EQUITABLE

# Equitable Life eApp

## User guide

**Retail version**

(This guide should not be used for COIL Institutional Series℠)

# eApp user guide

## What is Equitable Life eApp?

**Equitable Life eApp is our new electronic application platform which launched in 2021. It offers speed and flexibility advantages which will benefit the field and home office alike.**

These benefits include:

- The new streamlined common application.
- Reduced app entry time.
- Field prefilling – data captured earlier in the application if prefilled where the field appears elsewhere in the application.
- Lexis-Nexis client validation.
- Policy number assignment when the case is submitted.
- Send to Client – enables the client to complete and sign either the Medical Information Questionnaire and Personal history section or the full application. Access FB21-190 for more information.
- Utilizes Smart App technology

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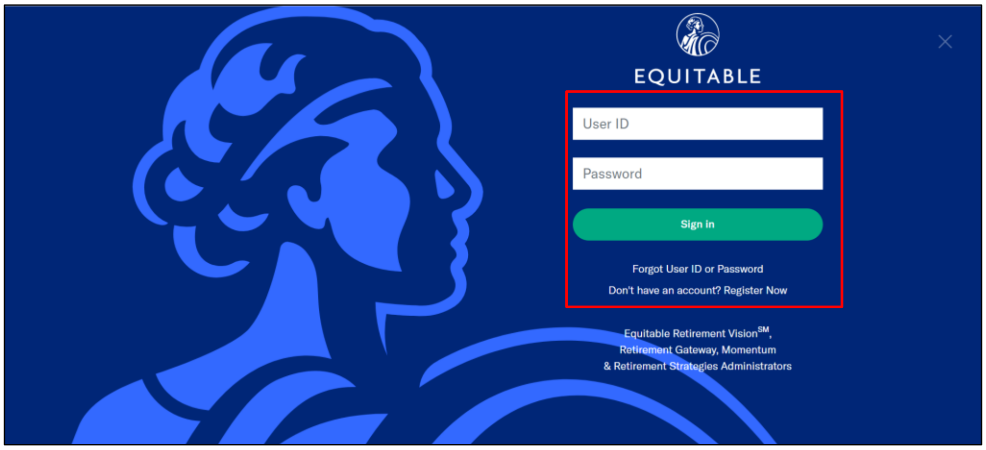
# Accessing Equitable Life eApp

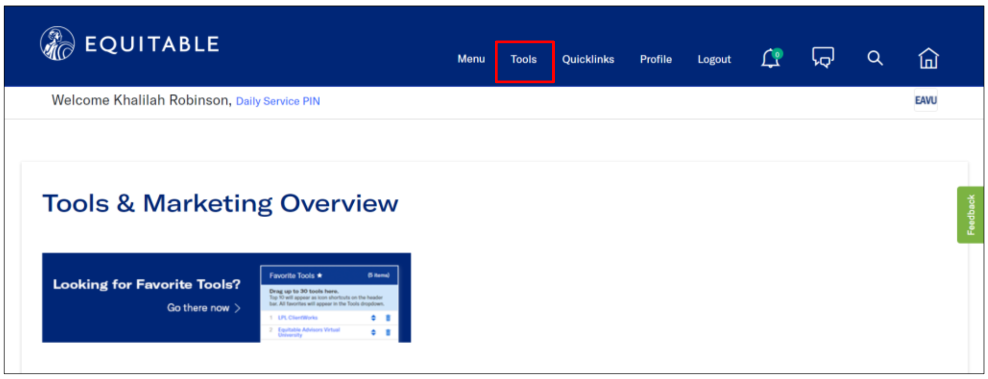
**There are multiple ways to access Equitable Life eApp. You can access Equitable Life eApp using Salesforce.com, AEGIS Web, or through Equitable.com. The steps below walk-through logging into Equitable Life eApp using equitable.com.**

1. *Log* into www.equitable.com.
2. *Enter* your **User ID** and **Password**.
3. *Click* **Sign In**.

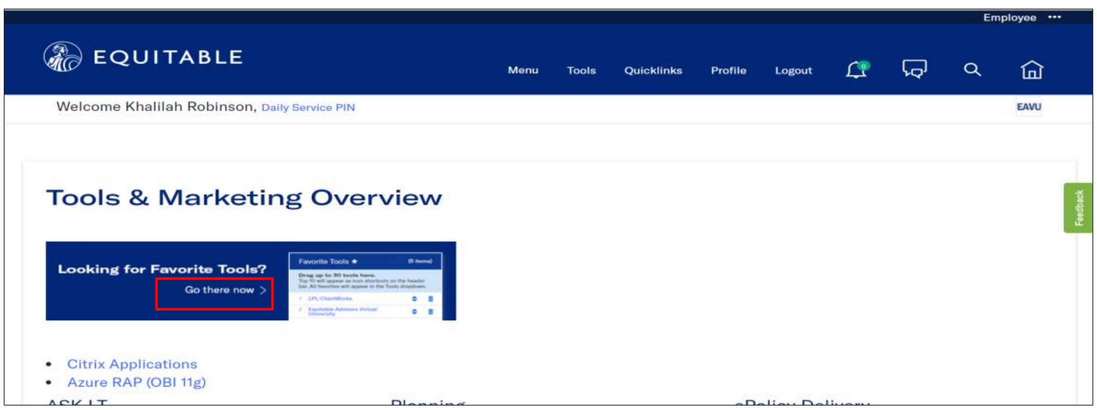



The following screen will appear:

4. *Select* "**Tools**" (top right).

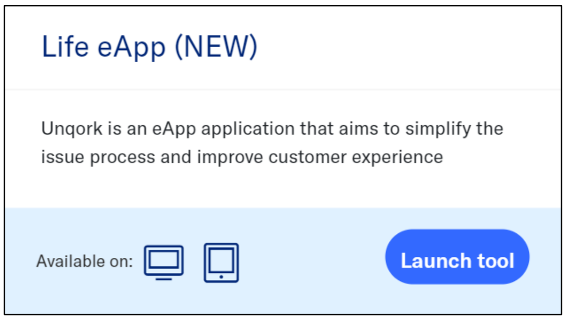



5. *Click* "**Go there now**".



*Scroll* through the list and locate the letter **L**.


6. *Hover* over "**Equitable Life eApp (New)**".
7. *Click* "**Launch tool**".




Once *Launch tool* is selected the Equitable Life eApp program will open and the What's New screen will appear.

# What's New

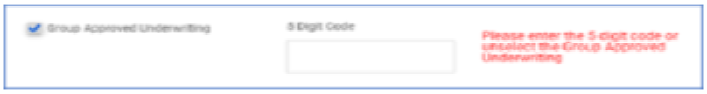
This screen will provide the most recent enhancements and helpful tips to the Equitable Life eApp system.

## What's New – January 22, 2022

**Release Update**

- Multiple form updates have been implemented. Impacts are minimal:
  - Life Application – new form numbers and minor content changes
  - Term Conversion Application – addition of the CVPlus and Charitable Legacy rider option (as available by product)
  - Conflicts of Interest Disclosure – minor content changes
  - Client Relationship Summary (CRS) Form – minor content changes
  - Privacy Notice –footnote added at the bottom of page 1
  - Broker Transaction Authority (BTA) Form – minor content changes

- Support for the Streamlined Executive Underwriting Program has been added. A checkbox and group code field have been added to the Case Information screen:




  More information will be provided in an upcoming field bulletin.

**Tip of the Month**

Cash With Application (CWA) is not available on Optimizer MAX cases. Funds can be submitted once Underwriting has approved and prior to policy mailing.

**Send to Client Reminder**

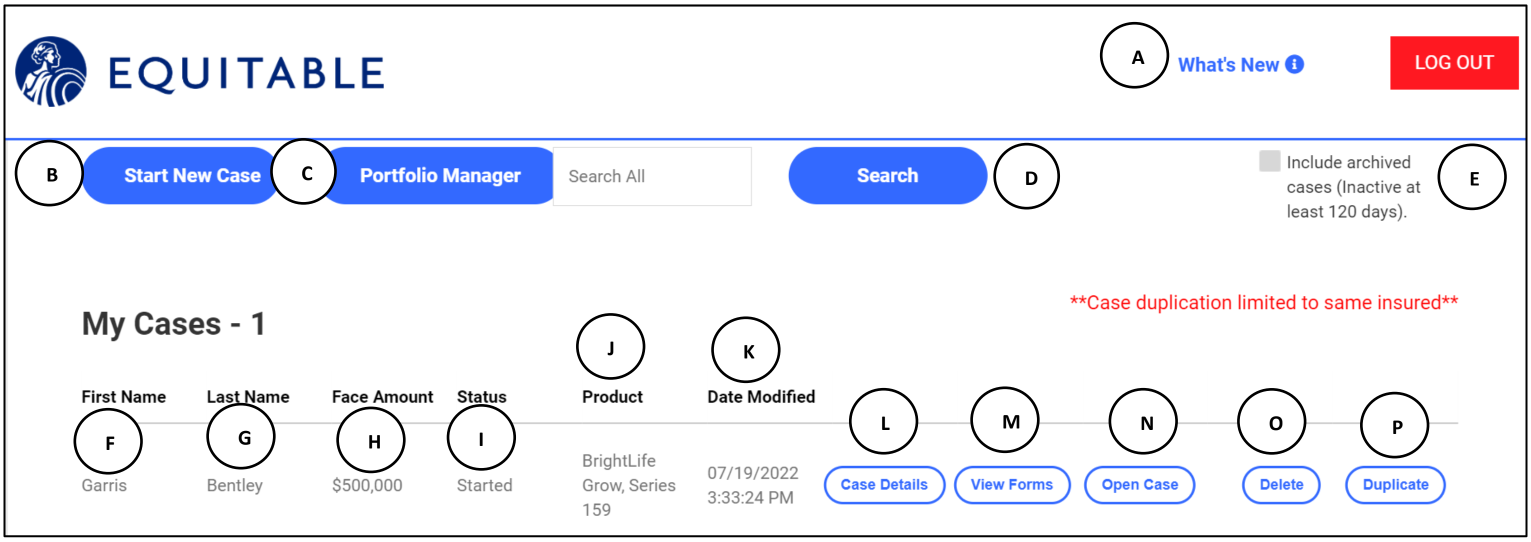
Our Send to Client feature enables client completion of either the MIQ/personal history section or the entire application. It is available for cases where the Owner and Insured are the same person. Please refer to Field Bulletin **FB 21-190** or the **Life eApp User Guide for additional details.**

You can access this popup at any time by clicking What's New in the screen header.

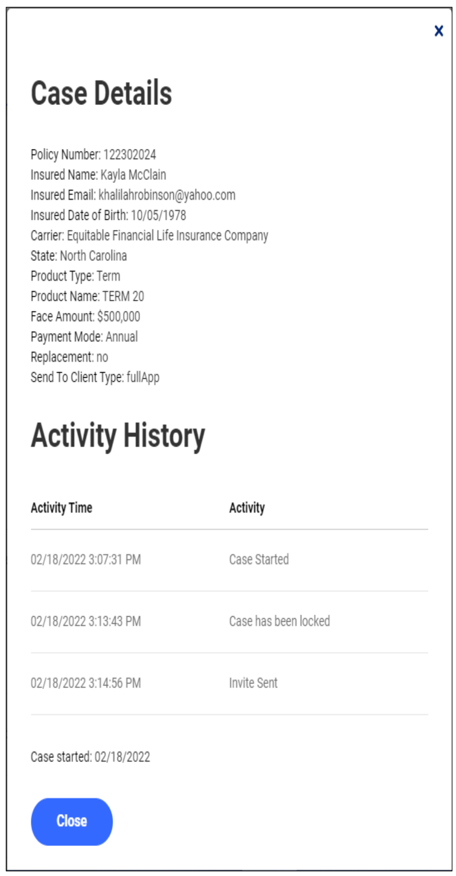
Questions? Please contact the eApp phone team at (855) 606-6452, option 3.

