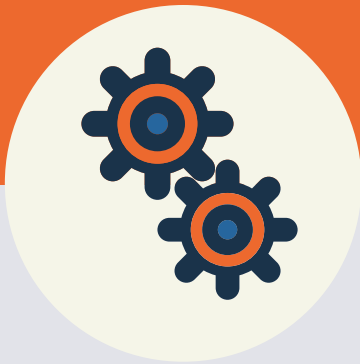


# NEW VANTAGE **FINAL EXPENSE**



## **E-App User Guide**



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# What You Need to Know.

The E-App is powered by FireLight, a technology of Insurance Technologies. Our E-App is an intuitive, simple, and quick application process that has many useful tools such as an electronic signature, minimization of errors and missing requirements, and faster issue times.

## Technical Requirements

- Internet Access
- All internet browsers are supported
- For use on PC, laptop, or tablet devices
- 128 MB of RAM
- Cookies and Java Script Enabled
- Not for use on mobile devices

**Apptical Telephone  
Interview**

**800-737-6972**

## Helpful Hints & Highlights

- **The Personal Health Interview “Telephone Interview”<sup>\*</sup> is required for an Underwriting Decision to be made on all Final Expense Applications.** The Telephone Interview must be completed after a Final Expense application is submitted.
- After the application is submitted, you (the agent) should initiate the Telephone Interview by calling **Apptical at 800-737-6972** while in the presence of or on the phone with the proposed insured so that Point of Sale Approval can be achieved.
- E-Apps are not received by the carrier until all signatures have been collected and the application has been submitted.
- **Agents must sign via E-Signature.**
- **Applicants may sign via E-Signature or Voice Signature.** A Telephone “Voice” Signature can be requested by the applicant during the Telephone Interview with Apptical.
- After the E-App is submitted (with appropriate E-Signatures) and the Telephone Interview is completed (with the Telephone “Voice” Signature, if applicable), the agent will receive an e-mail that contains the underwriting decision or they can check the Agent Portal.

*<sup>\*</sup>Telephone Interview only required to be completed by applicants who are 16 or older. If 16 or 17 years old, an applicant should complete the Telephone Interview with a parent or guardian.*

# How to Access a New Application.

1. Sign in on [The Agent Portal](#).
2. Click on Electronic Application.
3. Select Writing Agent Number and Application Type/Product (**Electronic Application with FireLight**), then Select '**Launch FireLight**', and click on "**Application**" to start a new application.
4. Enter the '**Jurisdiction**' (Applicant's residence state) and '**Product Type**'.
5. Name the Application.

**Recommendation: Rename the application to include the Applicant's last name and residence state for easier searches.**

6. The system will open the application and forms.
7. All required fields are marked in red on the application and forms. To locate the required fields on each page, click on the red call out icon in the upper right hand corner.
8. On page 1 of the application, specify whether telephone signature will be used to collect the applicant's signature. Check the '**Yes**' or '**No**' box. If telephone signature is not selected, then E-Signature will be used to collect the applicant's signature.



Will this application be voice signed? ☐ yes ☐ no

9. Save your client's application information before closing the application by clicking '**Save**' in the navigation bar in the upper right hand corner.
10. The Status Bar at the top of the page displays your progress.



## How to Navigate Through an Application.

To navigate through all application pages:

1. Click on the double arrows on the right and left sides of each page -or-
2. Click on '**Open**' in the upper left hand corner. The pages with missing required information are in red font.

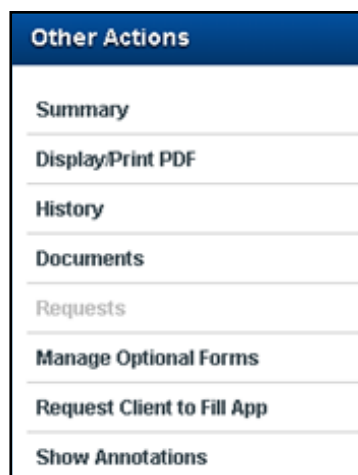


# How to Add Attachments.

1. To add attachments, select '**Other Actions**' from the navigation bar in the upper right hand corner.



2. Select '**Documents**' when the drop down menu appears.



3. Select the '**Document Type**' you would like to upload, and select '**Choose File**' to browse and upload your document.

