

# Frequently Asked Questions for eApp

## Getting Started

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- 1. Are there any states that will not accept eApp?**  
No
- 2. Can you complete an eApp if Insured is not the Owner?**  
Yes
- 3. Can you complete eApp with Joint Owners?**  
No- Currently, the application does not have a place for the Joint Owner's signature. We are looking into correcting this on the application in the future.
- 4. Which products are not supported with eApp?**  
TermOne, COIL, Survivorship, and ISWL (Interest Sensitive Whole Life)
- 5. Can the BGAs use their platforms (ex. iPipeline) to complete an eApp?**  
Yes
- 6. Are Term Conversions available via Life eApp?**  
Yes- The process starts on the "Application Type" screen.
- 7. Does eApp platform have all the appropriate age and amount requirements built in?**  
Yes

## Application Creation/Submission Process

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- 8. How long will "In progress" or "Completed applications remain in the system?**  
Applications remain in the system for 120-days after the last time it was opened/viewed. If the application is reopened or viewed again, then the 120- day clock restarts.
- 9. How do I obtain copies of the electronically completed applications for my records?**  
You have an option to print the application for your records or save a copy electronically.
- 10. How do I identify the required fields?**  
All required fields are highlighted in yellow as displayed below. The required fields will ensure the application is "In Good Order" given the correct information has been provided.

Social Security Number



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- 11. If my computer becomes disconnected will I lose the information that I've input into the system?**  
Each time you click "Save" or "Next" to move to a new screen, an auto-save function saves the information that you entered. If you don't do this, then you will lose the information.
- 12. Do I have to navigate through Life eApp in the order that the screens are presented?**  
No, you can move from screen to screen in any order.
- 13. What does a red question mark mean?**  
A red question mark indicates that you have not entered all required information on the screen.
- 14. What does a green check mark mean?**  
In the navigation tree, after you have visited each screen and entered all the required information, you will receive a green check. In order to use the eSignature and to have an "In Good Order" application you need to have all green check. Assuming all questions are answered accurately.
- 15. What's the difference between Life Remarks and Agent Remarks?**  
Agent Remarks are for any information that you might normally enter in the "REMARKS" section of the application (page 5). This page is included in the application for the Proposed Insured/Owner to review. Agent Remarks are for any information/instruction(s) that the agent wants to convey to the Operations Center. This page is not viewed or signed by the Proposed Insured/Owner.

## **eSignature Process**

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- 16. Can I accept a check before the client has fully electronically signed their life application?**  
No- The client must have signed the application in order for you to accept a check. This requirement is the same as paper submissions.
- 17. What information does the proposed Insured and/or Owner of the policy need to electronically sign the application?**  
The proposed Insured and/or Owner would need the last four digits of their social security number and the death benefit amount (face amount) applied for.  
Example: 500000  
Enter only the numbers; do not enter a "\$", commas, decimals, or any other characters.



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**18. What should my client do if they notice that information in the application needs to be corrected?**

The client should contact the Agent to make the appropriate changes. The Agent can unlock the application which will cancel all of the signatures then lock it back and send it to the client to obtain the signatures again.

**19. Can my client reply to the eSignature invitation e-mails?**

No- This a “Do Not Reply” email address.

**20. How long do we have to eSign an application?**

Both the Proposed Insured and Agent have 30 days to apply their signature before the link becomes disabled.

**21. What should I do if my client is not receiving the email that I sent to them?**

Verify the following:

- Ask your client to check their junk/spam mailbox folder
- Make sure that the e-mail address was entered properly
- Try re-sending to a different email address for the client

**22. How do I check to see if the Proposed Insured or Owner has signed the application?**

Throughout the signature process, you can monitor the status by utilizing the “eSignature” section of Life eApp:

1. *Launch* “e-Forms for Life”
2. *Click* the “Click Here” button
3. *Click* the “View My Cases” button
4. *Click* the “Case Details” under the Proposed Insured’s name

**23. Are replacements forms included and can they be eSigned?**

Yes- All replacement paperwork is included and can be eSigned and transmitted with the application. It’s important to note, that for external 1035 replacements, other companies may require wet signatures for the 1035 Exchange form and/or require their own 1035 form to be completed.



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