# Dashboard

**The dashboard is a list of all cases the financial professional has entered in Equitable Life eApp as well as the status of the case, product type, face amount and other important information.**




A. **What's New -** allows the User to review recent enhancements that have been added to the Equitable Life eApp application.
B. **Start New Case -** allows the User to start a new case.
C. **Portfolio Manager –** allows the User to select a group of funds to be used on multiple cases.
D. **Search -** allows the User to search the Dashboard for a case.
E. **Include archived cases -** Cases inactive for 120 days are automatically archived. You can search for those cases by checking the box.
F. **First name –** This is the first name of the Insured.
G. **Last name –** This is the last name of the Insured.
H. **Face amount –** This is the amount of insurance being applied for.
I. **Status –** This is the status of the application.
J. **Product –** The is the product type selected.
K. **Date modified –** This the date the case was last opened/updated by the financial professional.
L. **Case details –** This displays some important information about the case including the policy number.
M. **View forms –** This allows the User to view all the forms associated with the case.
N. **Open case –** This allows the User to open a case previously entered.



O. **Delete –** This allows the User to delete a case.

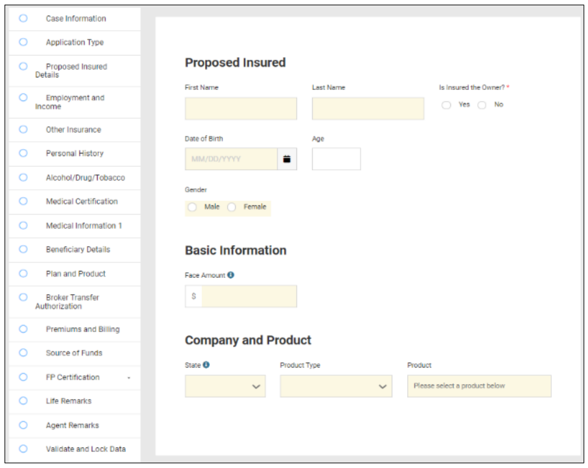
P. **Duplicate –** allows the User to copy the information entered from one case to be applied to a new case, eliminating the need to re-type some of the information. Case duplication is only available where the Insured is the same party. Please note that cases cannot be duplicated once they are sent out for signature.

# Starting a new case

To begin a new case, follow the steps below:

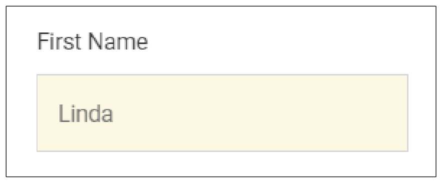
1. *Click* "**Start New Case**" from the dashboard screen.


The following screen will appear:



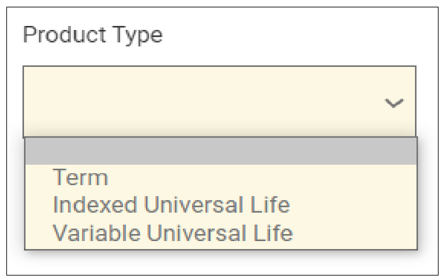

Throughout the application process the User will notice different ways to answer questions. Some of these include freeform text, drop down menu, date selector, etc.

- Freeform Text – allows the user to enter text.

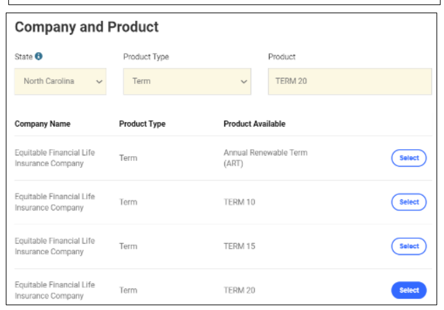



**NOTE**: Some fields will allow limited characters.

- Drop down menu – allows the user to select an option from the menu by clicking the drop-down arrow.

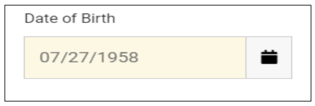



- Multiple choice – allows the user to select the appropriate answer from a list of options.




**NOTE**: In some cases, multiple options can be selected.

- Date selector – allows the user to select the appropriate date by clicking calendar icon.



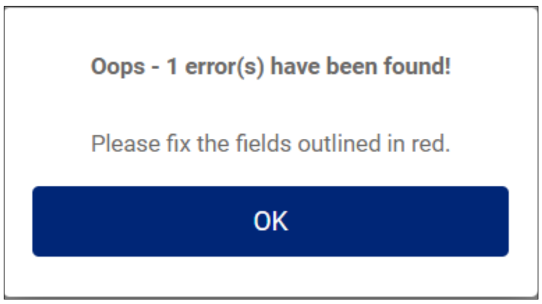

2. *Complete* each section/field.

Once all sections on the screen are complete you are ready to move to the next screen. There are three options at the top and bottom of most screens.


**Save and Exit** – allows the user to save the information added to the screen and close the case to be completed later.
**Previous** - allows the user to navigate back to the last screen.
**Next** – allows the user to continue completing the screens.

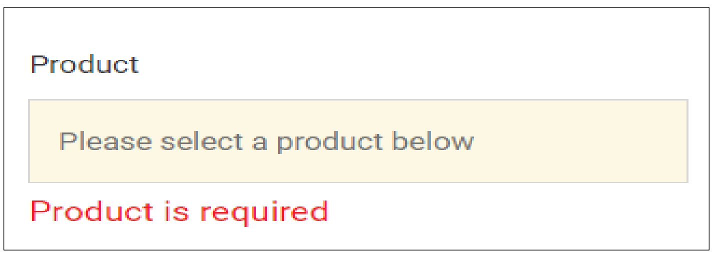
3. *Click* **Next**.
4. *Repeat* steps 2 and 3 on each screen.

You may notice the error message below on the Case Information screen. **IF** this error message is received, **THEN** a required field is unanswered or needs to be updated.




The unanswered field can be easily identified by looking for the field outlined with red writing.

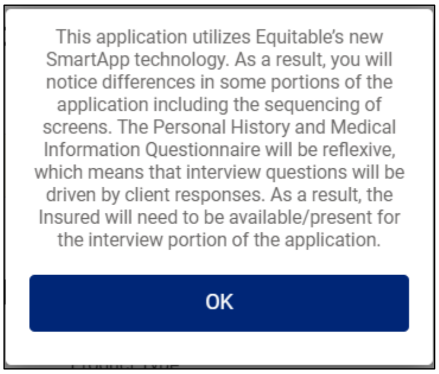
Once the field is updated, *click* **Next** again.



# Smart App

Equitable Life eApp utilizes Smart App technology.  Smart app leverages technology to guide more effective conversation with clients to capture the information needed to deliver an optimal underwriting decision for the client's coverage.

The Pop-Up message below will be presented as a notice that the contract state selected will utilize the Smart App technology.




*Click* **OK** to continue with the application.

# Action buttons (top of the screen)

At the top of the screen there are additional options for navigating in Equitable Life eApp.


1. **Previous** - allows the user to navigate back to the last screen (works the same as the bottom of the screen).
2. **Next** - allows the user to move to the next screen (works the same as the bottom of the screen).
3. **Save and Exit** - allows the user to save the information added to the screen and close the case to be completed later (works the same as the bottom of the screen).
4. **Return to Aegis** - allows the user to go to Aegis to run an illustration or return to Aegis.
5. **View PDF** - allows the user to review the application package.
6. **Log Out** - allows the user to log out of Equitable Life eApp.

It also lists the Insured's name, Agent's name, the product selected and a contact number for eApp questions.

# Left hand navigation

The “left hand” navigation will allow the financial professional to easily identify which screens have been completed and are in good order and which screens may be missing information using the icons below.

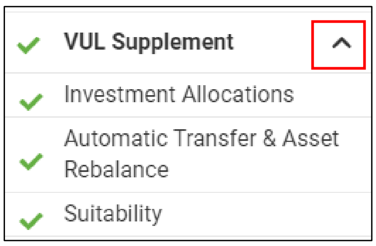
 This icon indicates the screen you are currently on.

 This icon indicates that a field(s) is missing information on the screen.

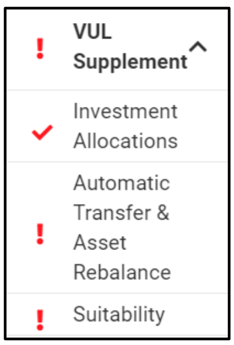
 This icon indicates the screen is complete.

 This icon indicates the screen has not been visited.

**NOTE:** You may notice a drop-down arrow on some of the tabs (on the right-hand side). This arrow indicates that there are additional screens related to the supplement that needs to be completed.

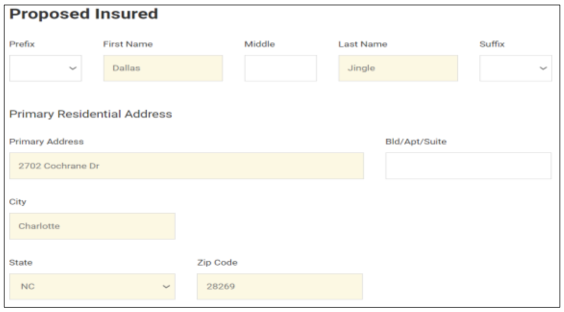



You may also notice a  or  on these tabs. These red marks indicate that one of the drop-down tab screens is missing information.



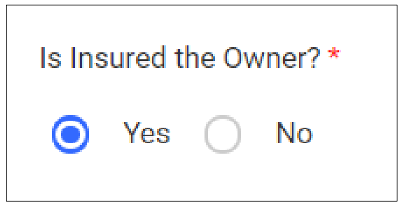
# Shaded field

On each screen multiple fields are shaded yellow. These fields will need to be answered to satisfy the “in good order (IGO)” requirements on the application.



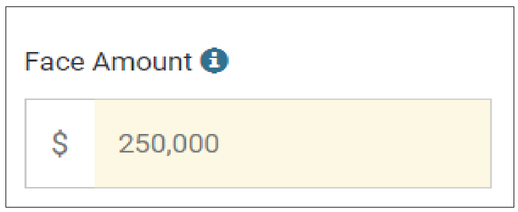

# Red asterisk

There are a few red asterisks sprinkled throughout the application. The red asterisks are a reminder that the field will need to be answered to navigate to the next screen.

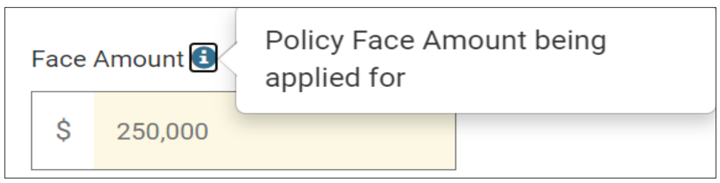



# Tool tips

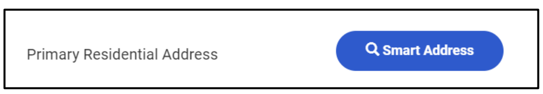
A Tool tip icon  has been added to some fields to clarify information needed and help minimize confusion during the application process.



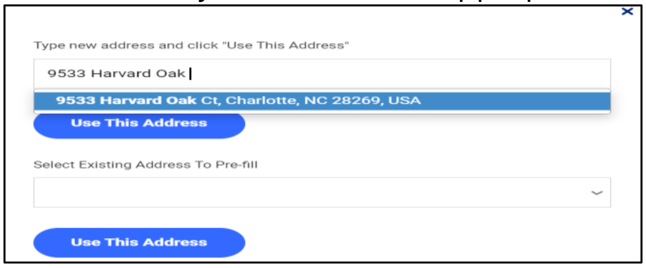

Hover over the  and additional information will display.




# Smart Address




Equitable Life eApp also uses the Smart Address feature. This feature allows you to enter a portion of the client’s address and based on the information you enter it will present a list of similar addresses for you to select the appropriate one.




