FAQs

Agent Web Presence at New York Life

The following document provides useful information and commonly asked questions on establishing and maintaining the Agent Web Presence at New York Life.

OVERVIEW

There has never been a better or more important time to invest in a website for your business. A digital presence provides a variety of business benefits. A website provides the opportunity to reach more prospects, allows you to stay connected with clients and community, and is accessible 24/7.

Establishing your Agent Web Presence is easy, and there are several options available.

1. **NYL.com Agent Profile Pages.** All TAS agents who have triggered, and Established agents automatically have a personalized profile page available on NYL.com. For more details, see Section 1: NYL.com Agent profile pages below.

2. **Website Program.** For a more robust experience than the NYL.com profile page, the website program through Broadridge/Emerald offers an enhanced web experience. **All agent websites need to be hosted with Broadridge/Emerald.** Broadridge/Emerald also offers two web design options.
   a. **Standard Design:** NYL branded, DBA branded, and Eagle branded templated website designs to select from based on your needs and entitlements.
   b. **Custom Design:** Semi-custom and fully customizable website design and experience to support your personal branding needs.

   For more details, see Section 2: Website Program below.

3. **Other Design Vendors.** You can work with any third-party agency for creative design services as long as the design is compatible with the Broadridge/Emerald platform, adheres to Broadridge/Emerald’s guidelines and the website remains hosted on the Broadridge/Emerald platform.
SECTION 1: NYL.com AGENT PROFILE PAGES (“WEB PAGE”)

All Agents will have a profile page created on newyorklife.com.

Getting started:

1) **How do I set-up my web page on NYL.com?**

No set-up is needed. All TAS agents who have triggered, and Established agents automatically get a profile page on NYL.com. Your newly designed NYL.com profile page assigns personalized URLs based on your @newyorklife.com email address.

   For Example - if your email address is “jdoe@newyorklife.com” then your profile page URL is [www.newyorklife.com/agent/jdoe](http://www.newyorklife.com/agent/jdoe)

2) **What personal information is featured on my web page?**

Your web page will feature:

- Contact information and licensing (years of service and products you’re able to sell),
- Languages spoken
- Social media sites (if in an approved status)
- If you are a Nautilus member or an Eagle financial advisor this will be included on your webpage.
- If you are a DBA, the option to add your logo and a DBA name with link to your business website (if applicable).
- Additionally, you have the option to include a professional photo to further personalize your page.

All contact information is sourced from official Company record in the Marketer system. If you would like to make changes, review the [FAQS](#).

3) **What can I personalize?**

Currently, pre-approved content highlighting product information relevant to an Agent’s licensing is featured on the Web page.

The only part you can personalize on your web page is your professional headshot and if you are a DBA, your DBA logo and DBA name with a link to your business website.

For instructions on how to add your headshot, please reference the “[How-To Guide: Adding your headshot to your profile page](#)” Need some tips on taking a professional headshot? We also put together a [How-To Guide](#) to offer up some guidance.

Custom content will be a part of our future enhancement roadmap.
4) **What are my options if I’m Eagle and/or Nautilus?**

   If you are an agent that is also an Eagle advisor or a Nautilus member, this information will show on your page. Additionally, the specialized services you offer will also be displayed.

5) **What are my options if I’m DBA?**

   For DBA agents, your DBA logo can be added to your profile page. If you have a Broadridge/Emerald website, you can link your NYL.com profile page to your website.

   For guidance on how to make these changes, please review the “How-To Guide: DBA Agents with Emerald sites.”

6) **Where do I go if I have any questions?**

   Your NYL.com/Agent Profile Page is designed to help prospects find you on Google more often and enhance your personal brand and digital presence. Your GO Service Lead is available to help you update your page and contact information (name, address, licensing, etc.). For all other inquires, you can call the Digital Desk for additional support at (888) 569-5433, select option 5 then option 2. Please review the Agent profile pages FAQ document.
SECTION 2: AGENT WEB DESIGN AND HOSTING OPTIONS

All Agents have options when deciding how their business’s web presence will look and feel. Broadridge/Emerald is the approved vendor for agent websites. Broadridge/Emerald provides standard designs (templates) that can be used to quickly build the website. There is also a custom design option, provided the web agency follows Broadridge/Emerald guidelines.

