

## Ready to submit an application? Here's how!

### Annuity Applications

- For the fastest processing, click on the blue “Agent Center” button on our website’s homepage ([www.simplicitymedfordlakes.com](http://www.simplicitymedfordlakes.com)) in order to access **Firelight**. If you have additional documents to include with the application (such as transfer documents), make sure you attach those documents in **Firelight** under Additional Documents, **before** it is signed and locked. Once the application is complete in **Firelight**, Simplicity will release the application directly to the carrier.
  - If you forget to attach your additional documents before your **Firelight** application is signed and locked, please email those documents to [kristy.dreyer@simplicitygroup.com](mailto:kristy.dreyer@simplicitygroup.com) for submission to the carrier.
- If you can’t find your carrier in **Firelight**, go to the carrier website or call us for an application. Once the application is complete, scan the document to create a PDF file of the application and email the PDF file to [info.medfordlakes@simplicitygroup.com](mailto:info.medfordlakes@simplicitygroup.com) for submission to the carrier. Or you can use our secure upload feature by [clicking here](#). Be sure to include check copies and any additional paperwork. (You may also fax applications to 609-552-7297 or mail to: 2 North Main Street, Suite 303, Medford, NJ 08055).

### Life/LTC/Hybrid Applications

- For the fastest processing, click on the blue “Agent Center” button on our website’s homepage ([www.simplicitymedfordlakes.com](http://www.simplicitymedfordlakes.com)) in order to access **LifeLink** or **iPipeline’s iGO e-App**. Once the application is complete in **LifeLink** or **iGO e-App**, Simplicity releases the application directly to the carrier.
- If you can’t find your carrier in **LifeLink** or **iGO e-App**, go to **iPipeline Forms**, the carrier website, or call us for an application. Once the application is complete, scan the document to create a PDF file of the application and email the PDF file to [info.medfordlakes@simplicitygroup.com](mailto:info.medfordlakes@simplicitygroup.com) or use our secure upload feature by [clicking here](#). Be sure to include check copies and any additional paperwork. (You may also fax applications to 609-552-7297, or mail to: 2 North Main Street, Suite 303, Medford, NJ 08055.)

### Final Steps for both Annuity and Life/LTC/Hybrid Applications

- If you have a check to be submitted with the application, send the check (with a copy of the first page of the application) directly to the carrier. Make sure you then send the full application to us either by emailing the PDF file to [info.medfordlakes@simplicitygroup.com](mailto:info.medfordlakes@simplicitygroup.com) or by using our secure upload feature by [clicking here](#). Don’t forget to include a copy of the check and the check’s tracking information.
- If you decide to submit the application directly to the carrier yourself, make sure you email a copy of the full application to [info.medfordlakes@simplicitygroup.com](mailto:info.medfordlakes@simplicitygroup.com) or use our secure upload feature by [clicking here](#). Once we receive the application, we will confirm that the carrier has also received it and we can begin working with the carrier through the underwriting process. (You may also fax applications to 609-552-7297 or mail to: 2 North Main Street, Suite 303, Medford, NJ 08055).

**Don’t forget- once a policy is issued, for commissions to be paid, delivery requirements must be signed by the client and returned to Simplicity Medford Lakes for submission to the carrier.**