# Lexis-Nexis verification

Equitable Life eApp allows Lexis-Nexis validation of the Insured's Social Security Number, Name, Address, and Date of Birth on the Proposed Insured Details page.

If Lexis-Nexis determines the information doesn't match, the following error is received.

**Lexis-Nexis Validation**
Potential issue with name, address, SSN/TIN, and/or phone. Please verify.
Please review and verify last name is correct.
Please review and verify SSN, name, and address are correct.
Please review and verify social security number and last name are correct.
Please review and verify date of birth is correct.

This message is a reminder to verify and/or update the information. This will not prevent the User from moving forward.

**NOTE**: Updating the information will not trigger a second validation.

# Bank Account Validation (GIACT)

This service provider is used to verify customer data and banking information entered on the Systematic Payment screen. If the banking information does not match, a message detailing the nature of the error will appear.

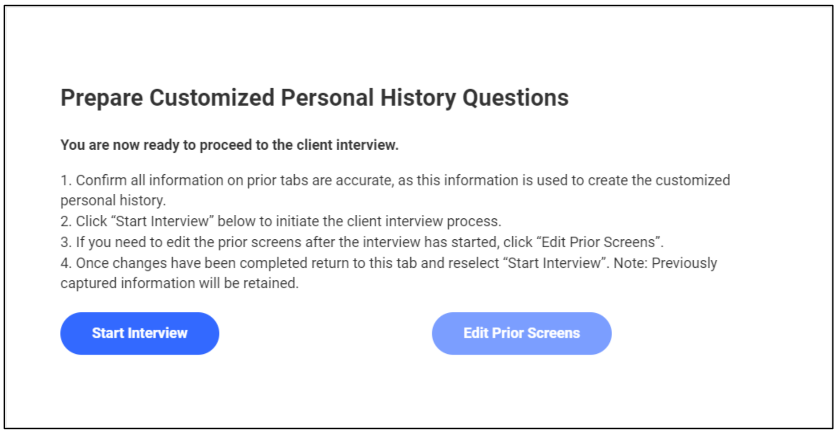
Invalid account number - please verify and correct if needed.

This message will not prevent the user from moving forward, however is a reminder to review the routing and account numbers entered so that the appropriate draft will happen.

# Start Interview

After completing the General Information screens, you will be prompted to start the Interview which will allow the Agent or Client to complete the personal history and medical history if applicable.

**NOTE**: If Send to Client is selected, the personal history and medical history (if applicable) will be completed by client.




To start the interview:

1. *Select* **Start Interview**.

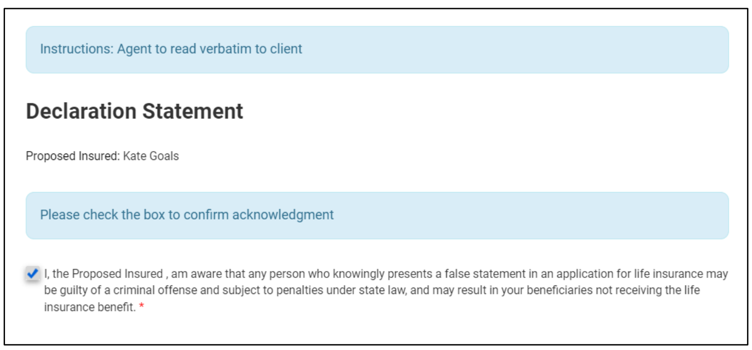
**NOTE:** Once Start Interview is selected, updates cannot be made to the previous screens, unless you select edit Prior screens.

2. *Click* **Next** to continue processing.

# Declaration Statement

The next screen is the PI Declaration screen.

This statement must be read verbatim to the client.




1. *Click* the **check box** to confirm acknowledgement.

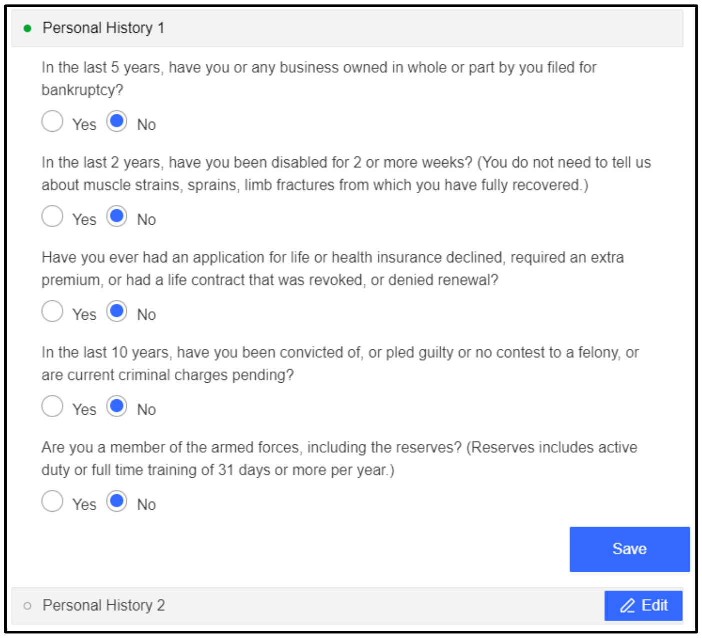
2. *Click* **Next** to continue to the Proposed Insured History screen.

# Proposed Insured History

The Proposed Insured History screen will appear after the Declaration Statement screen is complete.  The questions on this screen are reflective style questions.

1. *Click* the **Edit** button to start answering the questions.


2. *Click* **Save** after answering the questions and continue with **Personal History 2**.




**NOTE:** Be sure to save your responses before toggling between screens or the answers will not save.

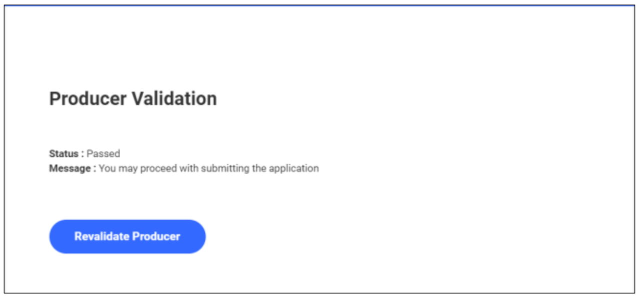
# Producer Validation

The financial professionals License and Appointment status will be validated automatically prior to locking the case and the financial professional will receive a pass or fail status which will be displayed on the Producer Validation Tab.

- All Application tabs prior to the Producer Validation tab must be completed
- Include the Advisor's email address on the FP Certification for communications

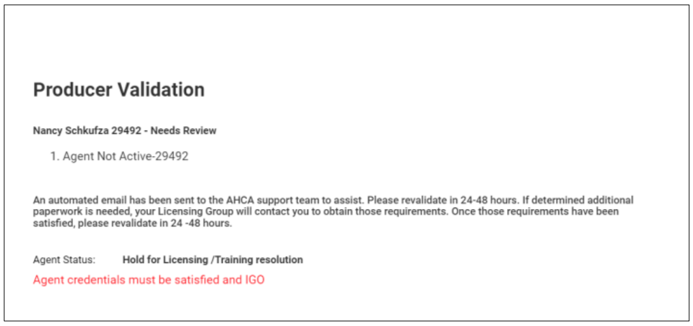
### Pass Status

If the financial professional's training, licensing, and appointment is IGO, then they will pass the Producer Validation check and are allowed to move forward with locking/submitting the application.

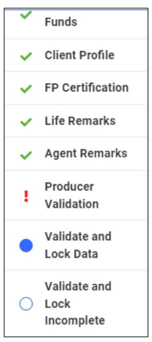


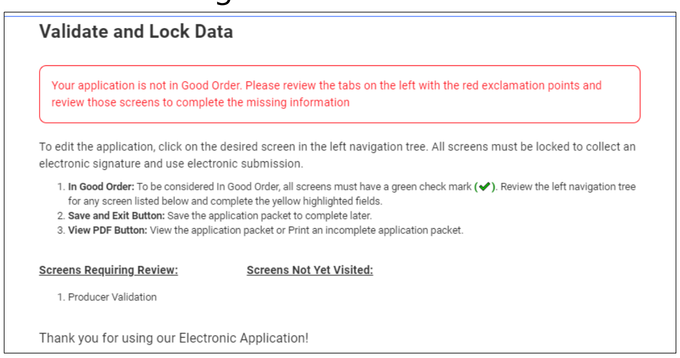

## Licensing and or Appointment Failure Status

If the producer validation return is for Licensing and/or Appointment, an automated email is sent to the AHCA NOC mailbox for review and resolution with a copy to the financial professional. The AHCA NOC Support team will respond to the financial professional when they can proceed with the application and revalidate.



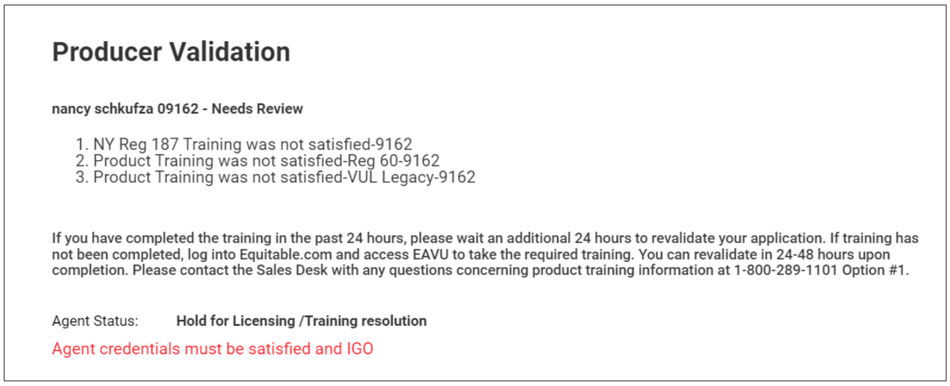

**NOTE:** The financial professional will not be allowed to lock the case until it is IGO (the lock button will be disable and the message below will be received). There will also be a red Exclamation mark on the Producer Validation tab in the Left-hand navigation.




## Product and/or Compliance Training

When the validation return is for Compliance or Product Training courses, the financial professional will be required to go to EAVU in Equitable.com and complete the appropriate courses and then revalidate the Producer Validation in Equitable Life eApp.

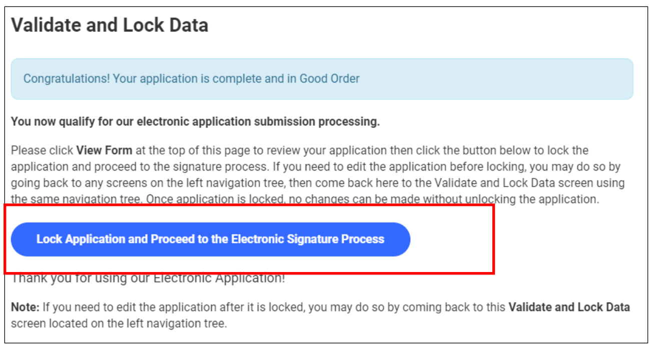



**NOTE**: EAVU sends an update to LARS once a day after 3:00 P.M. If training was completed prior to 3:00 P.M., wait 24 hours to revalidate. If training was completed after 3:00 P.M. wait 48 hours to revalidate.

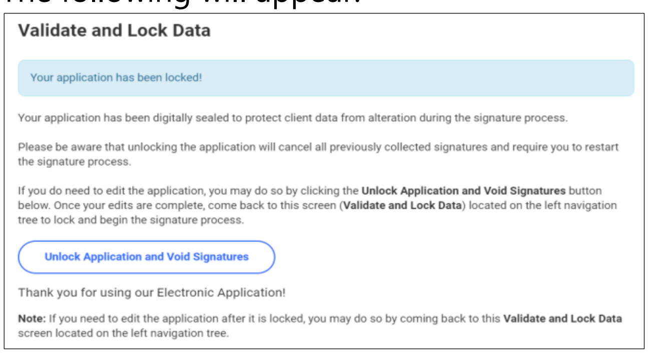
# Validate and lock data

Once all the data entry screens are complete and are IGO the financial professional can lock the application and move forward with signing.