Getting started:

1) **What are the standard designs with Broadridge/Emerald?**

NYL has developed standard website designs, which all agents can use. There are 3 templates to select from. The templates have pre-approved content, navigation and design that can be personalized. The current demo websites are below.

- Agent - [www.agentdemo.nylagents.com](http://www.agentdemo.nylagents.com)
- DBA Agent - [www.dbademo.nylagents.com](http://www.dbademo.nylagents.com)
- Eagle Advisor - [www.eagledemo.nylagents.com](http://www.eagledemo.nylagents.com)

Agents, DBAs and Eagle Advisors that are registered reps will have the FINRA BrokerCheck and FINRA/SIPC links and other content options and features such as Market Watch.

For an example of how this will appear on the website, please see the Agent Registered Rep demo site -- [www.regrepdemo.nylagents.com](http://www.regrepdemo.nylagents.com)

2) **What do the standard designs costs?**

There are no costs for the use of the standard design templates.

3) **What are the custom designs with Broadridge/Emerald?**

All Agents have the option to go outside of the Broadridge/Emerald NYL website style and templated content and create a “custom website” with a unique layout, navigation, and look and feel. Agents interested in creating a custom website have the following options:

- **Broadridge Custom Design Services.** Broadridge has a dedicated Custom Design Services team to support those Agents who want to make simple edits or build a custom website from the ground up.
- **Lawton Marketing Group.** LMG provides development support for building a new site.
- **Use any Agency or Designer.** You can use any web agency or designer to build your business website. The agency or designer will need to follow Broadridge/Emerald guidelines found under the “Custom Developers Start Here” menu at
4) **What does the custom design cost?**

Broadridge semi-custom websites start at $4,495 and fully custom sites start at $14,000. Semi-custom websites leverage an existing design layout as the website’s foundation. Fully custom websites are personalized complete to your unique business situation. Learn more here: [http://www.emeraldsupport.com/custom-services](http://www.emeraldsupport.com/custom-services).

5) **What does it mean to host your website on Broadridge/Emerald?**

Hosting is the storing of your website on a web server. Hosting makes the files that make up a website available for viewing online. Emerald/Broadridge is the provider that hosts all agent websites. Your website needs to be hosted on Emerald/Broadridge to be compliant with NYL’s guidelines.

6) **What are the Broadridge/Emerald hosting costs?**

There is an initial set up fee and a monthly hosting fee. The two setup fee options are:

<table>
<thead>
<tr>
<th>SUBDOMAIN</th>
<th>CUSTOM DOMAIN</th>
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<tbody>
<tr>
<td>(e.g. <a href="http://www.myname.nylagents.com">www.myname.nylagents.com</a>)</td>
<td>(e.g. <a href="http://www.myname.com">www.myname.com</a>)</td>
</tr>
<tr>
<td>• Upfront Setup Fee (one time) is $89</td>
<td>• Upfront Setup Fee (one time) is $99 and includes one-year domain name registration</td>
</tr>
<tr>
<td>• Website Subscription (monthly) is $41.95</td>
<td>• Website Subscription (monthly) is $41.95</td>
</tr>
<tr>
<td></td>
<td>• Registration and Mapping (monthly, after the first year) is $2.25</td>
</tr>
</tbody>
</table>

If the site is initially set up as a **subdomain** and the agent later decides to register or transfer an existing domain, the upfront cost is $35 for the domain creation/transfer, and that includes one-year domain registration.

