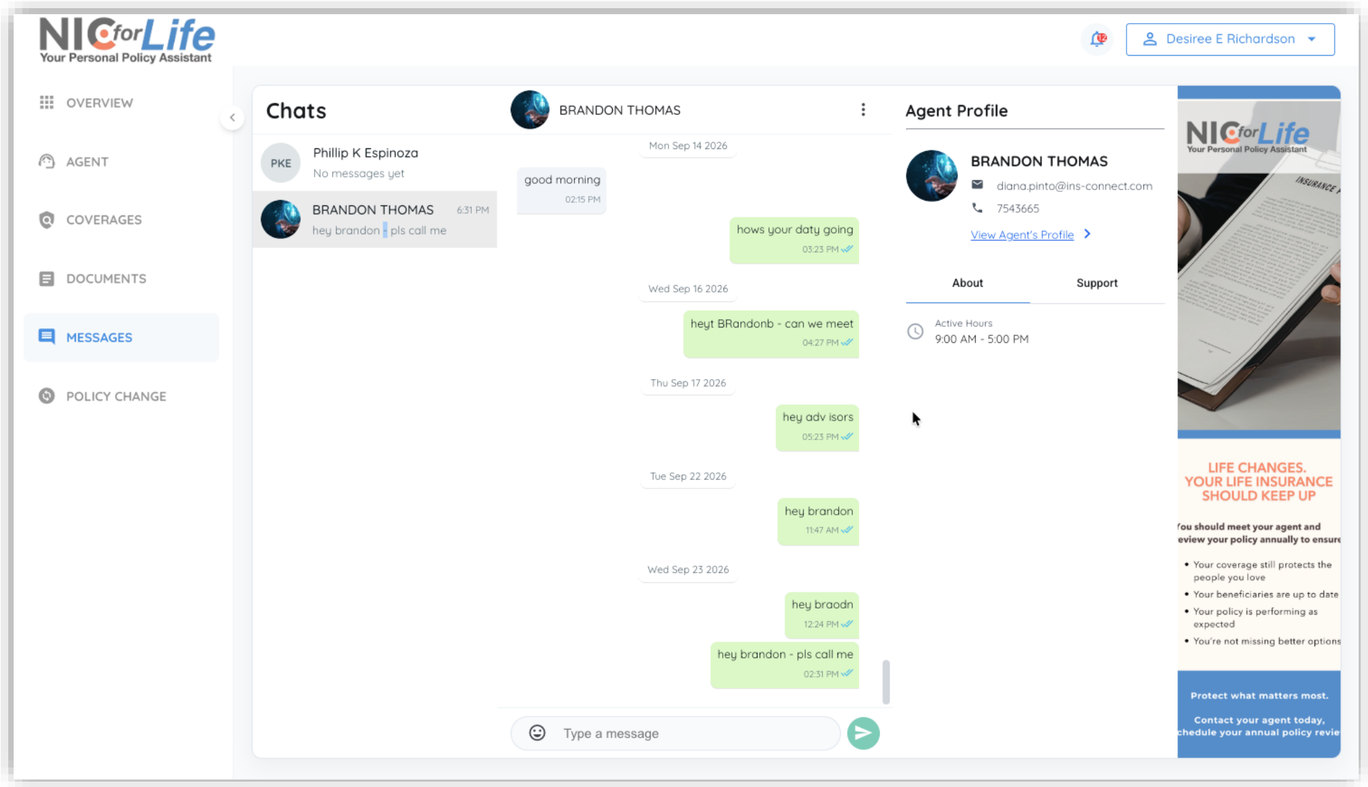
Documents Shared by Agents

Instantly share and distribute crucial policy guides, application forms, and coverage details with clients.

Uploaded by Clients

Clients have the ability to securely upload important personal documents, signatures, and files directly into NFL.