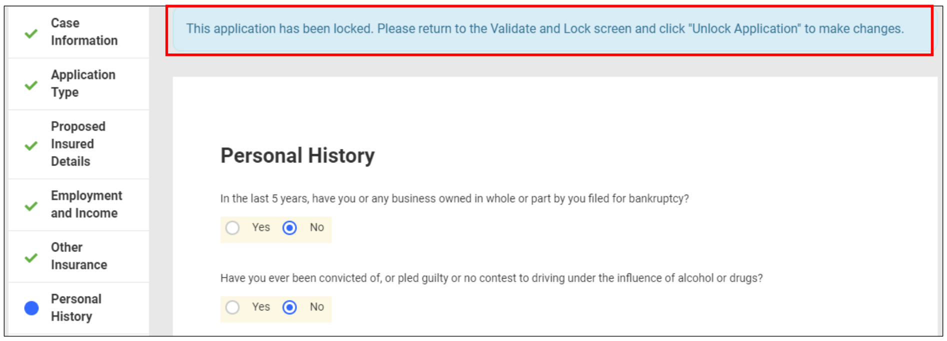
1. *Click* **Lock Application.**



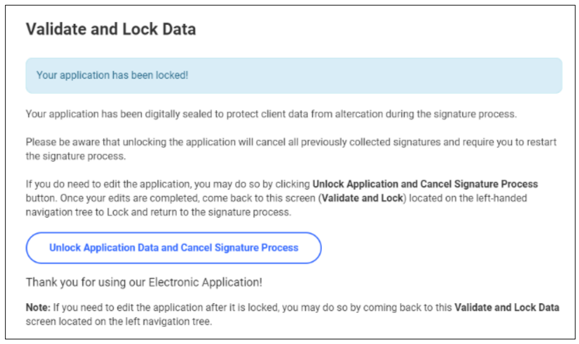

The following will appear:



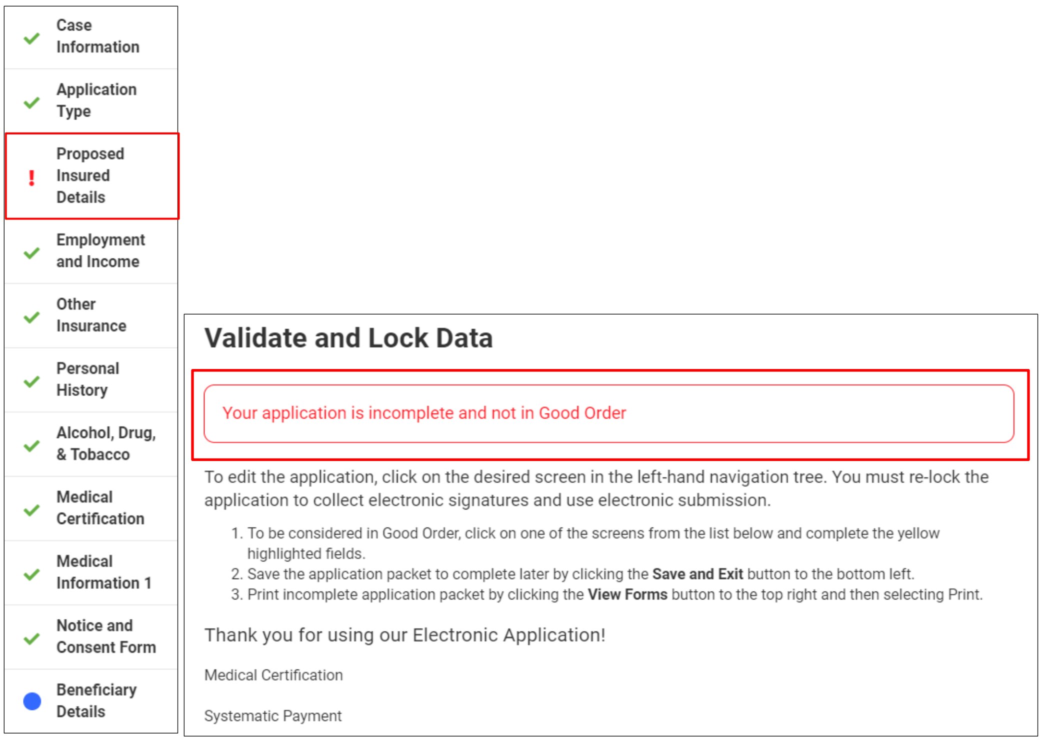

Users can review the screens after the case is locked; however, changes cannot be made. The alert message below will appear at the top of the screen.




To make changes to the case the User would need to unlock the case. To unlock the case *click* **Unlock Application Data and Cancel Signature Process**.



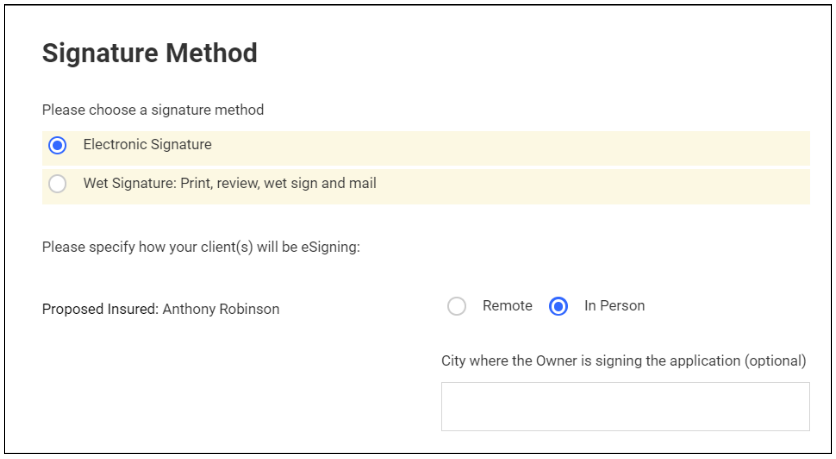

If any ! remain in the left-hand navigation view, it means that screen is not complete or IGO, and the error message below is displayed.




To clear the !, navigate back to the screen where the icon appears and complete the missing information.

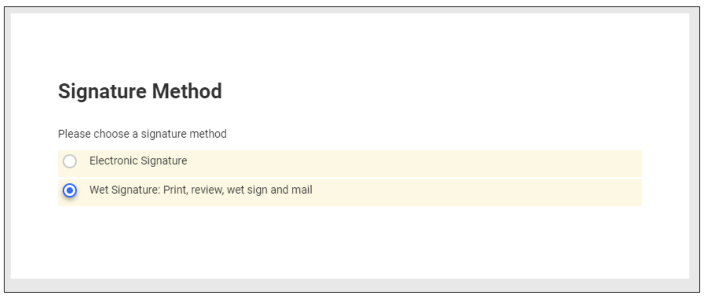
# Signatures

There are a few ways to have the client sign the application.

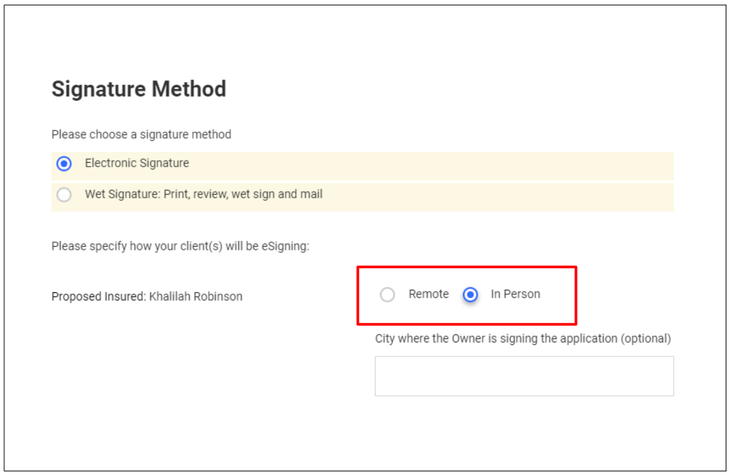



The financial professional can collect a wet signature. To collect a wet signature, the financial professional would need to print the application, have the client sign, and mail it to the Life Operations Center.

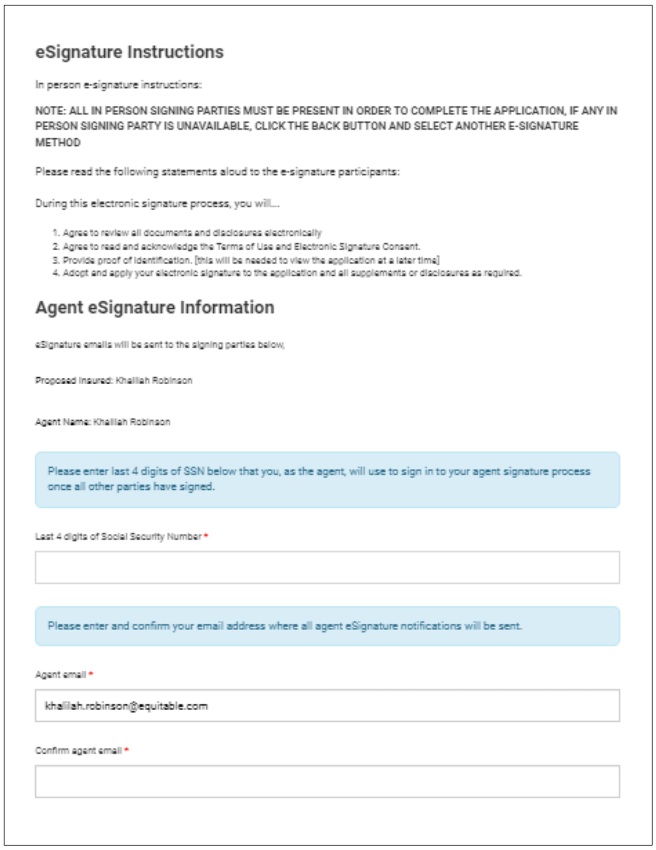
Equitable Life eApp uses DocuSign to capture electronic signatures. There are two types of electronic signatures, In person and remote.




**In-person signature**
In-person signature means the client is sitting with the financial professional at the time the signature is captured. All parties must be present at the time of signing.

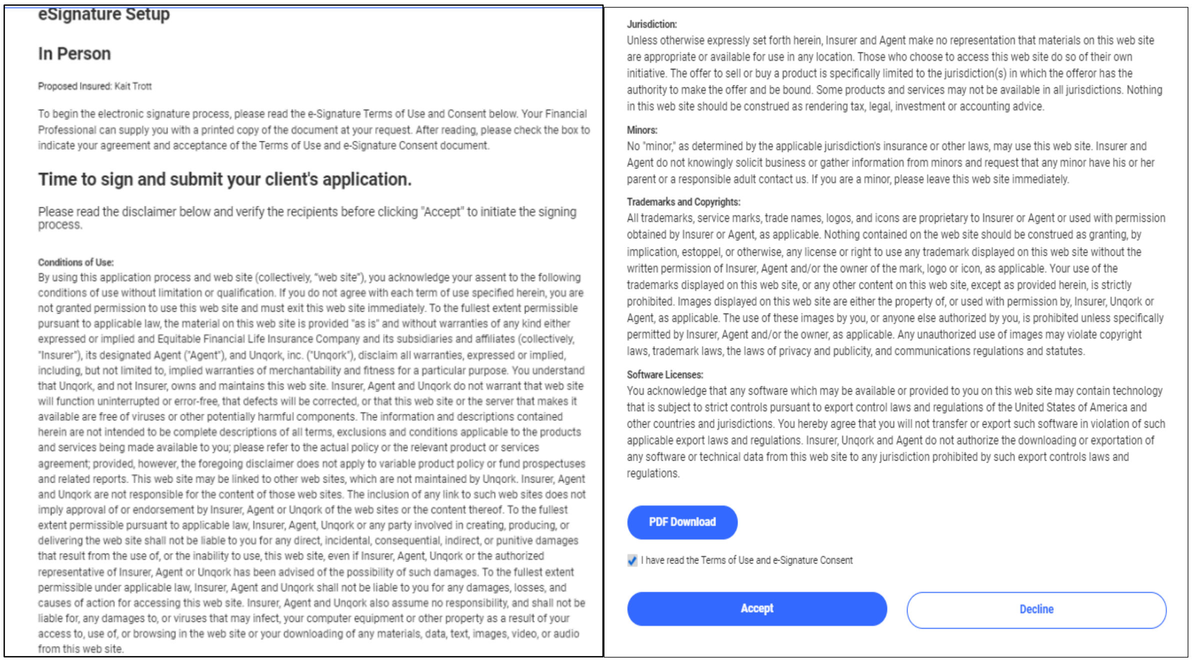



***Complete*** the following screen.



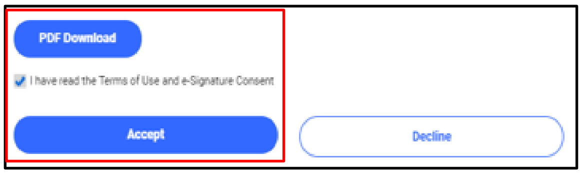
1. *Click* **Next**.

