

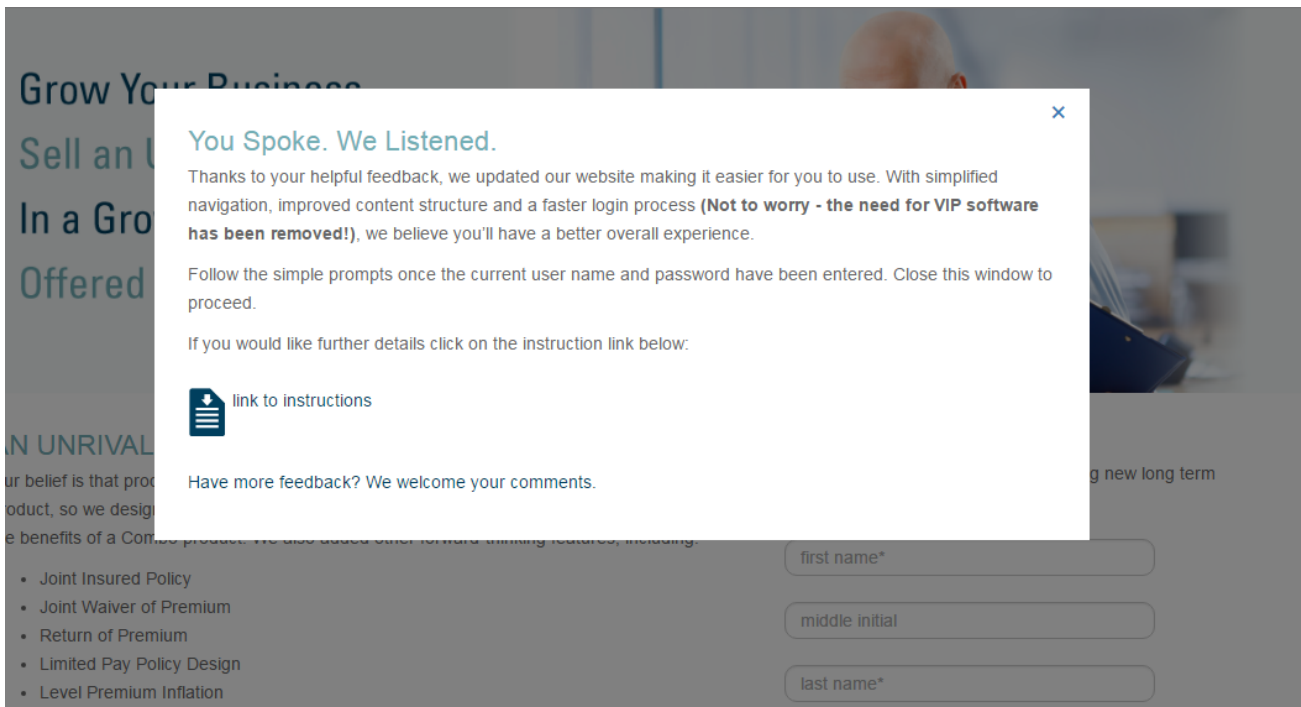
Agent Resource Center Login Instructions

For security purposes, the Agent Resource Center requires a password and PIN. Step-by-step instructions are offered below on how to register for access to the Agent Resource Center.

NEW! IF YOU HAVE ALREADY REGISTERED FOR ACCESS TO THE AGENT RESOURCE CENTER

Based on popular request, we have made accessing the Agent Resource Center easier by removing the VIP requirement! If you have already accessed the Agent Resource Center, please refer to the new (one-time only) set-up steps below:

1. Access the EssentialLTC website at <https://www.ngl-essentialltc.com/>



2. Located on the top right hand corner, select Agent Login and enter your existing user name and password and select the Login button.

The screenshot shows the EssentialLTC website. On the right side, there is a dark teal header with the text "agent login". Below this is a login form with two input fields: "user name" and "password". Each field has a "forgot your [user name/password]?" link below it. There are two buttons: "Login" and "Request Access". Below the buttons is a "Need Assistance?" section with the text "Call us at (888) 505-2332 (Agent Inquiries Only)" and a link for "Website Login Instructions". On the left side of the page, there is a promotional banner with the text: "Grow Your Business. Sell an Unmatched Product. In a Growing Market. Offered by an Industry Leader." The background of the banner shows a man in a blue shirt and red tie sitting at a desk with a laptop.

AN UNRIVALED PRODUCT

Our belief is that product design is the foundation of a successful long term care insurance product, so we designed EssentialLTC* as a stand-alone policy with riders that encompass all the benefits of a Combo product. We also added other forward-thinking features, including:

- Joint Insured Policy

Start Selling Here:

Become appointed to sell NGL's exciting new long term care insurance product.

first name*

3. **(NEW 1-TIME ONLY STEP)** A page will appear stating that your password has expired. Enter a new password, confirm the new password, verify your email address is correct and select the Submit button.

