

LPL Advisor Frequently Asked Questions

May 1, 2026

What products are covered by the Simplicity relationship?

Life, Disability, Hybrid LTC and Traditional LTC Insurance are available through Simplicity. For Hybrid LTC products, the same LPL required forms and/or LPL suitability process will apply. Supervision authority over these products will still be maintained by LPL.

Does that include variable products?

Yes, it includes variable life insurance. For Variable Life, you will still need to open a client account in NAO 2.0 before submitting a variable insurance order through the Life Insurance Order Entry (LIOE) tool. Supervision authority over these products will still be maintained by LPL. Your case manager will facilitate the suitability review and the policy will not be issued and/or the 1035 will not be initiated until LPL supervision has approved suitability. Same process that exists today.

When can we start submitting business?

May 1, 2026

What happens to pending cases during the transition?

Simplicity will assume the processing of pending cases, effective May 1, 2026.

Will we still use LPL systems (e.g., LIOE) for variable life and suitability?

Yes.

Who performs NY suitability review after the transition?

The carrier will perform the NY suitability review if it is fixed. If variable, the LPL supervision team will review the case for suitability.

How will I access the Simplicity Agent Center?

The Simplicity Agent Center will be available (single sign-on) through the Resource Center-Insurance Page on May 1, 2026. No additional credentials will be required.

Will I be able to see submitted cases and status in the Simplicity Agent Center?

Yes, you will see this information in the Simplicity Agent Center. Please note that due to the transition to Simplicity and data will be coming from insurance carriers, there may be a delay in seeing this business. If you have questions, please contact your Simplicity Advisor Development Consultant (ADC). You can find your ADC information on the Agent Center, under Agent Resources.

Will my prior business show up in the Simplicity Agent Center?

Submitted and new cases will show in the Agent Center, with a longer term initiative to make your inforce business available at a later date.



How will I submit business post May 1?

You will submit business through the Simplicity Agent Center by accessing the product type you wish to submit and then following the “submit business” instructions.

Can we still write business directly with certain carriers?

You have access to all carriers that are available to you today.

Will I have access to Vive? If so, how?

Yes. Power users will have access to Vive through the Simplicity Agent Center. That said, we are encouraging all advisors to leverage Simplicity LifeLink. It is more robust, covers more product types and has greater functionality. LifeLink is available on the Simplicity Agent Center by selecting the appropriate product type on the left navigation, then selecting “submit business”.

Will I have access to PolicyGenius Pro? If so, how?

Yes. You will access PolicyGenius Pro on the Simplicity Agent Center by selecting the appropriate product type on the left navigation, then selecting “submit business”.

Does Simplicity offer help with case design, product suitability, and illustration support? How do I access that?

Yes. Simplicity offers robust sales support resources to assist you with case design and illustration support. You can access this resource via the Simplicity Agent Center, or by calling us at 201-903-3800.

Will comp schedules be shared and be visible to me?

Commission information, if available, will be posted on the Simplicity Agent Center, under Agent Resources.

Can marketing materials on the Simplicity Agent Center be rebranded or co-branded?

Yes, however they will still need to be submitted to LPL for compliance review.

Will assistants or staff have access to the Simplicity Agent Center?

The Simplicity Agent Center does allow for proxy access for assistants and staff with varying levels of access.

Do I have to get recontracted? Do my carrier appointments move over automatically?

No, you will not need to be re-contracted. All of your existing appointments and agent numbers will transfer to Simplicity.

Reach Out With Questions

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