   The following screen will appear:

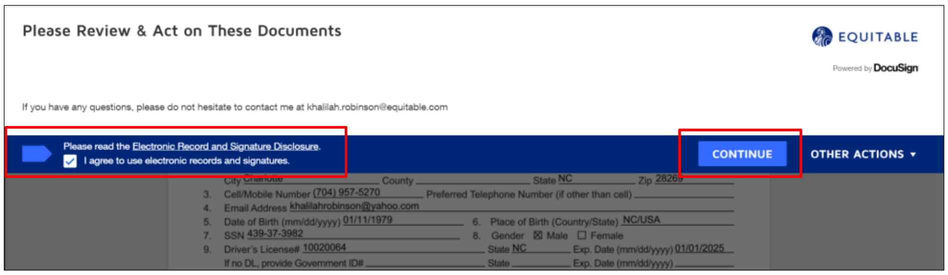



2. *Review* the PDF download.

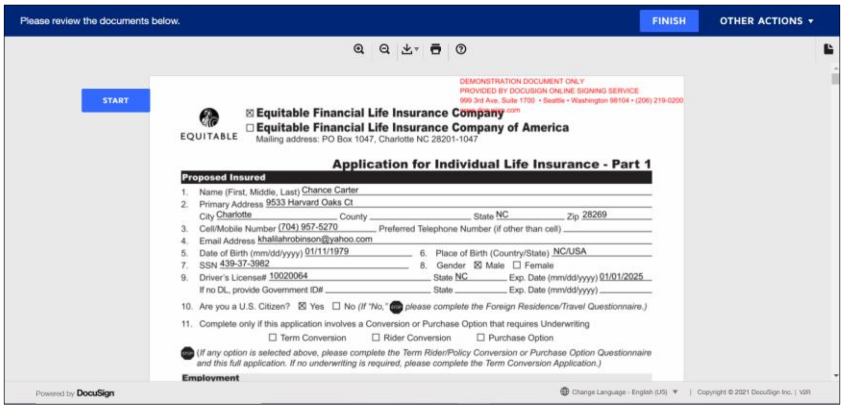
   **NOTE**: The PDF download will open in a new window.
3. *Click* "**I have read the Terms of Use and eSignature Consent**".
4. *Click* **Accept**.




5. *Click* **I agree to use electronic records and signatures**.
6. *Click* **Continue.**

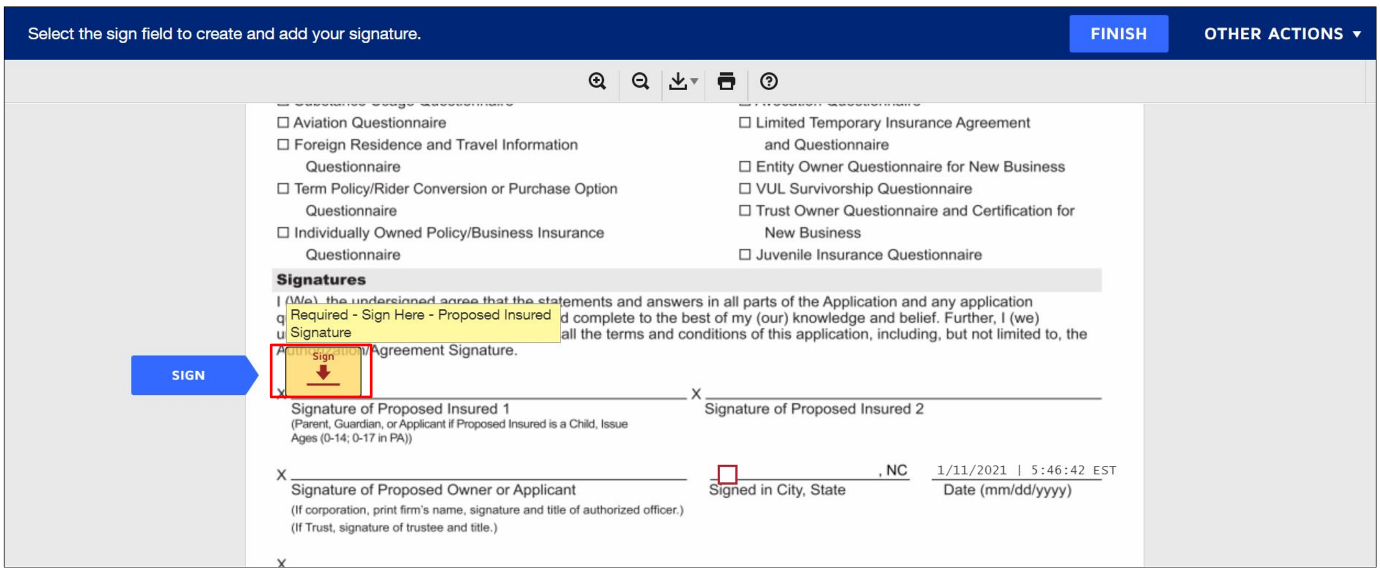


The following screen will appear:




7. *Click* **Start**.

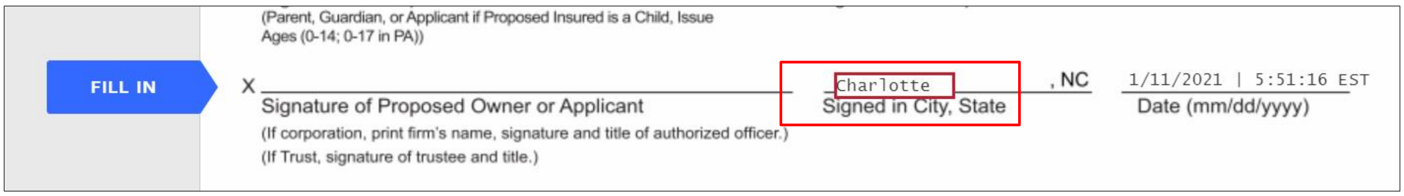

8. *Click* **Sign**.




9. *Select* the signature style.
10. *Click* **Adopt and Sign**.

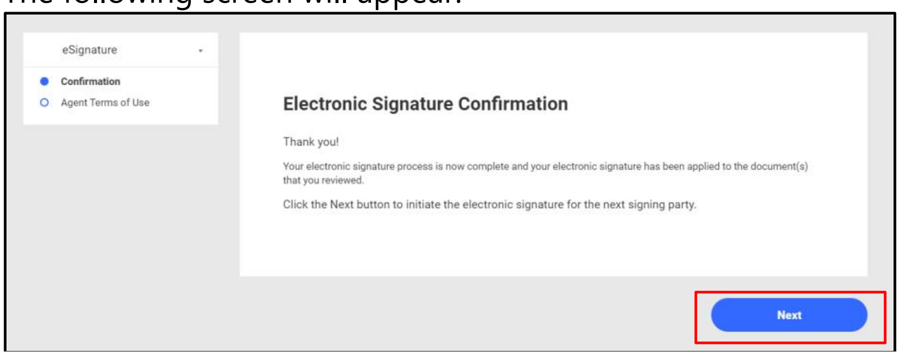
11. *Continue* signing the document.


**NOTE**: Most fields only require you to click in the box for the signature to be added. Some fields will require you to input (type) information in the field. (See example below of the city added)




12. *Click* **Finish**.


The following screen will appear:

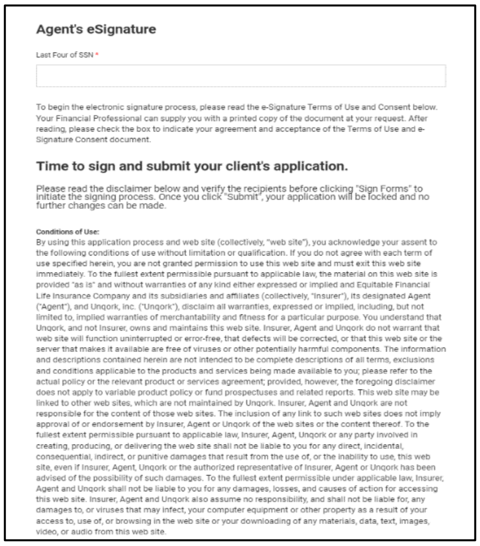


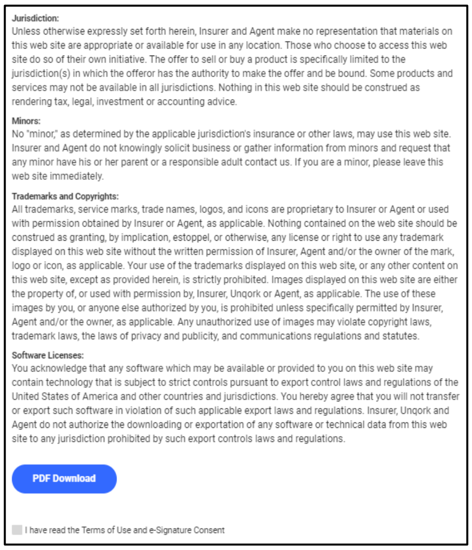

13. *Click* **Next** to allow the next signing party to sign.

Once the insured and owner have signed, the financial professional's signature is required.

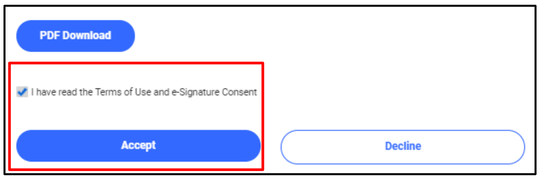
## Financial professional signature

1. *Enter* the last four digits of the Social Security Number in the **SSN** field.
2. *Review* the **PDF Download** (if necessary).



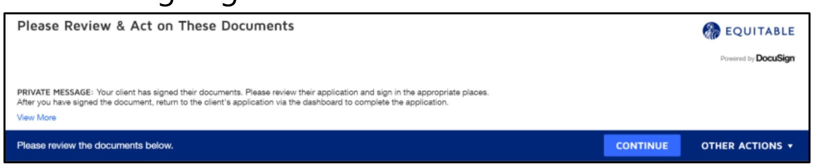




3. *Click* **I have read the Terms of Use and eSignature Consent**.
4. *Click* **Accept**.




5. *Click* **Start**.