EssentialLTC

Agent Resource Center

User Name: ID123

Please enter a new Password and verify your current Email Address below. ?

new password

confirm password

Verify your email is: email@emailaddress.com

Submit

4. You will be prompted to re-login using your newly created password. Login using Step 2's instructions above

The screenshot shows a success message in a white box with a grey border. The text reads: "Success! Your password has been updated. For security purposes, you will now need to log back into the Agent Resource Center and enter your new login information." Below this, it says: "You will be redirected to the login page in a few seconds." The background is dark grey.

5. **(NEW 1-TIME ONLY STEP)** Create and confirm your new four digit PIN. For security purposes, you will be prompted to select four security questions and four security answers. Once created, select the Continue button.

EssentialLTC

Agent Resource Center

The screenshot shows a teal header bar with a white padlock icon and the text "Create your PIN and challenge questions". Below the header, the main content area is light gray. It starts with the instruction "Please select four digit PIN" followed by two input fields: "enter your pin here" and "confirm pin here". Below these is the instruction "Select four challenge questions. These questions will help us verify your identity should you forget your PIN." followed by four rows of dropdown menus labeled "Select one..." and corresponding "answer" input fields. At the bottom left is a teal "CONTINUE" button.

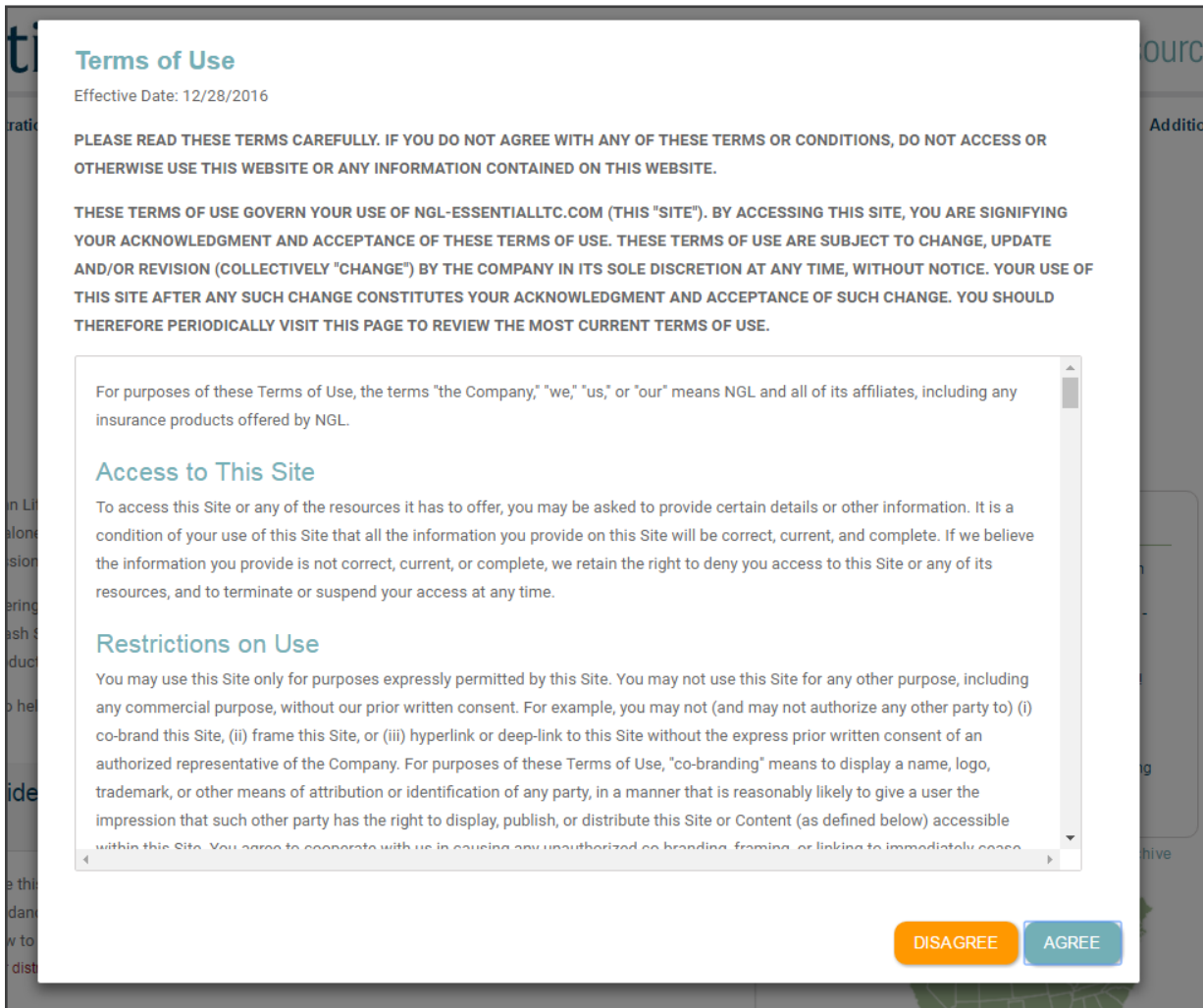
6. **(NEW 1-TIME ONLY STEP)** To verify your identity, enter your newly created four digit PIN, select the Done button and then select the Continue button. You have the option to select the "Remember Me Next Time" check box, so that you will not be prompted to enter a security answer each time you login on your device. If you access the Agent Resource Center from a different device, you may be prompted to enter one of the new security answers that you just created to confirm your identity.