A form titled 'Application Documents' with a text input field for 'Application'. Below it is a blue button labeled 'Add Supplemental Document'. Under this button, there is a 'Document Type:' label followed by a dropdown menu showing 'Select Document Type'. Below the dropdown is a note: 'Note: Supplemental documents must be in PDF format and no larger than 20MB'. At the bottom, there is a 'Choose File' button and the text 'No file chosen'.

# How to Sign an Application.

When signing a Final Expense E-App, there are two key things to keep in mind:

1. The proposed insured can sign the application either by Telephone "Voice" Signature or electronically by E-Signature. Please note, you will be prompted to indicate which signature method your client will be using on page 1 of the application. *To see how the applicant can sign by Telephone Signature, please follow the instructions on page 8.*
2. All parties other than the proposed insured, including you (the agent) and the Payor and Owner (if different than insured), must sign the E-App electronically via E-Signature.

## E-Signature Process.

When the application is 100% complete, a message will appear for you to continue to the next step of collecting signatures. Select 'Continue' in the message window or in the upper right hand corner.

1. Once the application has been completed, select **'Use E-Signature'** to start the signing process. The applicant must have a valid e-mail address.
2. Once E-Signature is selected, you will see a list of required signers based on the information completed in the application.
3. Select the role(s) then the appropriate signature method.
4. To continue to sign, select **'Sign Now'**.
5. You must verify the identity of the applicant and enter their information. Below are acceptable forms of identification:
  - Driver's License
  - State Issue ID
  - Passport
  - Resident Alien ID
6. Select the **'I have reviewed'** check box to acknowledge they have reviewed and agree with the content and terms for each completed document.
7. Once all documents have been reviewed and approved, select **'Sign'**.
8. Complete the Signer Full Name, City, State and Today's Date.
9. The signature box is automatically completed when filling in the Signer Full Name field.
10. To replace the typed name, the signer may use a mouse or finger to overwrite the typed name.
11. Select **'I Consent'** and repeat the same process for all other signers.

## How to Remotely Sign With E-Signature.

1. When the E-App prompts you to start the Signature Process, you should select 'Owner'.



2. You should click on 'Send Email Request' instead of 'Sign Now' to allow the client to access the application through their email and sign on their own/remotely.



3. The below fields need to be completed. The 'Your Name' field automatically populates with the name of the agent that is logged into the Portal.
4. Once the required fields are completed, click on 'Send Email Request' to send the email to the client.

Your signer will receive an email message with instructions to complete the electronic application process.

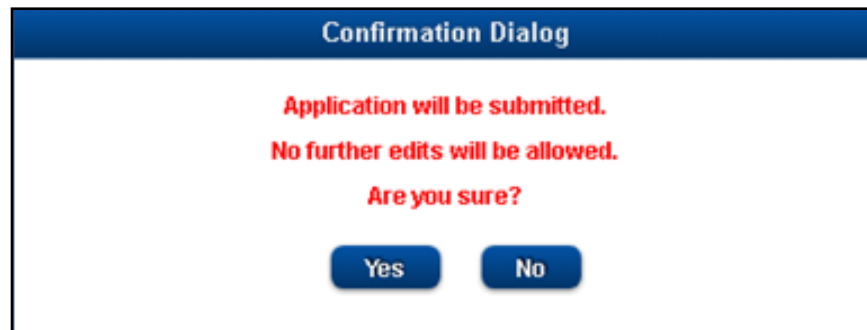
Signer Name:	<input type="text"/>	Subject:	New Application - Sentinel Security Life Personal Choice Ar
Signer Email:	<input type="text"/>		Dear {CLIENT_NAME},
Your Name:	<input type="text"/>		Thank you for applying for 'Sentinel Security Life Personal Choice Annuity' of Sentinel Security Life.
Your Email:	<input type="text"/>		Use the link included at the bottom of the email to start the signing process. You will be asked to acknowledge your acceptance of the disclosure terms and consents. The instruction for completing your 'Electronic Signature' will be provided as well.
* Signer Last 4 Digits of SSN/Government ID:	<input type="text"/>		Please use your birth date and the last 4 digits of your SSN to login.
* Signer Birth Date:	<input type="text"/>	Message:	

\* These values will not show in email.