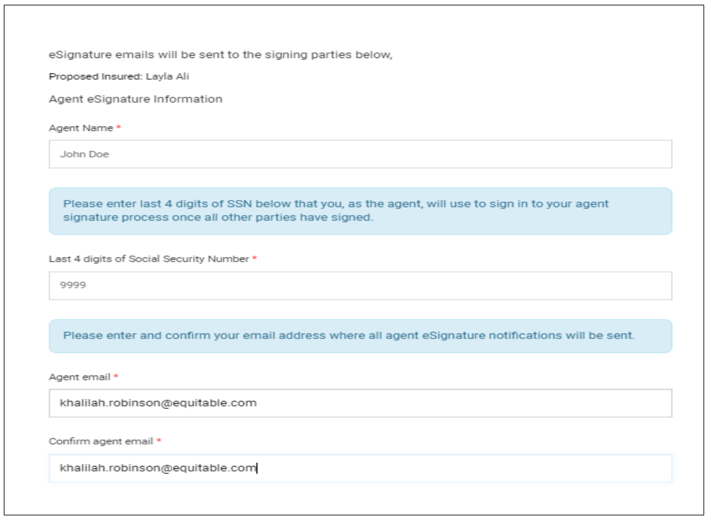

6. *Continue* signing the document.




7. *Click* **Finish** once complete.

**Remote Signature**
Remote signature means the client is not sitting with the financial professional at the time the signature is captured. A link is sent to the client via email to review and sign.

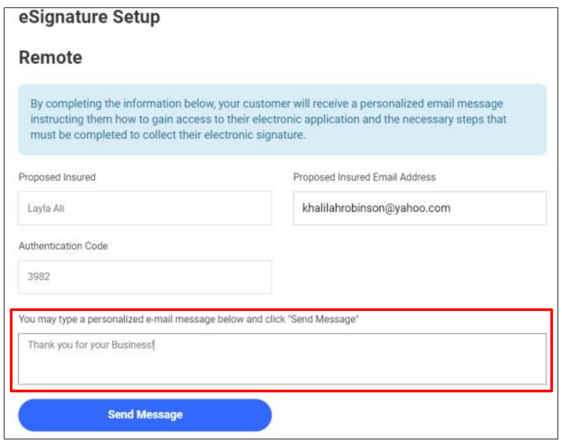
1. *Complete* the screen.



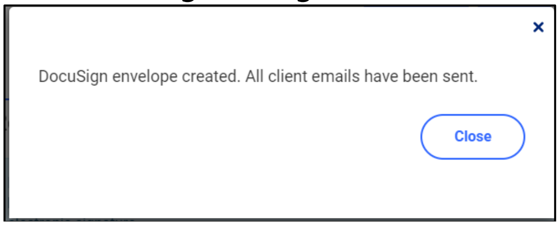

2. *Click* **Next**.

**NOTE**: The financial professional has the option of adding a personalized message to the client.

3. *Click* **Send Message**.



An email is sent to the client to review and sign. Once the email is sent, the financial professional will receive the following message.

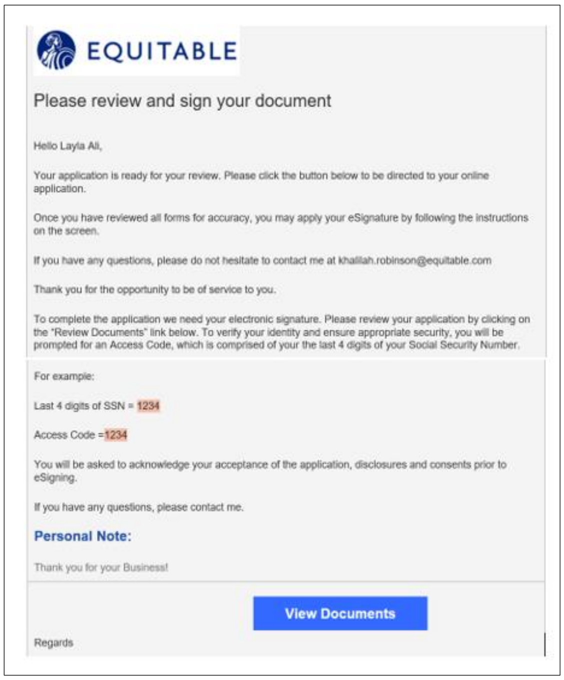



**Email to client**

The email sender will be "Your Financial Professional via DocuSign". The subject line will include the Client's name as well as the product applied for**.**

**From:** "Your Financial Professional via DocuSign" < @docusign.net>
**To:** "Burger King, by Key West, Franchise Owner" <khalilahrobinson@yahoo.com>
**Sent:** Sat, Nov 13, 2021 at 12:36 AM
**Subject:** Voided: Crafty Friends, your documents from Equitable are ready to sign for VUL Optimizer.

Below is an example of the email the client will receive.


Please review and sign your document

Hello Layla Ali,

Your application is ready for your review. Please click the button below to be directed to your online application.

Once you have reviewed all forms for accuracy, you may apply your eSignature by following the instructions on the screen.

If you have any questions, please do not hesitate to contact me at khalilah.robinson@equitable.com

Thank you for the opportunity to be of service to you.

To complete the application we need your electronic signature. Please review your application by clicking on the "Review Documents" link below. To verify your identity and ensure appropriate security, you will be prompted for an Access Code, which is comprised of your the last 4 digits of your Social Security Number.

For example:

Last 4 digits of SSN = 1234

Access Code =1234

You will be asked to acknowledge your acceptance of the application, disclosures and consents prior to eSigning.

If you have any questions, please contact me.

**Personal Note:**

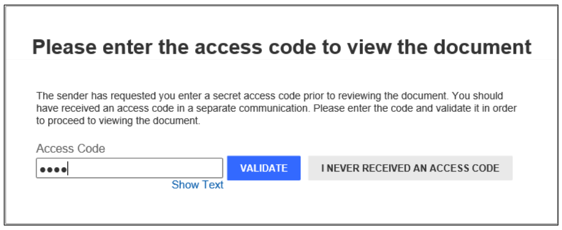
Thank you for your Business!

View Documents

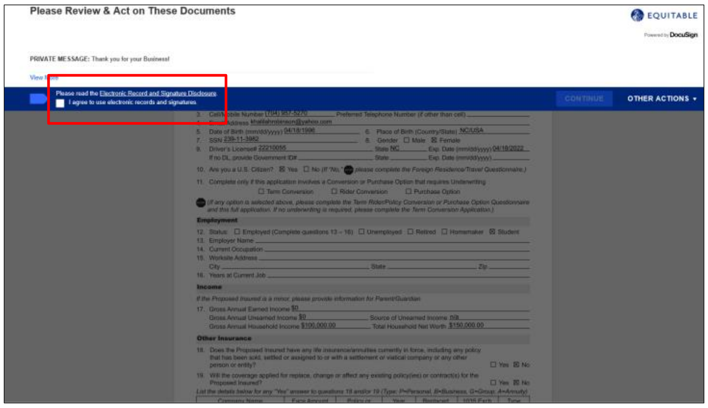
Regards

If your client is having issues signing the application, the steps below will assist with completion. Instruct the client to:

1. *Click* the **View Documents** button.
2. *Enter* the 4-digit code and *click* **Validate**.

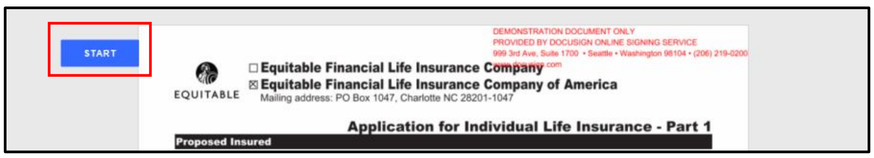



3. *Click* **I agree to use electronic records and signatures**.

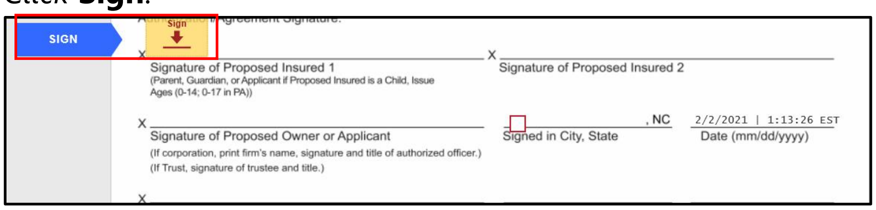



4. *Click* **Continue**.


5. *Click* **Start**.

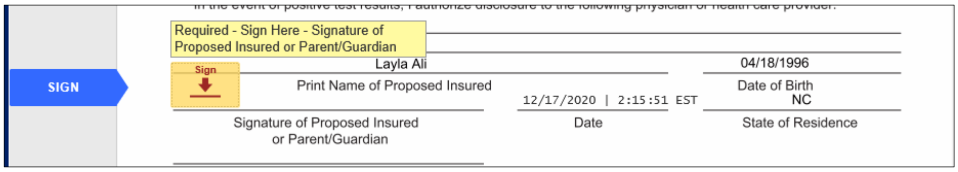


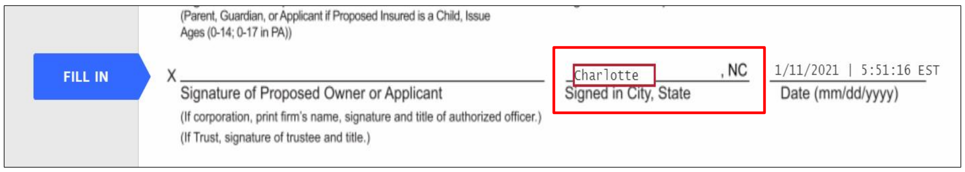

6. *Click* **Sign**.




7. *Select* the signature style.
8. *Click* **Adopt and Sign**.


**NOTE:** Some of the fields require the user to click the box to sign, some of the fields (2nd below) will require the user to fill in information such as the signed at city and state.

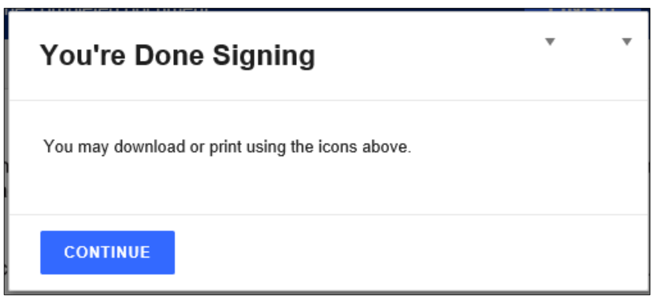


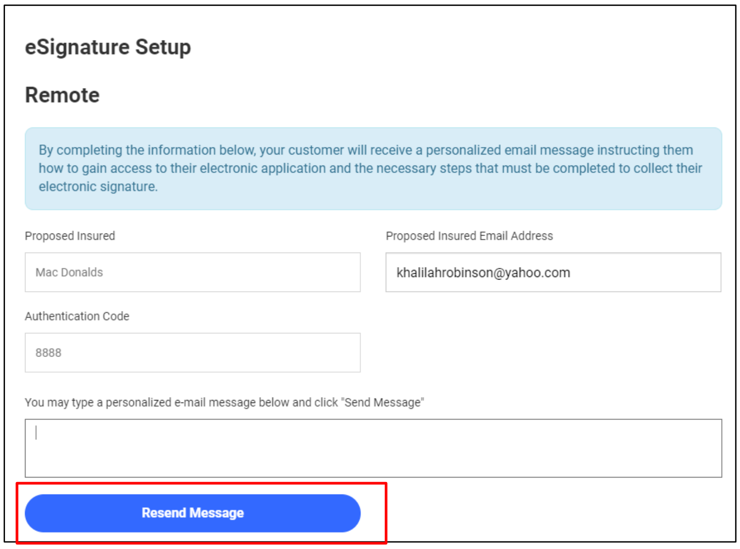

Once all signatures are captured,

9. *Click* **Finish**.

