Service Areas	Service Standard
General Inquiries	Staff will respond by phone or email within **one business day**. If additional time is required to complete/answer an inquiry, a status update will be provided.
New Accounts	Advisors will receive follow up questions or the applications will be processed within **one business day** of receipt.
	Additional time may be required for more complex accounts such as those with complex beneficiary arrangements, legal titling, or trust documents.
Annuity Order Entry	Advisors will receive follow up questions or the applications will be processed within **three business days** of receipt.
	If additional information is required or the forms are not in good order, final approval may take additional time.
Advertising	Advisors will receive follow up questions or the requests will be processed within **two business days**. (Material of more than five pages may take additional time. If changes are necessary or follow up questions required, final approval may take additional time).
Licensing and Registration	Staff will respond by phone or email within **one business day**. If additional time is required to complete/answer a registration or license application, a status update will be provided.
Legal	Legal inquiries will receive a response within **one business day** that will provide an estimated time to completion.
Accounting	Accounting inquiries will receive a response within **one business day** that will provide an estimated time to completion.
Marketing	Marketing inquiries will be responded to within **one business day**.
IT Help Desk	IT requests will be responded to within **one hour**. Resolution of issues will vary depending on the nature of the problem and our 3rd party vendors.
Compliance – General Questions	These inquiries should be addressed to your branch manager. They will identify the correct compliance personnel to address your request and will respond to you within **one business day**.
Compliance – Branch Examinations	Examination reports will be provided to the branch within **thirty days** of the examination date (except where extensive post examination reviews are necessary).
Compliance – Client Complaints	Compliance will send an **immediate** acknowledgement of the complaint to the client. Client complaints will be responded to (or provided with a detailed update for a more complex complaint) no later than **thirty days** after the complaint is received.
Compliance – Letters to Clients	Compliance will provide Advisors at least **three business days** advance notice prior to any letter being sent to their client (with the exception of certain time sensitive matters or requests involved in a compliance or regulatory inquiry that do not allow for prior Advisor notification).
Compliance – Outside Business Activity Requests	Requests will be responded to within **two business days**. If additional information is required or further discussion with the Advisor is needed, the clock for a response will restart once the requested information is received.
Forms and applications that are not in good order (incomplete, illegible, or incorrectly filled out) will require follow up questions and more information and will take more time than the standards listed above.	
During regulatory audits of the home office, the Firm will continue to work to meet these standards, but we ask for your patience and understanding during these onsite audits.	