Direct Messages



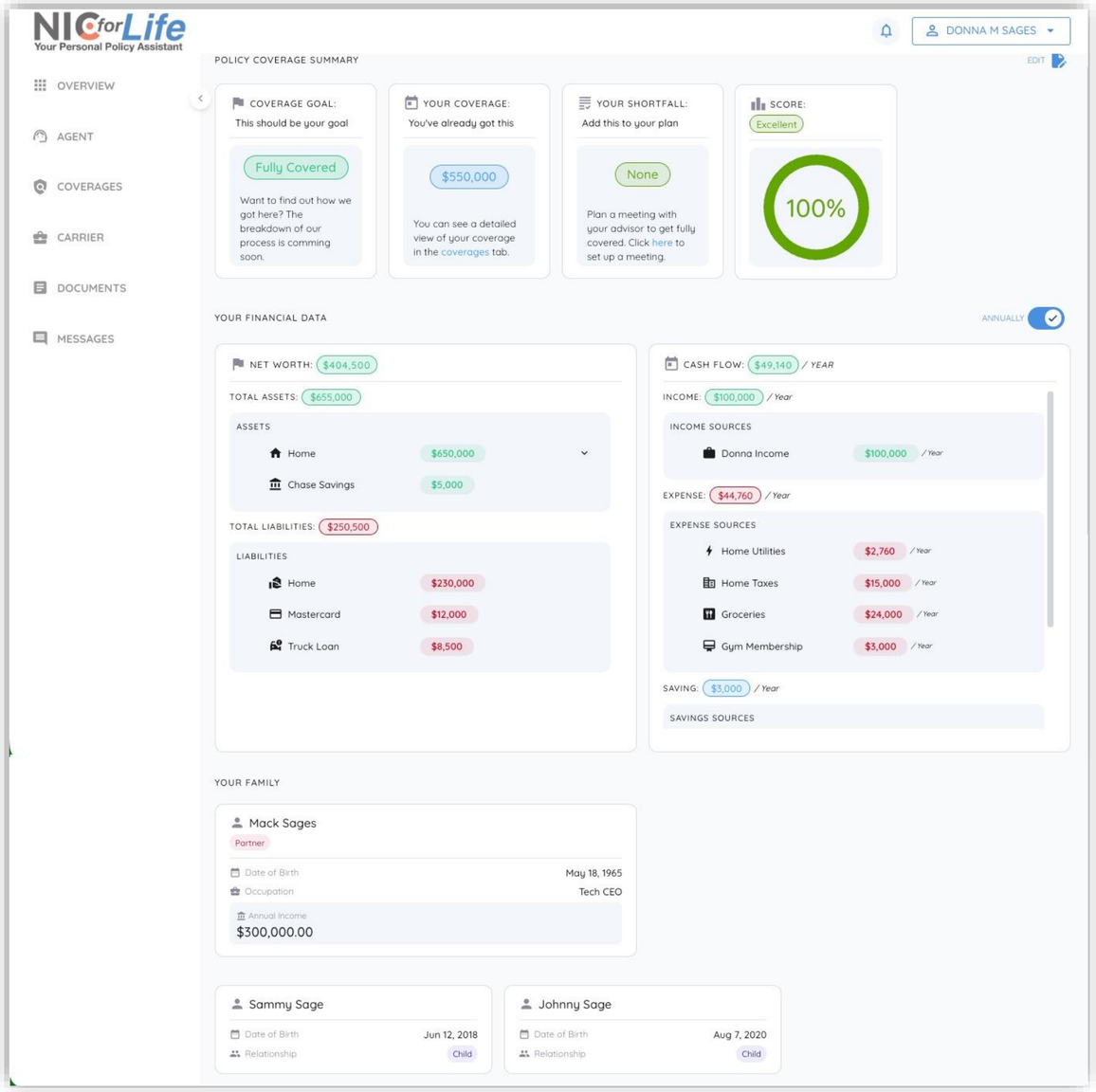
Direct & Secure Chat

Agents and Clients can chat directly and securely through the app, enabling instant communication.

Complete Chat History

A complete history of all communications is securely archived and always accessible for reference.

Policy Health Score



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A service to gather family and financial information including:

- **Family Information**
  Partner, spouse, and dependents details
- **Net Worth**
  Total financial assets and holdings overview
- **Cash Flow**
  Income sources, expenses, and savings tracking
- **Policy Health Score**
  Real-time analysis and optimization suggestions

Note: All Policy Health Score information is accessible for Agents on the NIC Agent App

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Policy Health Score

Agent View & Client Analytics

Family Information
Partner, spouse, and dependents details

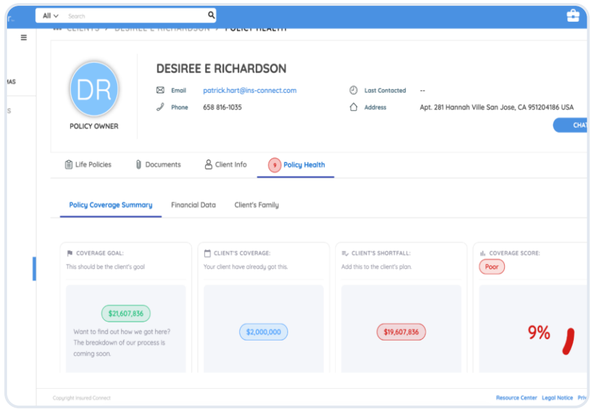
Assets
Total financial assets and holdings overview

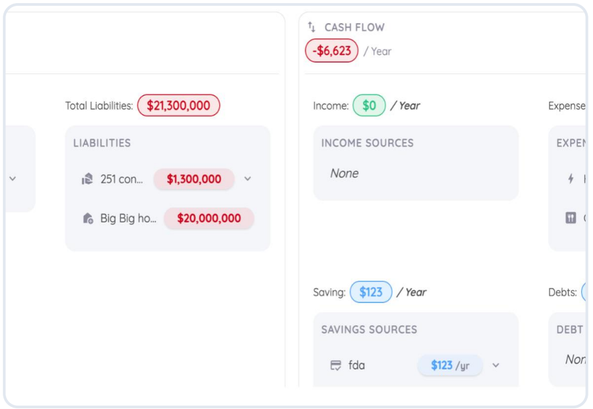
Liabilities
Outstanding tracking and overall liabilities

Savings
Liquid savings and long-term financial plans

Debt Payments
Monthly obligations and debt distribution

Expenses Formation
Structure and category breakdown of spending





Real-time interface screenshots from the NIC Agent App dashboard

NIC AGENT APP

Agents can seamlessly view the completed Policy Owner Policy Health Score directly inside the Agent App.

KEY CAPABILITIES & INTEGRATION

- Unified view of family structure and dependents to identify coverage gaps.
- Tracking of assets, liabilities, and current savings plans.
- Breakdown of debt payments alongside expense information.