Website subscription fee. Monthly fee includes:

- Hosting + 100 MBs of storage space
- Website Admin Dashboard where users create/update website
- Compliance workflow. Any site revisions are automatically submitted to SMRU queue for approvals. Content changes are pushed live after SMRU approval.
- Monthly Newsletters created by Emerald (New issues are automatically added to sites each month)
- Website URL using the subdomain .nylagents.com
- Customer Support 800 line and onboarding webinar
SECTION 3: AGENT WEBSITE PROGRAM

Broadridge/Emerald is the approved vendor for the agent website program. Broadridge bought Emerald Connect in 2014. Broadridge is the name of the parent company while Emerald is the name still applied for the platforms and tools that we use for the website program. At New York Life, Broadridge and Emerald can be used interchangeably. All websites need to be hosted on Broadridge/Emerald.

The process begins with the Agent contacting Broadridge/Emerald who will guide the Agent through the process. Before the website can be made live and public, the Agent must submit to SMRU for approval.

Getting started:

1) **What are my web options at Broadridge/Emerald?**

   Broadridge/Emerald offers two web design options.
   a. Standard Design: NYL branded, DBA branded, and Eagle branded templated website designs to select from based on your needs and entitlements.
   b. Custom Design: Semi-custom and fully customizable website design and experience to support your personal branding needs.

2) **How do I set-up my website on the Broadridge/Emerald platform?**

   Call Broadridge/Emerald’s toll-free number 800-233-2834 and ask for "New York Life Web Sites". Sales representatives will guide you through the process. Once enrolled, a username and password to access the admin tool will be provided. You can then start building your Web site.

3) **How do I access the Broadridge/Emerald website platform?**

   In a browser window go to https://admin.emeraldconnect.com/admin/. The Client Login page will display. Enter your Username and Password and click the “Login” button. If you forgot your Username and Password, please call Broadridge/Emerald at 800-233-2834 and ask for “Tech Support.”
4) **What can I do from my Website Admin platform?**

After logging in, you will have the ability to maintain your website and its content. Such as, selecting pre-approved content to display based on your entitlements, ability to create custom pages that help promote your business, upload custom logo and images.

No changes will reflect on the Live website without SMRU approval. Once the website is built out, the system will allow you to submit for SMRU Approval.

5) **What will be my website address?**

By default, the website address will be [www.mynname.nylagents.com](http://www.mynname.nylagents.com) There are also options available for a custom domain name.

6) **What will my website be secure? What is the importance and benefits of having an SSL?**

YES! Your Broadridge/Emerald website will be on a secure server and have SSL.

The modern digital world is filled with useful information, new opportunities, and the ability to connect instantly with the rest of the world. Which is why it’s so critical to have a website that is secure and safe. There are many reasons to have an SSL. Below are some key benefits of having an SSL certificate.

- **Build Trust with Your Customers.** The average consumer has become more tech savvy nowadays. An SSL certificate builds confidence and signals to the user that the date transmitted is secure. A secure website is indicated by a padlock in the visitor’s browser address bar.

- **SEO Benefits.** Google and other search engines use HTTPS (secure website with SSL) as one of the ranking factors. A website can have good content, spend a lot of time and money increasing your search rank, but with no SSL the entire SEO strategy is flawed. Some browsers have also taken steps to prevent site from loading if no valid SSL is found.

- **Prevent Phishing.** Phishing involves cloning a website or a webpage with the intent to collect user information – such as filing out a webform or entering username/password. It is very hard to obtain a valid SSL for a cloned website.

- **Data Protection.** A fundamental function of SSL is encryption. The encryption protects the data being transmitted. If anyone malicious tried to access the data it would be truly difficult to unencrypt the data. This encryption helps protect user personal information, and other sensitive data.

A website with no SSL runs the risk of high bounce rate (percentage of users that leave a webpage shortly after they arrive without any interaction). A high bounce rate can also negatively affect search engine ranking.
7) **How can I get a custom domain name (unique website address)?**

If you don’t want to use the default subdomain as your website (e.g., www.myname.nylagents.com), Agents can create a custom domain name (www.myname.com).