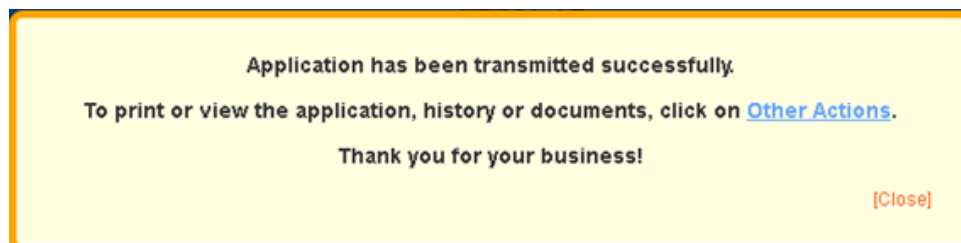
5. The client should then receive an email with a link. They should click on that link and identify themselves with the last 4 digits of their SSN and their birth date. The application will then pop up as normal for the client to sign. Once the client has completed the signature process, you will receive a notification telling you that the application can be submitted.

# How to Submit the Application.

1. Once all the e-signatures are collected, select '**Continue**' in the upper right hand corner.
2. A confirmation dialog box will appear. Select '**Yes**' to submit the application.



3. Once submitted, a message will appear confirming you successfully submitted the application.



4. To print or view the application, click on '**Other Actions**' in the message box or in the navigation bar in the upper right hand corner.
5. Once the application has been submitted and the applicant selected Telephone Signature to sign the application, please follow the Telephone Signature process (page 8) to collect the signature(s) to complete the entire application process.

# Telephone Interview Process.

The Personal Health Interview "Telephone Interview" is **required for an Underwriting Decision to be made on all Final Expense Applications**. The Telephone Interview must be completed after a Final Expense application is submitted.

## Before Starting the Telephone Interview Process:

- All parties other than the proposed insured, including you (the agent) and the Payor and Owner, if different than insured, must sign the E-App electronically via E-Signature.
- You (the agent) must submit the E-App.

## Steps to Completing the Telephone Interview with Apptical:

1. After the application is submitted, you (the agent) should initiate the Telephone Interview by calling **Apptical at 800-737-6972** while in the presence of or on the phone with the proposed insured so that Point of Sale Approval can be achieved.
2. You (the agent) should provide the Apptical customer service representative with the **Reference Number**.
3. You (the agent) should also make it clear to the Apptical customer service representative that you completed an Electronic Application with Sentinel Security Life Insurance Company.
4. You (the agent) should request the appropriate interview type (it is now that you should let the Apptical customer service representative know if the applicant will also be signing the application via Telephone "Voice" Signature as part of the interview process):

**Interview Type #1: Telephone "Voice" Signature** = request the New Vantage e-application with voice signature

**Interview Type #2: E-Signature** = request the New Vantage e-application with e-sign.

5. Once the interviewer locates the application and/or lets you know they are ready to proceed to the interview, they will ask the proposed insured to verify their identity, complete the Telephone "Voice" Signature if applicable, and have them answer all health related questions.
6. After the above steps are taken, the Telephone Interview will be complete. Our Point-of-Sale Underwriting Engine will then provide an underwriting decision via email and update the agent portal with that decision.

***Please note that once the Telephone Interview is completed it can take anywhere from 30 seconds to 4 minutes for the agent portal to update and for the email to be generated and sent.***



# Point-of-Sale Underwriting Review Process

Once the application has been submitted with all signatures and the Apptical Phone Interview is completed, the application will be processed using the Point-of-Sale underwriting engine. The underwriting engine will determine if the application is Approved, Declined, or requires further Underwriting Review.

To view the E-App status updates in real time, go to the agent portal and click on Electronic Application. You will see a list of all the E-Apps you have submitted which includes the Application Number, Policy Number, Product, Client Name, Status, and Application Date.

The following are the statuses that may appear under the Status column:

- Active
- Decline
- Underwriting Review
- Phone Interview Pending

An e-mail with the E-App underwriting decision will be sent to you and the applicant will receive an e-mail confirming their application was submitted.

If the E-App is pending underwriting review, the applicant may call into the Underwriting Department to speak directly with an underwriter Monday through Friday between 7:00 am MDT to 5:00 pm MDT. The underwriter will determine the applicant's eligibility status over the phone. If approved, the underwriter will give the applicant their policy number.

## CONTACT & SUPPORT

**NEW BUSINESS:** 1-800-247-1423 Ex. 8203  
newbusiness@sslco.com

**UNDERWRITING:** 1-800-247-1423 Ex. 8208  
underwriting@sslco.com

**APPTICAL:** 1-800-737-6972