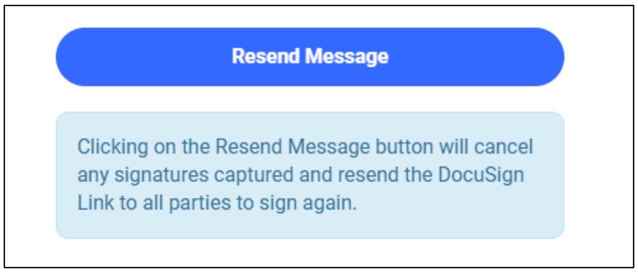

The following screen will appear:



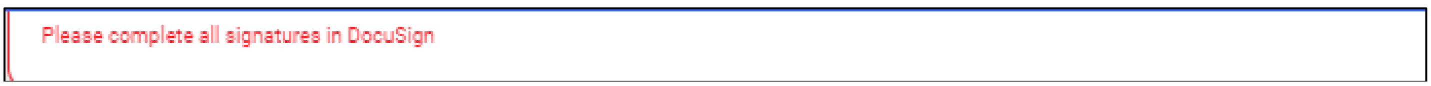

After the client has signed the application package the financial professional will receive an email. **IF** the client does not receive the original email, **THEN** navigate back to the eSignature Setup screen and *click* **Resend**




**NOTE**: Clicking the **Resend Message** button cancels all signature links previously captured and all parties will need to resign.

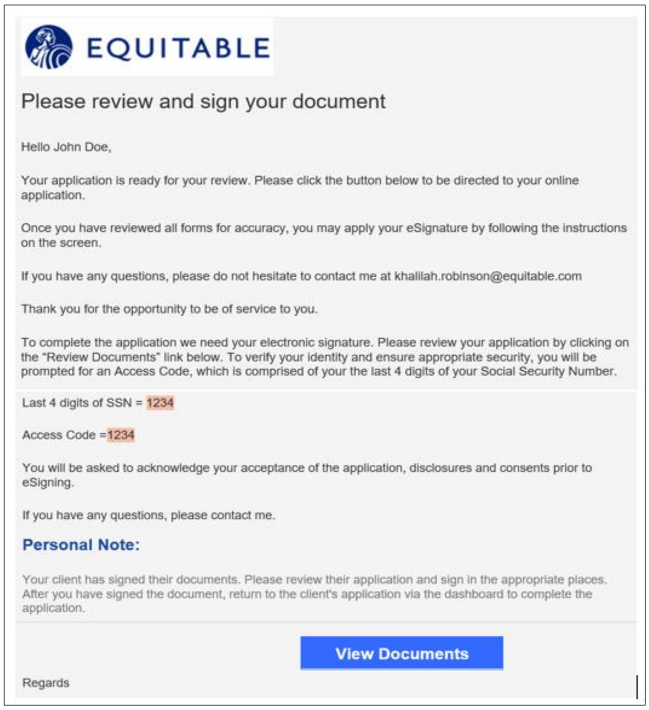



**IF** signatures are missing, **THEN** the financial professional is not able to move forward, and the following alert will appear.




**Financial Professional email**
This is the email that the financial professional will receive once the client signs the application package

1. *Click* **View Documents**.


EQUITABLE

Please review and sign your document

Hello John Doe,

Your application is ready for your review. Please click the button below to be directed to your online application.

Once you have reviewed all forms for accuracy, you may apply your eSignature by following the instructions on the screen.

If you have any questions, please do not hesitate to contact me at khalilah.robinson@equitable.com

Thank you for the opportunity to be of service to you.

To complete the application we need your electronic signature. Please review your application by clicking on the "Review Documents" link below. To verify your identity and ensure appropriate security, you will be prompted for an Access Code, which is comprised of your the last 4 digits of your Social Security Number.

Last 4 digits of SSN = 1234

Access Code =1234

You will be asked to acknowledge your acceptance of the application, disclosures and consents prior to eSigning.

If you have any questions, please contact me.

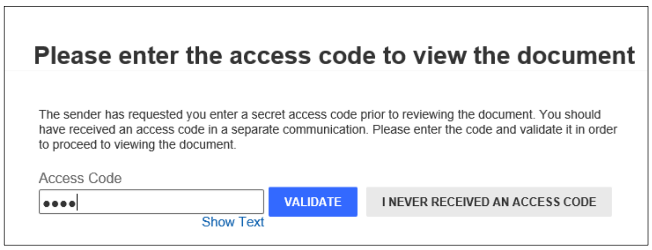
**Personal Note:**

Your client has signed their documents. Please review their application and sign in the appropriate places. After you have signed the document, return to the client's application via the dashboard to complete the application.

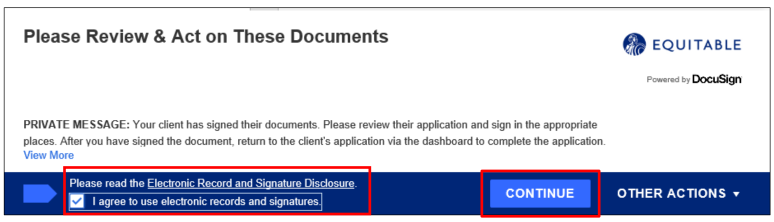
View Documents

Regards

2. *Enter* the 4-digit pass code.
3. *Click* **Validate**.




4. *Click* **I agree to use electronic records and signatures**.
5. *Click* **Continue**.



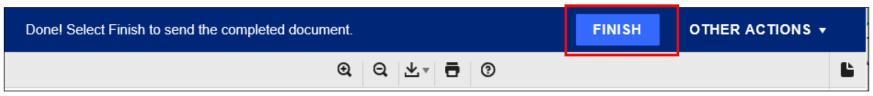

6. *Click* **Start**.


7. *Select* the Signature style.

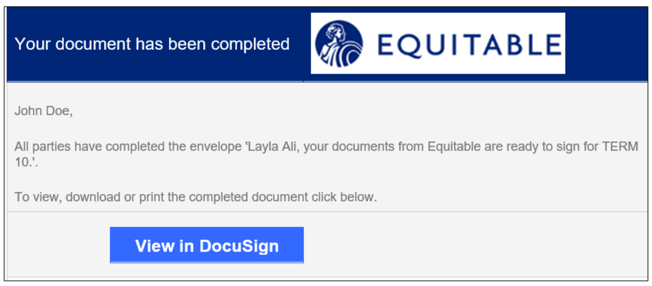
8. *Click* **Adopt and Sign**.


Once all pages of the application package have been signed, the screen below will appear, and the DocuSign process is complete.

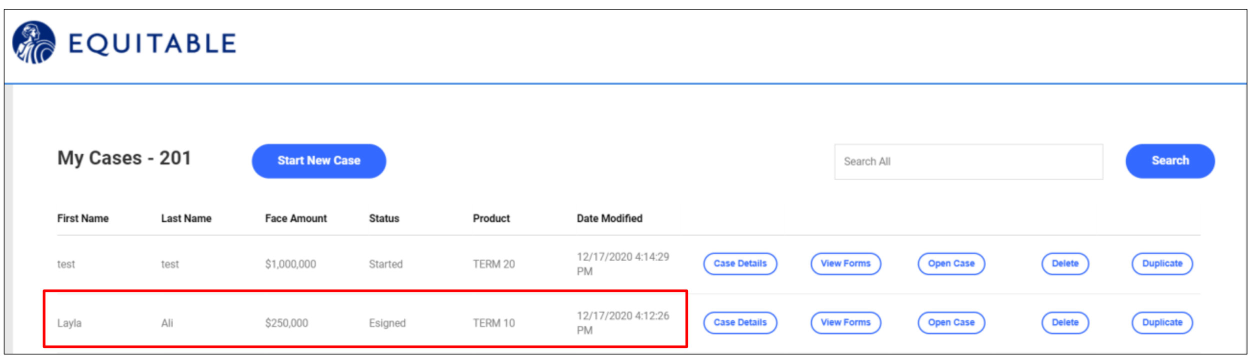
9. *Click* **Finish**.




Once all parties have signed, the financial professional will receive the email notification below.



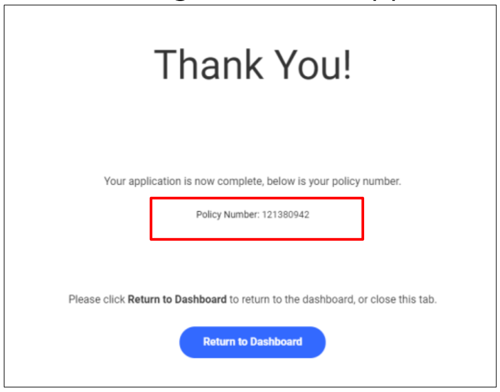

The status will also update on the dashboard screen to reflect it has been eSigned.



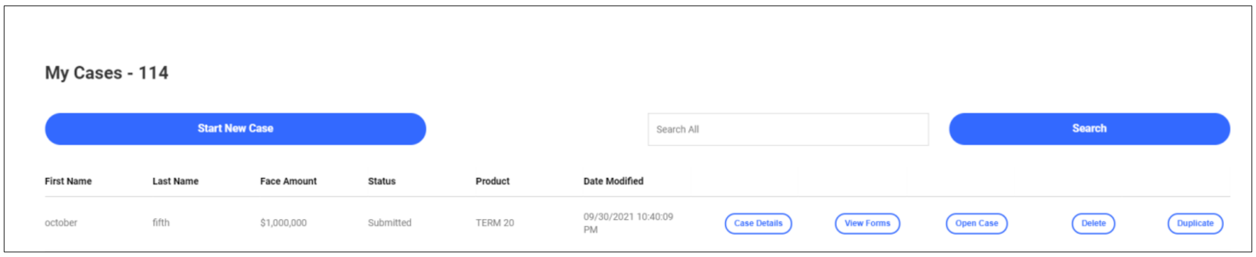
# Submit the Application

After all signatures are captured in DocuSign, a policy number is assigned by Equitable Life eApp, and the case automatically submits into nbA system.

The following screen will appear:



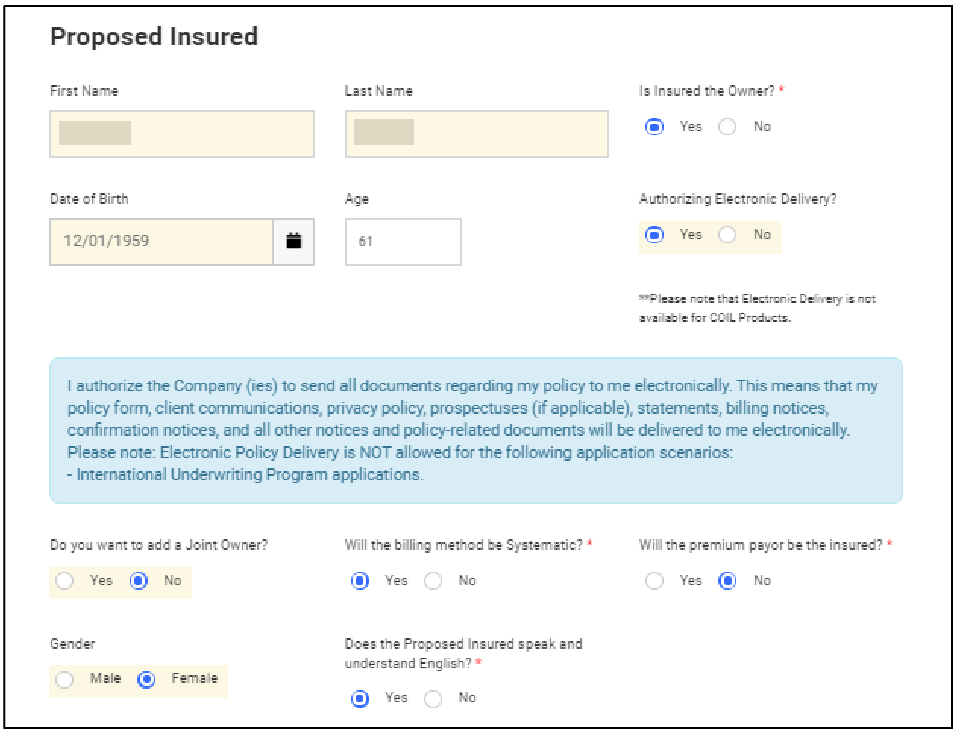

If you click on return to dashboard, the status of the case will now show submitted.