To establish a custom domain, first contact Broadridge/Emerald at 800-233-2834 to request a new domain, then submit the NYL Domain Name & Email Alias Submission Form to request SMRU approval for domain name set-up or transfer existing domain.

Broadridge/Emerald will alert the Agent a few months in advance when the domain name is due for renewal.

For more details, see Section 6: DBA Guidelines for Website Program below.

8) **How much does it cost to have a Custom domain name?**

The fee is **$35 for the first year, and $2.25 per month after that first year** to maintain the domain registration and mapping.

- **DBA name must be approved in advance. Please follow the [DBA Unit process](#).**
  
  Broadridge/Emerald will purchase the custom DBA domain on your behalf, but if the DBA domain name is not approved then you must resubmit the request and pay the fee again.

9) **How can I get an email alias?**

A custom domain name may also be used for setting up e-mail aliases for Agents and Agent staff. E-mail aliases for Agents, and DBAs that are compliance-approved for all business, **must** be routed through the New York Life servers. Each alias (e.g., joe@myuniquename.com) must be associated with an approved New York Life e-mail account (i.e., newyorklife.com).

Contact Broadridge/Emerald at **800-233-2834** to request an email alias then submit the [NYL Domain Name & Email Alias Submission Form](#) to request SMRU approval. Once the domain request is approved, SMRU will notify the agent and forward the request to Technology. Technology will then mask the newyorklife.com email address with the domain alias email address, so emails can successfully go through the NYL email server.

10) **Can I use the domain name I already have hosted elsewhere?**

Domain names and e-mail aliases hosted outside of Broadridge/Emerald are non-compliant; if you already have a domain name, you must transfer it from its existing registry to Broadridge. There will be a $35 charge for the transfer.
Broadridge/Emerald will coordinate the transfer between Agent and the former registry and will advise the Agent to have their e-mail accounts at the previous registry changed or removed until the transfer is complete. The aliases will continue to work at the old registry during this time.

Contact Broadridge/Emerald at 800-233-2834 to request a new domain, then submit the NYL Domain Name & Email Alias Submission Form to request SMRU approval for domain name set-up or transfer existing domain.

SECTION 4: WEBSITE PROGRAM ADD-ON SERVICES

1) Are there any add-on services that Broadridge/Emerald offers?

Two add-on services are offered as part of Broadridge/Emerald’s Website Enhancement Services offerings, at an additional fee.

- **Sponsored Name Placement.** When any User conducts a search on Google, Yahoo!, or Bing for an agent’s name (or DBA name), the individual’s website will appear in the sponsored ads area.

  ![Google Sponsored Ad](image)

- **Local Business Listings.** Online directory listings, such as Google, Yahoo, MapQuest, and Bing gather information on businesses through several different means, including crawling web pages. To help ensure an agent’s information (address, phone, website URL, hours of operations, etc.) is accurately reflected on these directories. Broadridge/Emerald currently partners with a service called Yext to submit information from agent’s compliance approved, live website.

  Each service can be purchased individually for $79.99/month or bundled together for $99.99/month.
SECTION 5: OTHER DESIGN VENDORS.

You can work with any third-party designer or agency to create a custom website as long as it’s compatible with the Broadridge/Emerald platform. To learn more about this option, review the “Custom Developers Start Here” section at http://www.broadridgeadvisorcustomservices.com.

The steps to implement the code on the Broadridge/Emerald platform is available here http://www.broadridgeadvisorcustomservices.com/The-Process.12.htm.

Be sure to review these steps with your vendor before they start to develop its code to ensure it will integrate with the Broadridge/Emerald platform. Reach out to Broadridge/Emerald to obtain website design and platform guidelines before getting started. The design service should not change the established content of the website. All existing content including any disclosures may not be altered by any third-party vendor without the approval of SMRU.

