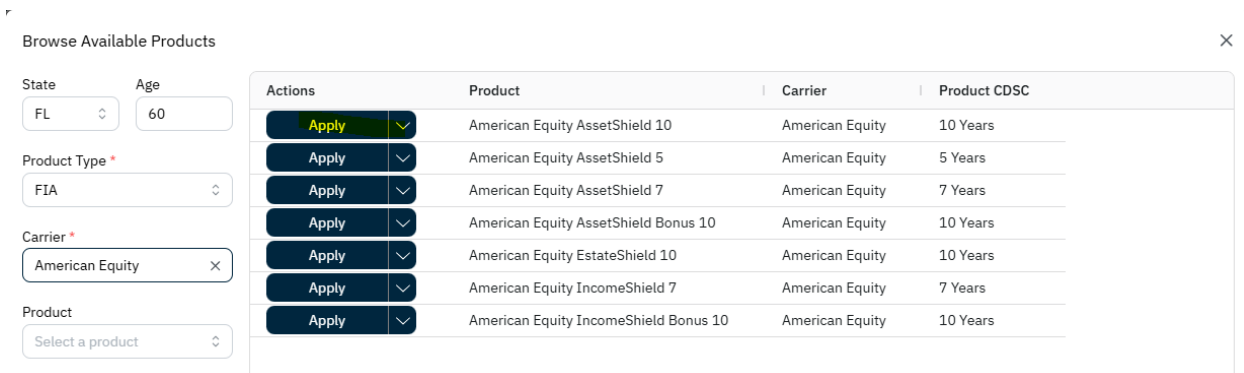
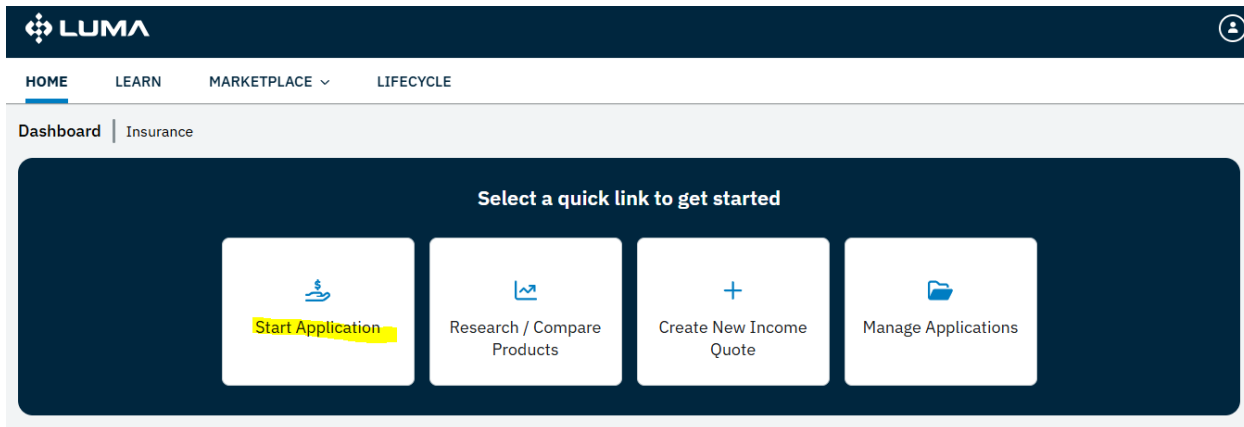


LUMA

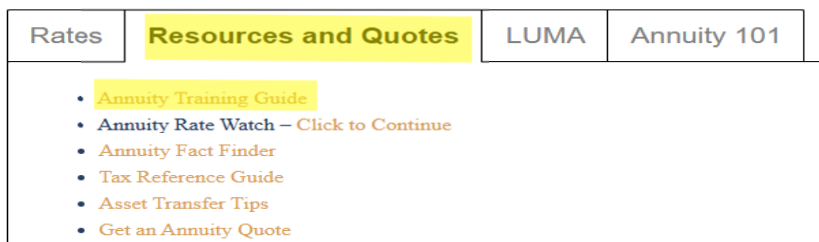
- To start an application:
 - Click the orange button labeled LUMA
 - Select “Start Application”
 - Fill out the filters for Product Type/ Carrier/ Product/Surrender Years



- Once you’ve located the *product* you want to select, click [apply](#)
- You can then proceed to fill out the application – remember to submit for signatures at the end and then submit to the queue

Important Notes:

If you are not appointed with a company, it will not allow you to submit an application. Please **remember to complete product training**, you can use the Annuity Product training tab on the home screen of LUMA or annuity Product training guide on the annuity portion of the website.



Please remember to **complete your Annuity state training/Best interest** prior – otherwise you will be required to redo the application. Please remember to **complete your Annuity Anti-Money-Laundering Training**.