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Family Access

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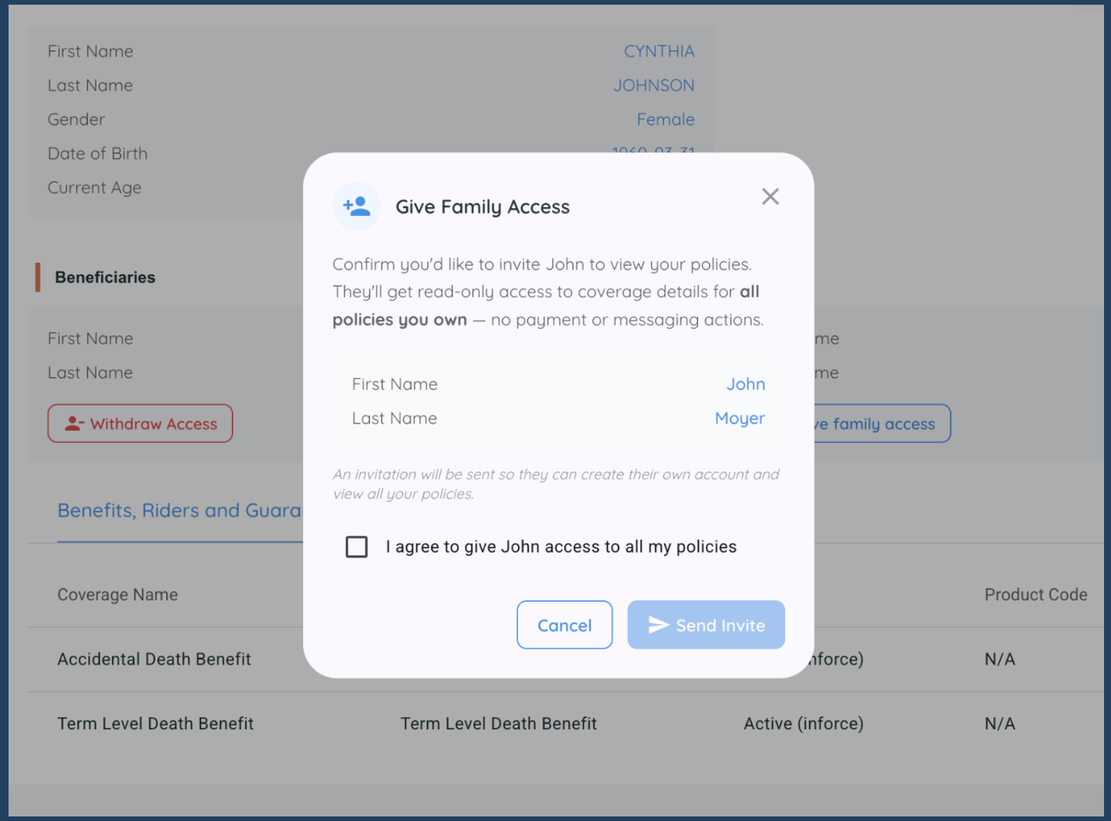
Provide Access to Family Members

Enables Policy Owners to share access with trusted family members

Shared Access

Family members and trusted parties can view policy information, documents and Agent profile information.



Policy Education

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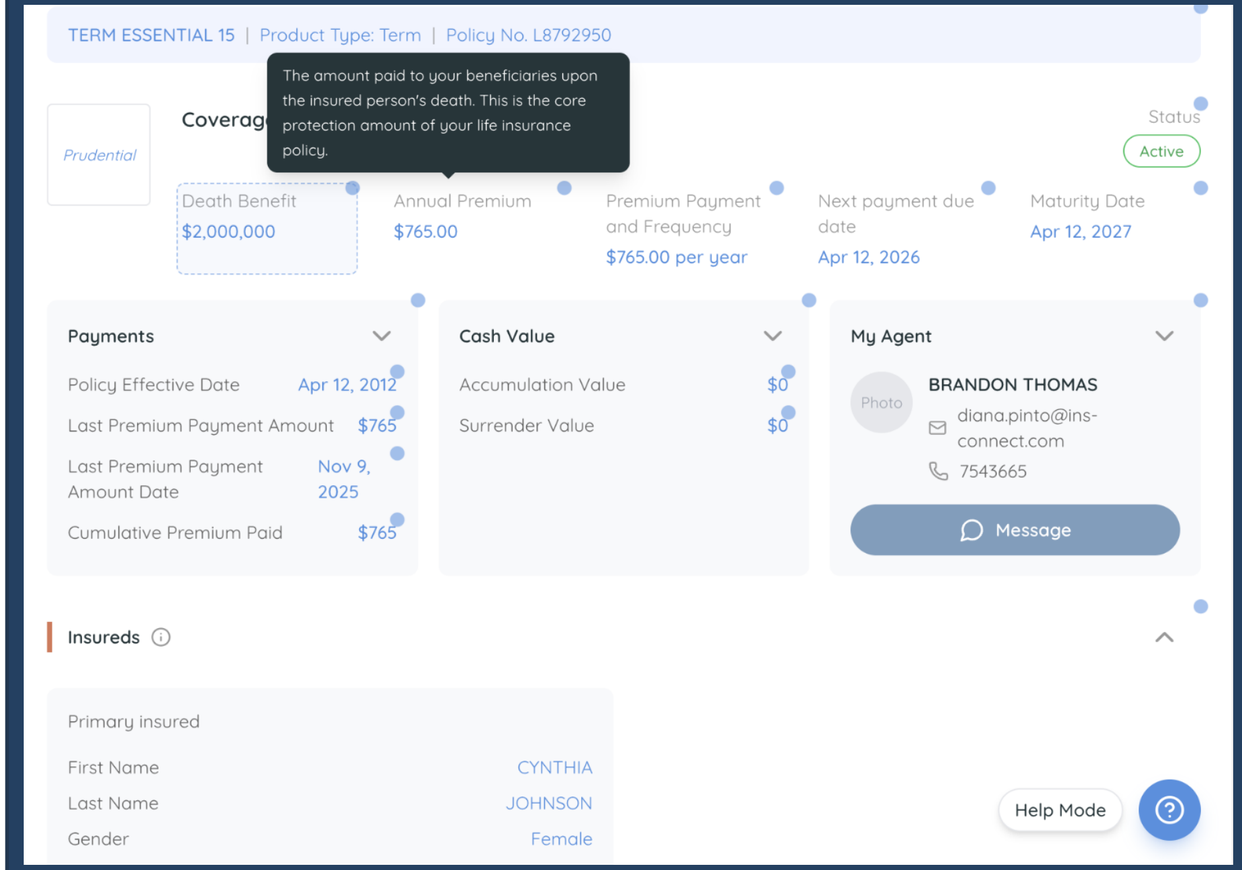
Understandable Terms

Each policy attribute is explained in easy-to-understand terms.