SECTION 6: DBA GUIDELINES FOR WEBSITE PROGRAM.

Doing Business As (DBA) allows you to brand and market your business the best way possible. NYL Guidelines allows you to name your business - under Compliance approval - and create a web presence so customers can find you easily.

Getting started:

1) What can I do if I have a DBA for my standard or custom design?

Agents working under compliance approved "all business" DBAs are eligible for websites under this program, including an optional link to New York Life’s website, newyorklife.com, provided:

- The DBA has been approved by the DBA Unit for business activities that includes the offering and sale of products offered through New York Life or any of its subsidiaries, and/or through a sponsored marketing arrangement.
- The DBA site includes the appropriate DBA disclosure language, which states that the agent is a New York Life agent, but the DBA is not owned or operated by New York Life. This language must be part of the home page text disclosure template.
The DBA has a unique domain name (www.johndoefinancial.com). The DBA domain name may be the agent’s name (e.g., www.joeagent.com) or it may incorporate their approved DBA name (e.g., www.joeagentfinancial.com).

All DBA domain name and e-mail alias requests must be submitted to SMRU for prior approval. Broadridge/Emerald will purchase the domain on the Agent’s behalf.

2) How do I get a DBA name?

Agents need to visit the DBA Portal page in Agency Portal (under Resources > Standards & Compliance > DBAs) for all information relating to DBA submissions. The Agent submits the DBA Approval form, DBA Letterhead and Business Card along with the DBA Submission checklist. The paperwork is then emailed to CCD_DBA@NewYorkLife.com.

Once proper paperwork is submitted SMRU will review the request.

For more information, please review the DBA FAQ page on Agency Portal. Link.

3) What is the difference between DBA name and DBA Domain?

DBA Name refers to the name of your business. The name of your business is printed on your letterheads or business cards, and other printed materials. The DBA Domain is a website address where customers can find you over the internet. The DBA Domain may be influenced by the DBA Name.

For example:
DBA Name: John Doe Financial
DBA Doman: johndoefinancial.com or jdfinancial.com

4) Broadridge/Emerald purchased the domain on my behalf, but the DBA name was rejected by Compliance. What do I do now?

The domain name is influenced by the DBA name; therefore, you must receive approvals from the DBA Unit for use of your DBA name first. If Broadridge purchases a domain name before the DBA name is approved, you will need to pay for another DBA domain name, one that is approved. The original domain name is transferred to the agent and will not be maintained by BR. The rejected domain should not be used for NYL Business purposes.

SECTION 7: MANAGING BROADRIDGE/EMERALD WEBSITE.

A current website will attract more users, help site ranking on search engines (like Google, Bing, etc.) It is critical to keep the website current, updating it with fresh, new information. Any material that is outdated, expired or no longer current should be removed or updated in a timely fashion.

1) Can I Submit to SMRU for Review?

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Through the compliance tool, SMRU works with you to ensure your website is compliance approved. You can make updates to your website using Broadridge/Emerald’s Site Administration tool and submit the changes online directly to SMRU for review and approval. SMRU recognizes that your marketing strategy is important and helps you ensure that it also adheres to NAIC Advertising Guidelines, FINRA regulations, and New York Life Corporate policies.

2) **How long does it take for my site to go live after I finish making my edits?**

Each time you change information using the web-based tool, the information is routed electronically to SMRU for review and approval after you click the "Update Site" button. Please note that the initial review to activate your site may take up to 10 business days, depending on the number and complexity of changes required. If you have any other questions regarding this process, please contact your designated SMRU reviewer which you can locate on Agency Portal under SMRU Corner - SMRU Reviewer.

3) **How do I activate my new site?**

Once SMRU has approved all aspects of your new website, they will turn on your site. If you have submitted a domain name for approval, this must be processed before your website can be turned on. If you have any questions regarding activating your site, please contact your designated SMRU reviewer.