EssentialLTC

Agent Resource Center

The screenshot shows a teal header bar with a white padlock icon and the text "Verify Your Identity". Below the header, the main content area is light gray. It starts with the instruction "Please enter your PIN to verify your identity" followed by a single wide input field labeled "enter your PIN here". Below this is a checked checkbox with the text "Remember me next time to bypass security questions". At the bottom left is a teal "CONTINUE" button.

7. **(NEW 1-TIME ONLY STEP)** You will be prompted to read the Terms of Use. To continue, select the “Agree” button.



The screenshot shows a 'Terms of Use' dialog box. At the top, it says 'Effective Date: 12/28/2016'. Below that is a bolded warning: 'PLEASE READ THESE TERMS CAREFULLY. IF YOU DO NOT AGREE WITH ANY OF THESE TERMS OR CONDITIONS, DO NOT ACCESS OR OTHERWISE USE THIS WEBSITE OR ANY INFORMATION CONTAINED ON THIS WEBSITE.' This is followed by another bolded paragraph: 'THESE TERMS OF USE GOVERN YOUR USE OF NGL-ESSENTIALTLC.COM (THIS "SITE"). BY ACCESSING THIS SITE, YOU ARE SIGNIFYING YOUR ACKNOWLEDGMENT AND ACCEPTANCE OF THESE TERMS OF USE. THESE TERMS OF USE ARE SUBJECT TO CHANGE, UPDATE AND/OR REVISION (COLLECTIVELY "CHANGE") BY THE COMPANY IN ITS SOLE DISCRETION AT ANY TIME, WITHOUT NOTICE. YOUR USE OF THIS SITE AFTER ANY SUCH CHANGE CONSTITUTES YOUR ACKNOWLEDGMENT AND ACCEPTANCE OF SUCH CHANGE. YOU SHOULD THEREFORE PERIODICALLY VISIT THIS PAGE TO REVIEW THE MOST CURRENT TERMS OF USE.' A scrollable text area contains the following text: 'For purposes of these Terms of Use, the terms "the Company," "we," "us," or "our" means NGL and all of its affiliates, including any insurance products offered by NGL.' Below this are three sections: 'Access to This Site' with text about providing correct information, 'Restrictions on Use' with text about permitted use and commercial purposes, and a partially visible section starting with 'You agree to cooperate with us in causing any unauthorized co-branding, framing, or linking to immediately cease'. At the bottom right are two buttons: 'DISAGREE' (orange) and 'AGREE' (teal).

That's it! From now on, when accessing the Agent Resource Center, you will only be prompted to enter your User name, Password and four digit PIN (if you selected the “Remember Me Next Time” check box). If you access the Agent Resource Center from a different device, you may be prompted to enter one of the new security answers that you just created to confirm your identity.

IF YOU HAVE NOT REGISTERED FOR ACCESS TO THE AGENT RESOURCE CENTER

Submit Your Request for Access

1. Access the EssentialLTC website at: <https://www.ngl-essentialtc.com/>.
2. At the top of the EssentialLTC home screen, select the Agent login button.
3. The Agent Resource Center sign-in page will appear. Select the Request Access button.
4. When the Request for EssentialLTC Website Access page that appears, fill in the required fields and then select the Submit button at the bottom of the page. Once submitted, the following message appears: You will receive an email with the subject line "Request for Website Access" indicating that your request for access was received and is being processed.

When Access is Granted

1. When your access has been granted, you will receive an email with the subject line "Request for Website Access for www.ngl-essentialtc.com Has Been Granted" that will provide you with the Agent Resource Center Website Address (<http://www.ngl-essentialtc.com/agent>), Your User name, and Your Password. Select the Website Address link of the email to open up the Agent Resource Center sign-in page as shown in the images above.
2. Enter your User name and Password on the Agent Resource Center sign-in page and then select the Login button. A prompt will appear indicating that your Password has expired and that you need to create a new Password.
3. Enter your new Password in the New Password field and in the Confirm Password field, and then select the Submit button. When the Password change is accepted, you will get a "Password Changed" pop-up window.
4. Re-enter your User name, your new Password, and then select Login. You will now be prompted to create your four digit PIN, select four security questions and four security answers. For instructions, please refer to the IF YOU HAVE ALREADY REGISTERED FOR ACCESS TO THE AGENT RESOURCE CENTER above.

NEED ASSISTANCE? NO PROBLEM! CALL US AT (888) 505-2332

Questions?

Email us at: access@ngl-essentialtc.com

EssentialLTC

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