Education & Resources

Links to more information and education, helping clients learn more.



Policy Review Scheduler

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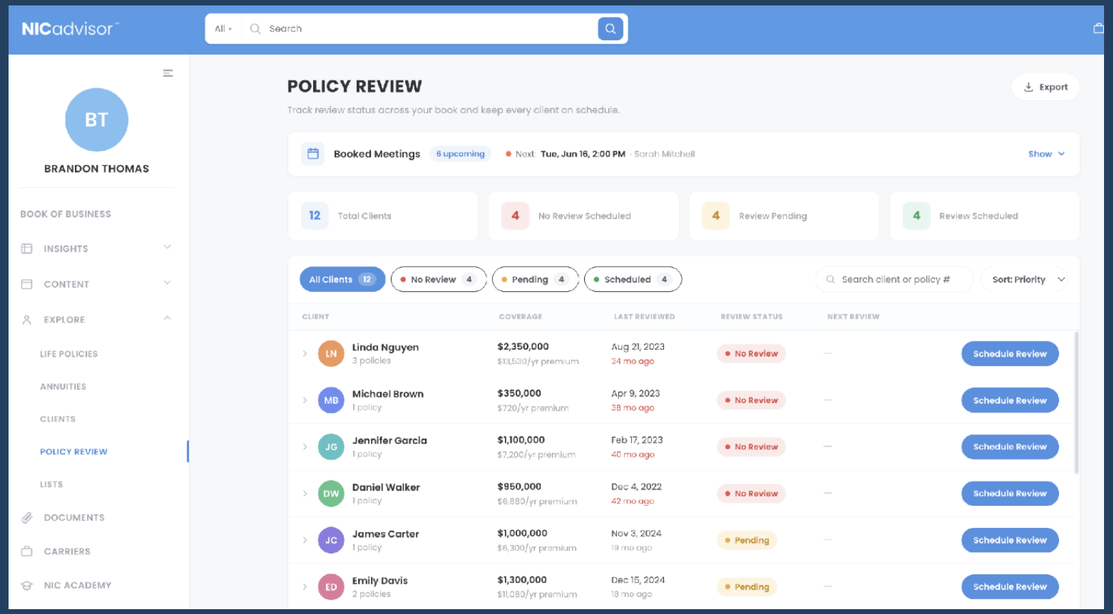
Policy Reviews

Alerts Agents regarding upcoming or required reviews.

Policy Review Invites & Notification

Enables Agents to schedule policy reviews on the NIC Platform. Sends Policy Owners reminders for upcoming policy reviews on NICforLife.



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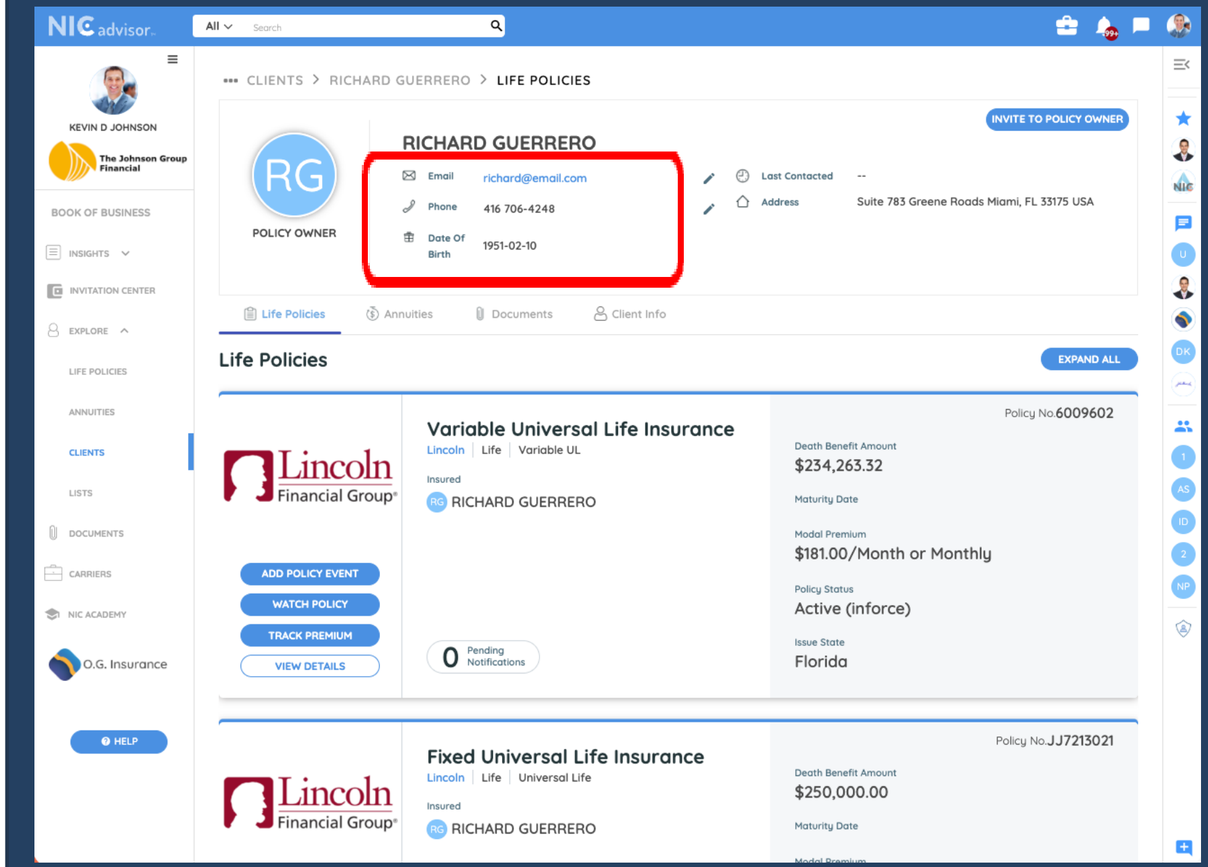
How do clients get access to NIC for Life

