



EQUITABLE

# Send to Client makes the eApp process easier than ever

At Equitable, we're always looking for ways to make our products and services better — and make your life easier. That's why we've created the **Send to Client** feature.

## What is Send to Client?

A simpler way to obtain clients' personal history or medical conditions during the eApp process.

## Why use Send to Client?

### Easier for you

No medical information questionnaire to fill out with clients.	No awkward conversations with your clients about their medical conditions.	Fewer forms to complete with clients.
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### Better for your clients

Faster approvals so they're protected sooner.	Greater accuracy because they're the ones filling in the information.	More convenience because they can complete it on their own time.	Simple, straightforward approach.
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Plus, our experience has shown that having the client fill out the personal history and medical questions means there's a greater likelihood of the application being completed in good order.

## Here's how Send to Client works

You can elect to send your clients the **personal and medical history questionnaire** to fill out themselves prior to signing the application. You'll see a screen like this:

**Application Type**

Face Amount

\$ 1,028,000.00

**Save time with the Send to Client feature:**

- Send to Client provides the Insured the ability to complete some or most of the application on their own time. There are two options:
  - Partial application: Personal History and the Medical Information Questionnaire (MIQ).
  - Full application (available only when the Owner is the Insured): all of the above plus Insured details, Employment and Income, Beneficiaries, Systematic payment details (if applicable) and Source of Funds.
- Once you have completed your portion of the application a secure email is sent to the Insured, providing a convenient and private method to gather medical and personal history.
- When your client's portion is complete, and they have signed the application, you will receive an email from DocuSign requesting your signature to complete the application.
- Electronic and Remote signature method is required to use this feature. Please click [here](#) for a client facing document on what to expect.

Do you want to use the Send to Client Feature? \*

Yes  No

**Good news, the client is eligible for consideration of Easy Underwriting! Paramed and labs are NOT required if the client qualifies!**

**Why Opt for Easy Underwriting?**

- Exceptional speed: 57% of applications submitted via Easy Underwriting are approved within just 10 days.
- It's easy! All that's needed is the Medical Information Questionnaire
- High approval rate: On average, 50% of applicants are approved through Easy Underwriting
- [Click here for easy underwriting flyer.](#)

Will the Proposed Insured be completing a Medical Information Questionnaire? \*

Yes  No

Use this **step-by-step flyer** to guide clients on completing their **Send to Client**.

## FAQs about Send to Client

### How will I know when my client has completed their portion of the application?

You will receive the application for your signature.

### What if my client doesn't complete the application right away?

Follow-up emails are sent to the client several times, and applications are usually completed within a few days.

(The link will expire in 14 days, so if this happens, you can send a new link to the client.)

### How will my client know what information is needed?

When a client has a medical condition, they are generally familiar with the terms that relate to their condition.

Using **Send to Client** allows them to look up any information and complete at their own pace.

### How will I help manage client expectations about the underwriting process and likely risk class if I'm not involved in the application?

You will be able to see the answers to the questions in the PDF version of the application in DocuSign.

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