4) **How do I edit or update my website?**

Login to the Broadridge Website administrator tool and click “My Company Info” or other editing options located on the left navigation bar. After clicking on “My Company Info”, you will see links to each section of your site. Click on the section you wish to edit. The text displayed can be edited in this section. Remember to click the “Save” button at the bottom of the screen when you are finished editing.

5) **How often should I update my website?**

You can update your website as often as you’d like at no extra charge. Some of the triggering events may require that you update your website. For example, you have dropped a state in which you indicated previously that you can offer insurance in, or you have become a Registered Representative that will require you to use the Registered Rep content for your website.

6) **When using the website tool to create my site, when do I click-on the “Update Site” button?**

To make the approval process more efficient, please make "batch" changes to the site. That is, if you know that you will be making multiple edits to your website, make them all before clicking on the "Update Site" button. Clicking this button forwards all the changes to SMRU for review. This way you process all changes at once instead of process changes individually. The ultimate result is a more expedited and comprehensive review of your changes.
7) **What are the reasons my website can be turned off?**

There are a few reasons your website can be turned off. Broadridge/Emerald disables a website account 30 days after a missed payment. If an agent is terminated from NYL, then there is an automatic process to turn off the public website, if the agent terminated is the only one on the website. If there are multiple agents, then the other agents have 7 days to take over the website.

8) **Who do I call if I'm having problems with my Broadridge/Emerald website?**

If the site is down or you need to reset your password, call Broadridge/Emerald at **800-233-2834** and ask for "Tech Support" or use the Online Help function located on the left navigation bar of the Broadridge/Emerald Web tool.

For compliance-related questions, please contact your designated [SMRU Reviewer](mailto:).

If you are having issues with the design and/or would like to make changes to your website, you can make them yourself. Call Broadridge/Emerald support for NYL standard or custom templates or work with the vendor you have selected to create your custom website.

9) **Who do I contact if I have questions about the Website program?**

If you have any general questions or suggestions regarding the Website program, please contact Broadridge Emerald at **800-233-2834**.

10) **Who do I contact if I have compliance-related questions?**

If you have compliance-related questions, please contact SMRU or the DBA Unit at [CCD_DBA@NewYorkLife.com](mailto:CCD_DBA@NewYorkLife.com)
# IMPORTANT LINKS AND NUMBERS.

| **NYL.com Profile Page** |  
|--------------------------|--------------------------|
| Digital Desk             | 888-569-5433, select option 5 then option 2. |

| **BROADRIDGE/EMERALD** |  
|-------------------------|-------------------------|
| Broadridge/Emerald Phone Number | 800-233-2834 |
| Broadridge/Emerald Admin Login | [https://admin.emeraldconnect.com/admin/](https://admin.emeraldconnect.com/admin/) |
| NYL Domain Name and Email Submission Form | [https://www.emeraldsecure.com/form.cfm?SSLID=21950&UID=21950&form_ID=232&SN=0](https://www.emeraldsecure.com/form.cfm?SSLID=21950&UID=21950&form_ID=232&SN=0) |

| **DBA** |  
|---------|--------------------------|
| DBA Resources | [https://www.ap.newyorklife.com/ap/v/index.jsp?contentId=100767&vgnextoid=eae29e50f1a82210VgnVCM100000ac841cacRCD](https://www.ap.newyorklife.com/ap/v/index.jsp?contentId=100767&vgnextoid=eae29e50f1a82210VgnVCM100000ac841cacRCD) |
| DBA Submission | Email documents to CCD_DBA@NewYorkLife.com. |
| DBA FAQs | [https://www.ap.newyorklife.com/Agency/General/FileLink/Static%20Files/GO%20assignments%20June%209%202020.pdf](https://www.ap.newyorklife.com/Agency/General/FileLink/Static%20Files/GO%20assignments%20June%209%202020.pdf) |

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