Agents
Update Policy Owner Information

- If the Policy Owner Profile is missing the Policy Owner email address, birthdate or mobile phone number, the Agent can add this information directly on the Policy Owner Profile on the NIC Agent App

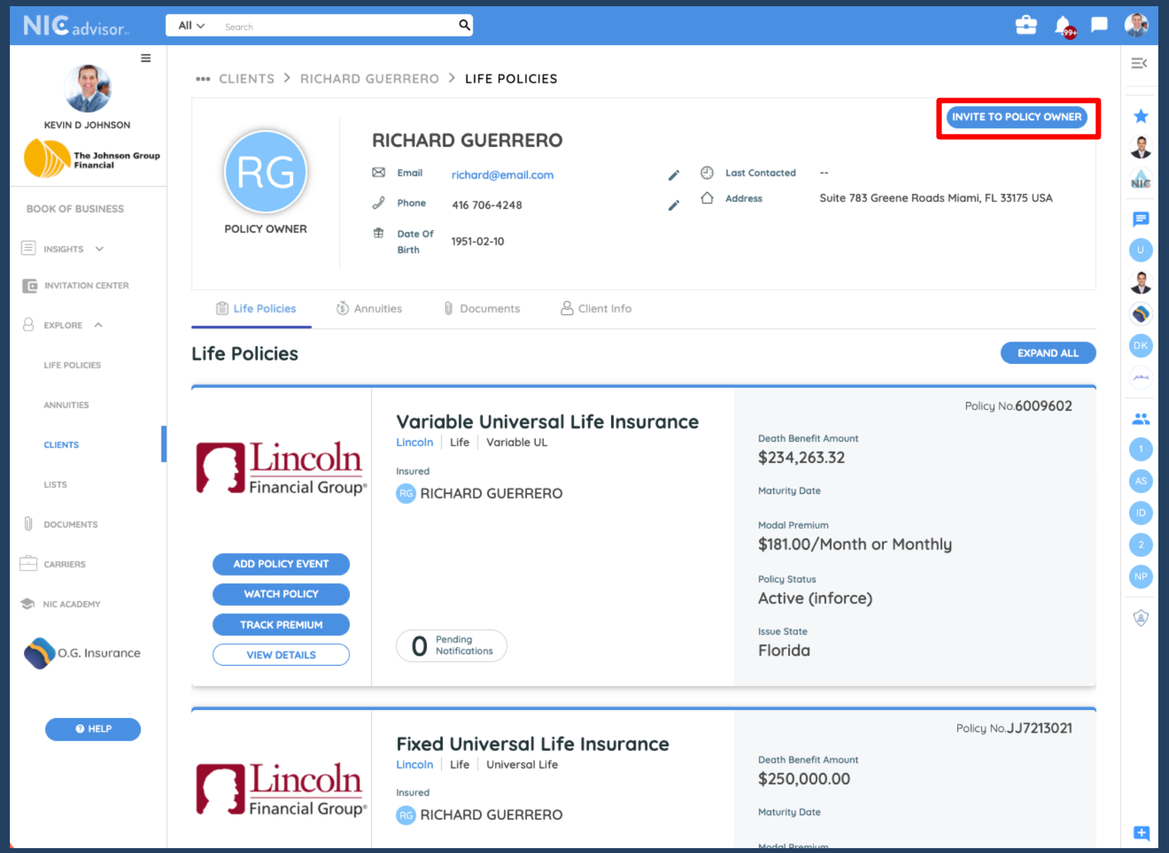
- This information is required to support the Policy Owner set up process



