

Ready to submit an application? Here's how!

Annuity Applications

- ☐ For the fastest processing, complete an electronic application in [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](#), BIG releases the application directly to the carrier.
 - If you forgot to attach your additional documents before your Firelight application is signed and locked, please email those documents to kristy.dreyer@simplicitygroup.com for submission to the carrier.
 - Need a Firelight ID? Email info@breakthroughins.com or call 877-377-5281 for access.
- ☐ If you can't find your carrier in [Firelight](#), go to the carrier website or call BIG 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 BIG at info@breakthroughins.com for submission to the carrier. 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, complete an electronic application in Simplicity's [LifeLink](#) or [iPipeline's iGO e-App](#). Once the application is complete in [LifeLink](#) or [iGO e-App](#), BIG 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 BIG 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 BIG at info@breakthroughins.com. 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 BIG, along with 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@breakthroughins.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 BIG for submission to the carrier.