Agents

How To Invite Your Clients

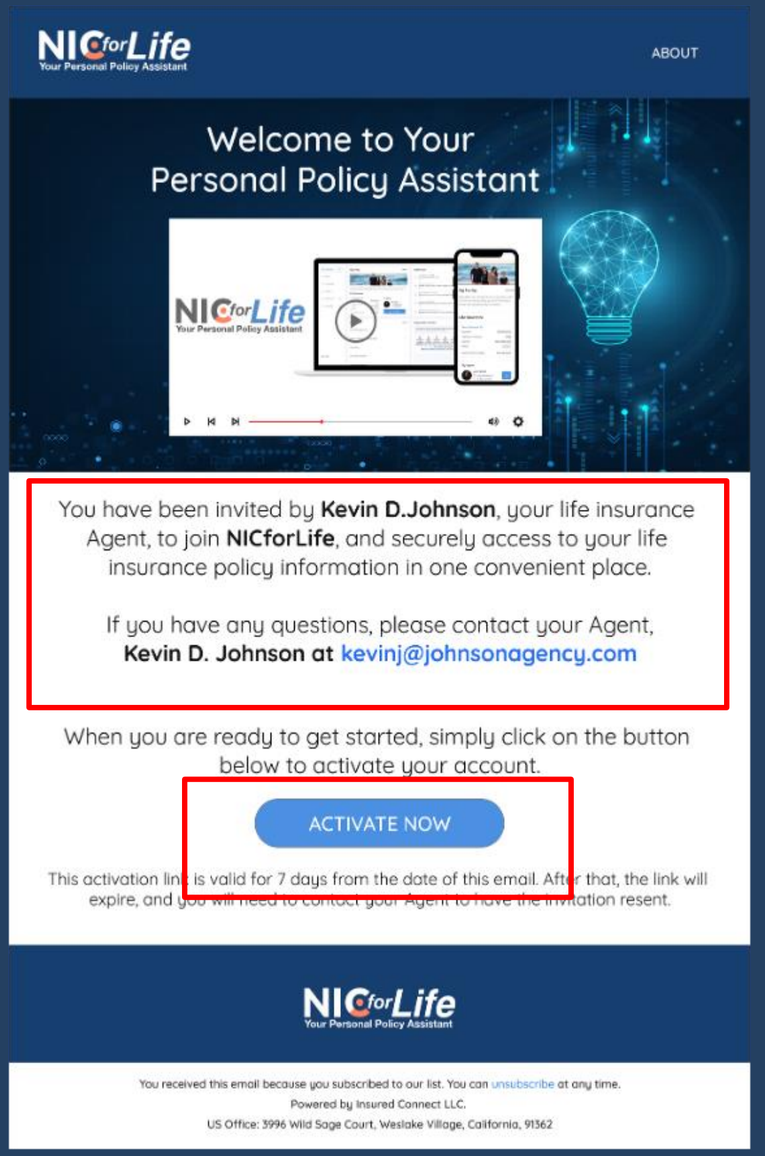
- Agents can invite their clients through the NIC Agent App
- The Agent navigates to the client profile, updates the client information (email, phone number and DOB), and clicks on the ‘Invite Policy Owner’ button
- The Policy Owner/Client receives an email from NIC with instruction and link to get set up



Note: *Agents are required to subscribe for NICforLife before they can invite their Policy Owners. Subscriptions are done through the Agent App Subscription Page*

Policy Owners
Invite Email

- Policy Owners will receive an invite email from NIC
- The email contains the Agent's name and email address
- The email subject line is **'You have been invited to NICforLife'**
- The Policy Owner clicks on the **Activate Now** button to start the setup process



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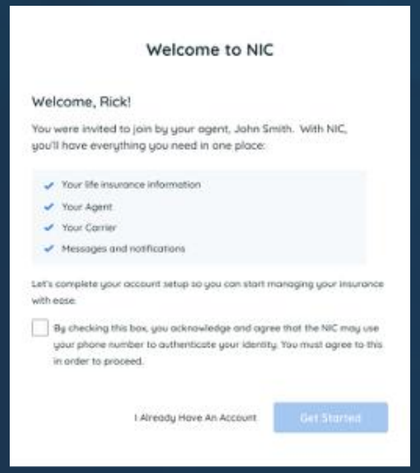
Policy Owner Setup Process

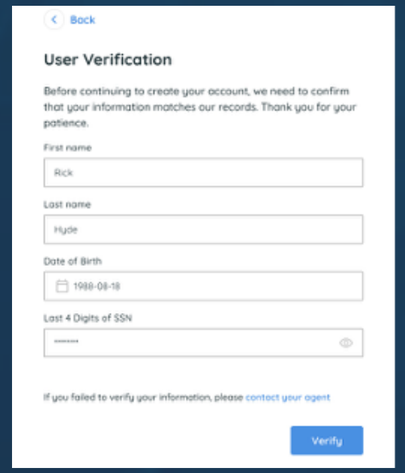
WELCOME TO NIC



01

Policy Owners check the box to confirm instructions

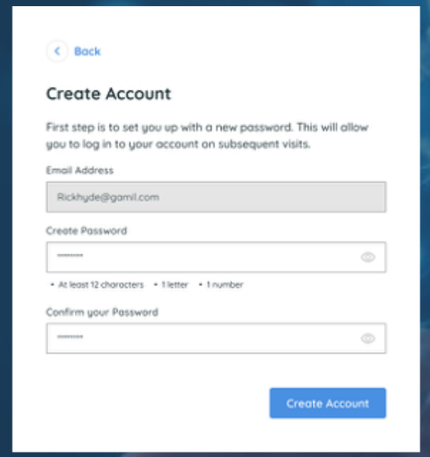
USER VERIFICATION



02

Policy Owners enter information; NIC validates the date of birth and SSN information

CREATE



03

Policy Owners set up their password

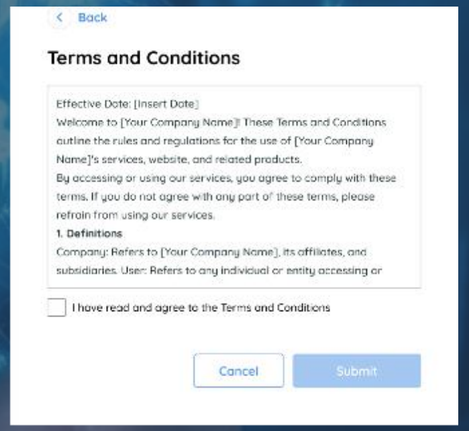
VERIFY MOBILE NUMBER



04

NIC sends a code to the mobile phone number on file. Policy Owners authenticate using their mobile phone

TERMS & CONDITIONS



05

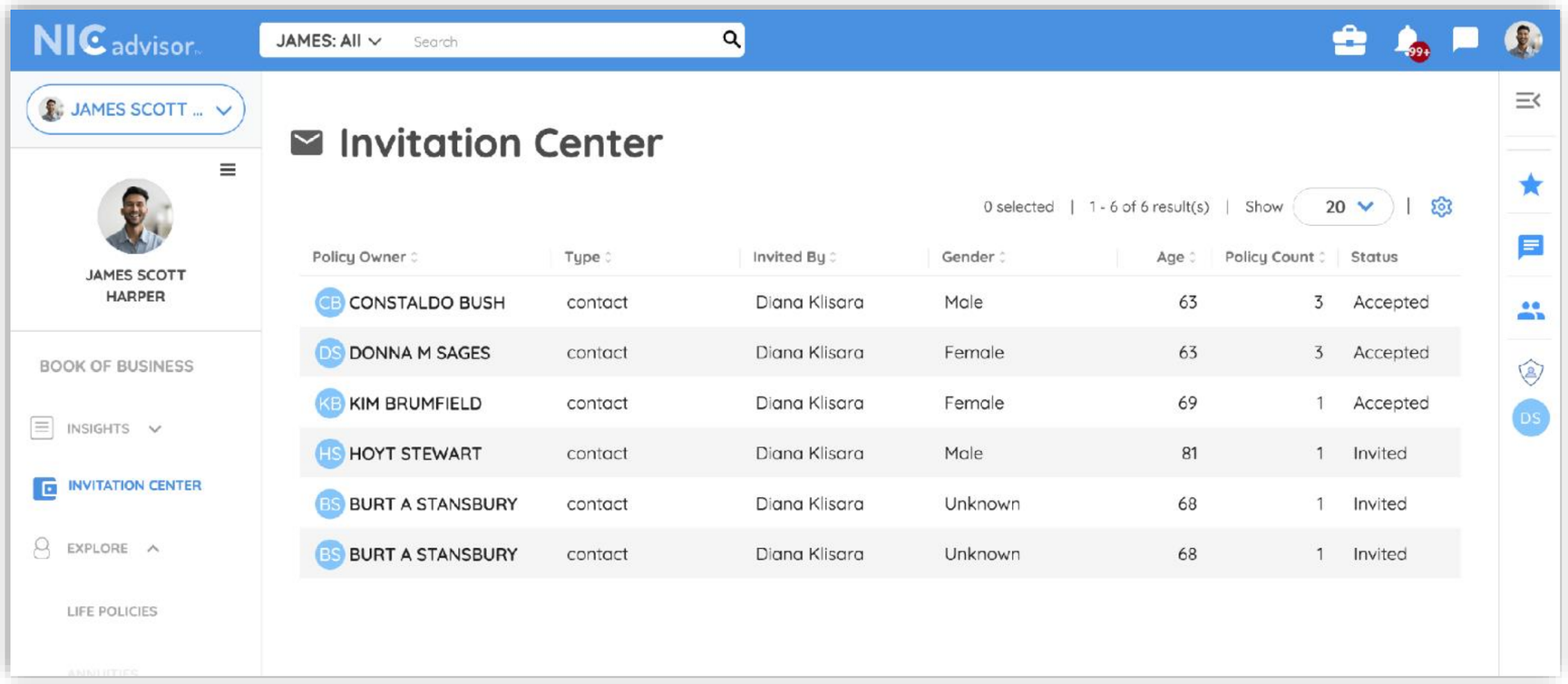
Policy Owners accept NIC user terms and conditions

Notes:

1. Once the Policy Owner is authenticated and has access to NICforLife they can change their method of authentication from SMS to either Google of Microsoft Authenticator.
2. Policy Owners also have the option to upload their family photo in the set-up process or once they are in the application.

Agent Invitation Center

- The Agent invitation center allows Agents to keep track of the status of each invite



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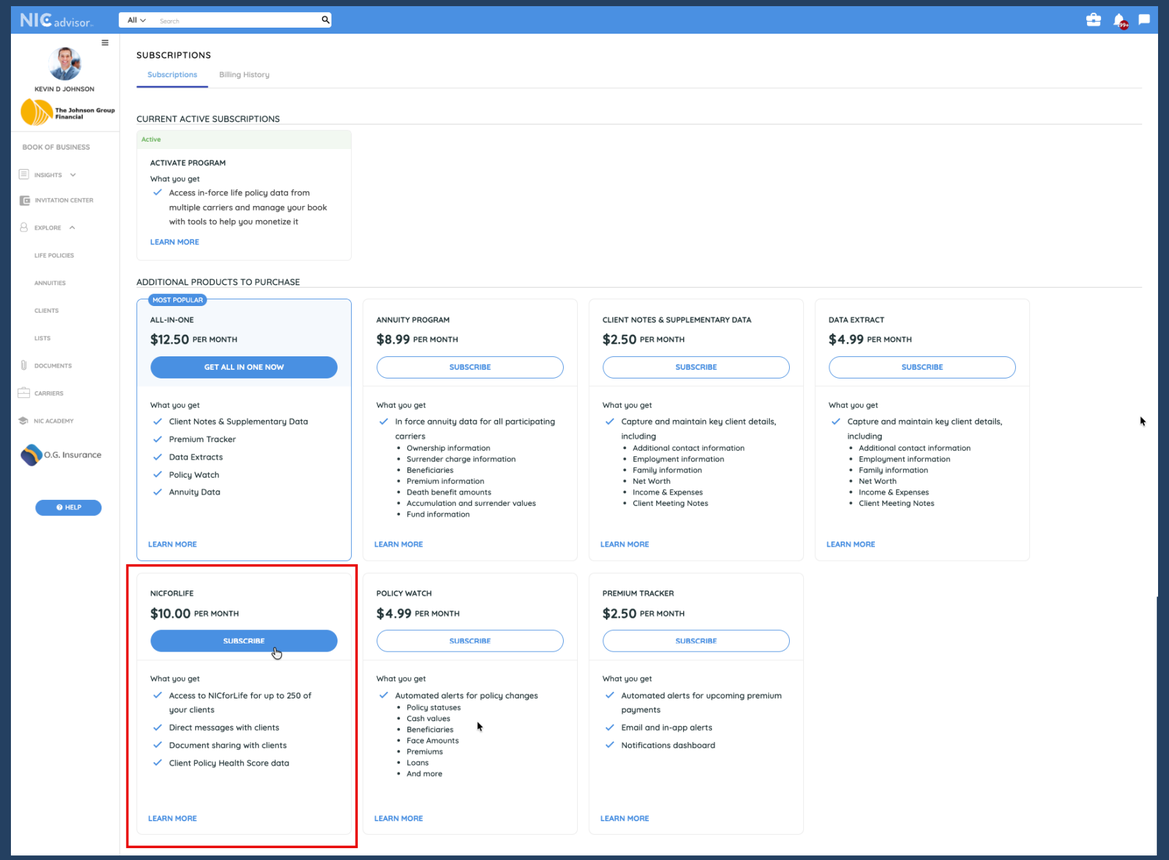
How do Agents get access to NIC for Life

Agents

How do Agents subscribe?

- Log into the NIC Agent App, and go to Subscriptions
- On the Subscriptions page, find NICforLife and click **Subscribe Now**
- The subscription costs $10.00 per month and enables Agents to invite up to 250 Clients (just over $0.03 per client per month)
- Follow the steps on the next screen



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NICforLife 2.0

Future State

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Policy Changes

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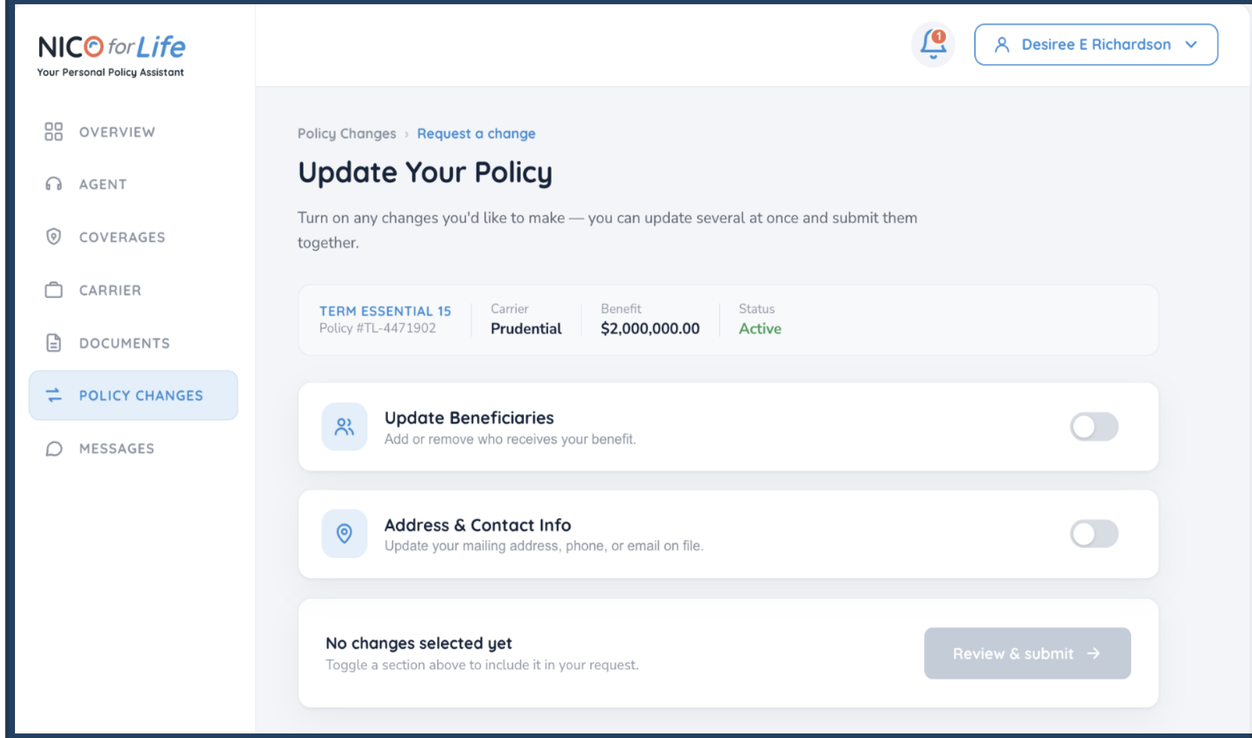
Initiate Policy Changes

Enables Policy Owners to initiate policy changes such as address and beneficiary changes

Shared with Agents

Changes are shared with Agents on the NIC Agent App



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NEXT STEPS

Next Steps

01 – DISTRIBUTOR

Launches NICforLife and makes it available for Agents.

02 - AGENT

Subscribes to NICforLife through the NIC Agent App.

03 - AGENT

Invites their clients.

04 - CLIENT

Activates their secure account.

04 - CLIENT

Accesses their policy information and connects with their Agent on NIC.

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Additional Resources

NIC for Life

Additional Resources

POLICY OWNERS

- NICforLife Website for Policy Owners: www.nicforlife.com
- NICforLife Promo Video for Policy Owners: https://vimeo.com/1168594454
- NICforLife Application Tour for Policy Owners: https://vimeo.com/1164367276

Fiscal | Monetary | Trade | Reg

AGENTS

- NICforLife Website for Agents: www.meetnic.com/agent-nicforlife
- Why Invite Your Clients to NICforLife: https://vimeo.com/1173127730
- How to Invite Your Clients to NICforLife: https://vimeo.com/1176212060

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Let’s Stay in Touch

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