# Send to Client

Advisors will have the option to send the full Application or the Personal History and Medical Information Questionnaire to the Client to complete.

To participant in the “Send to Client” option, there are a few questions that must be answered to qualify. The questions below are on the Case Information screen.


Proposed Insured

First Name

Last Name

Is Insured the Owner? *
Yes No

Date of Birth
12/01/1959

Age
61

Authorizing Electronic Delivery?
Yes No

**Please note that Electronic Delivery is not available for COIL Products.

I authorize the Company (ies) to send all documents regarding my policy to me electronically. This means that my policy form, client communications, privacy policy, prospectuses (if applicable), statements, billing notices, confirmation notices, and all other notices and policy-related documents will be delivered to me electronically.
Please note: Electronic Policy Delivery is NOT allowed for the following application scenarios:
- International Underwriting Program applications.

Do you want to add a Joint Owner?
Yes No

Will the billing method be Systematic? *
Yes No

Will the premium payor be the insured? *
Yes No

Gender
Male Female

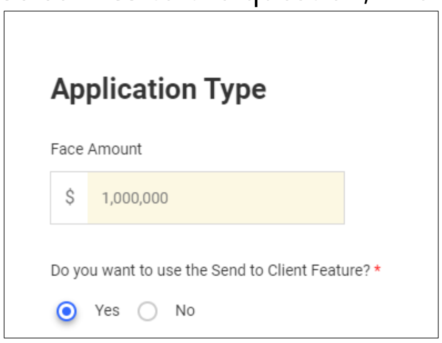
Does the Proposed Insured speak and understand English? *
Yes No

Qualifications for electing Send to client:

- Proposed Insured must be the owner
- If bank draft is method of payment, account holder/payer must be insured.
- No Joint ownership
- Proposed Insured speaks and understands English

To send the case to the Client, follow the steps below:

1. *Select* **Yes** to the question, "Do you want to use the Send to Client Feature?"

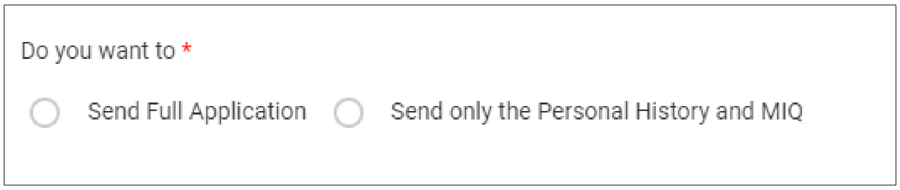

Application Type

Face Amount
$ 1,000,000

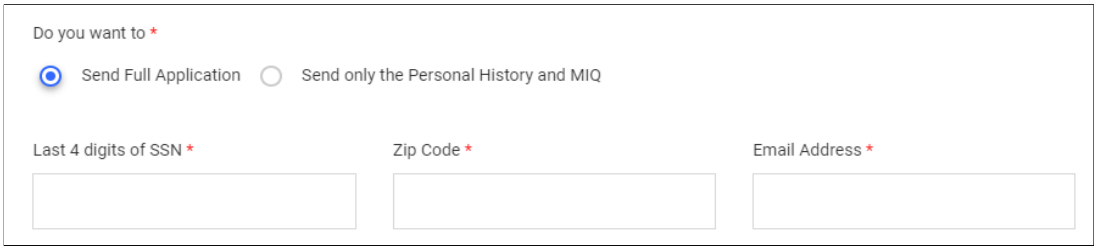
Do you want to use the Send to Client Feature? *
Yes No

If the question above is answered Yes, then there is an additional question to answer regarding Send to Client.
The financial professional can decide if the full application or only the Personal History and MIQ questionnaires will be sent to the client.

2. *Select* **Send Full Application** or **Send only the Personal History and MIQ**.



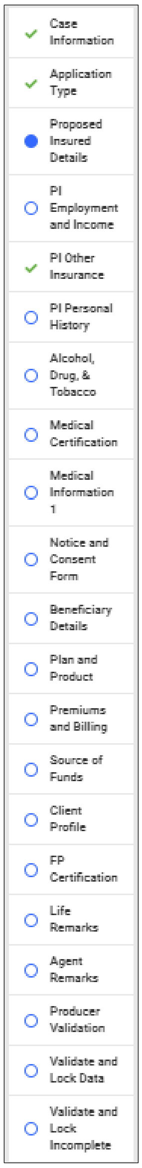

If Send Full Application is selected, then the following questions should be answered.



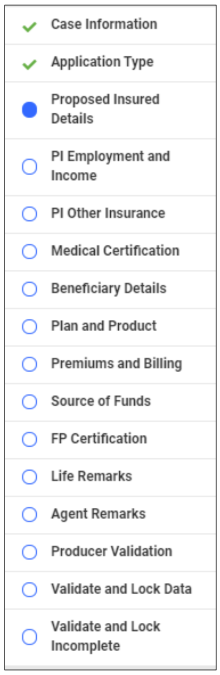

3. *Type* the Last 4 digits of the insured’s Social Security Number in the **4 digits of SSN** field.
4. *Type* the Insured’s Zip Code in the **Zip Code** field.
5. *Type* the Insured’s email address in the **Email Address** field.

**Note:** The tabs on the “left hand” navigation bar will look different based on the financial professional selecting Send to Client. – update screen shots below

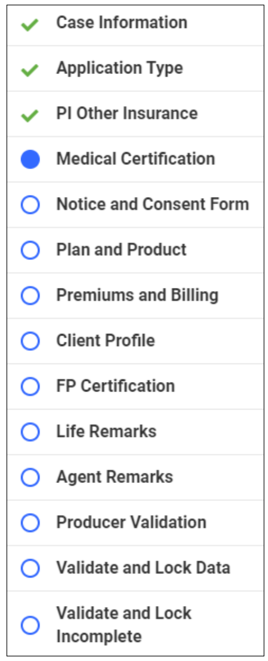
**Not sent to Client**



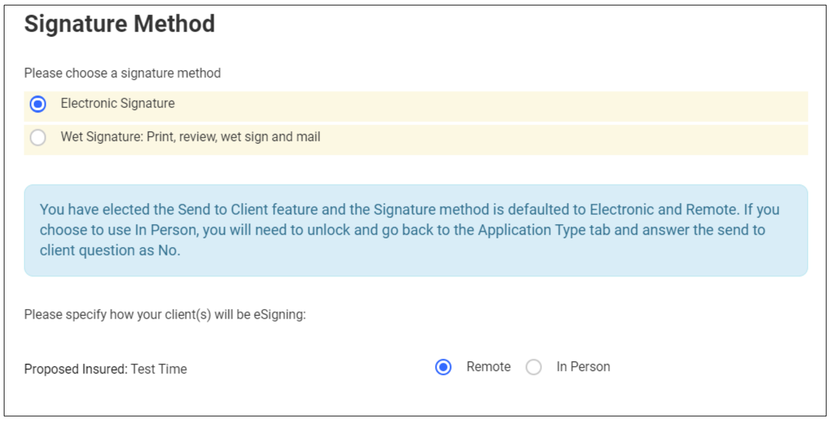

**Send to Client - MIQ and Personal History**




**Send to Client - Full App**



The Signature Method will automatically default to Electronic Signature and Remote when the financial professional decides to Send to Client.



**Signature Method**

Please choose a signature method

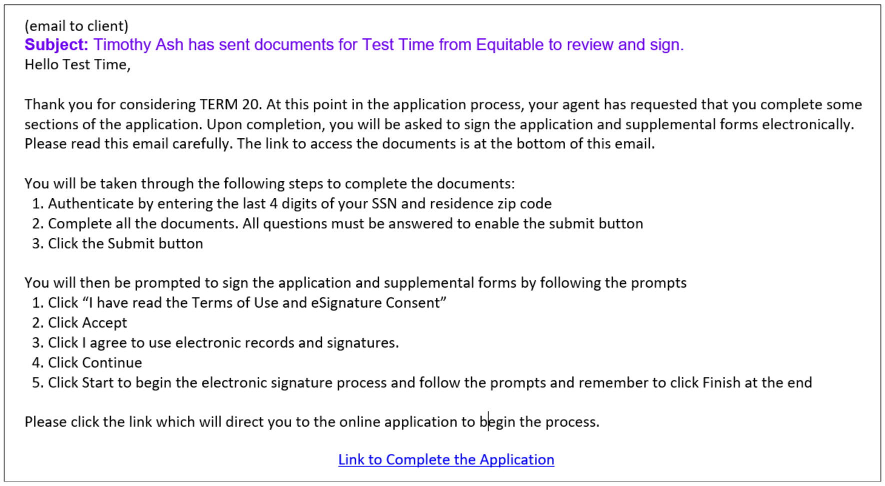
- Electronic Signature
- Wet Signature: Print, review, wet sign and mail

You have elected the Send to Client feature and the Signature method is defaulted to Electronic and Remote. If you choose to use In Person, you will need to unlock and go back to the Application Type tab and answer the send to client question as No.

Please specify how your client(s) will be eSigning:

Proposed Insured: Test Time     Remote     In Person

The Client will receive the following email:



(email to client)
**Subject:** Timothy Ash has sent documents for Test Time from Equitable to review and sign.
Hello Test Time,

Thank you for considering TERM 20. At this point in the application process, your agent has requested that you complete some sections of the application. Upon completion, you will be asked to sign the application and supplemental forms electronically. Please read this email carefully. The link to access the documents is at the bottom of this email.

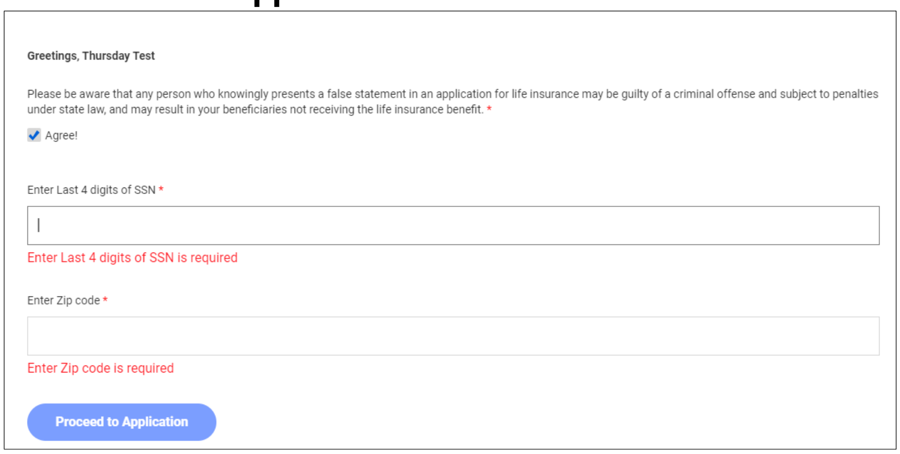
You will be taken through the following steps to complete the documents:
1. Authenticate by entering the last 4 digits of your SSN and residence zip code
2. Complete all the documents. All questions must be answered to enable the submit button
3. Click the Submit button

You will then be prompted to sign the application and supplemental forms by following the prompts
1. Click "I have read the Terms of Use and eSignature Consent"
2. Click Accept
3. Click I agree to use electronic records and signatures.
4. Click Continue
5. Click Start to begin the electronic signature process and follow the prompts and remember to click Finish at the end

Please click the link which will direct you to the online application to begin the process.

Link to Complete the Application

For the Client to authenticate, enter the last 4 digits of their SSN and Zip Code.
Then *Click* **Proceed to Application**



**Greetings, Thursday Test**

Please be aware that any person who knowingly presents a false statement in an application for life insurance may be guilty of a criminal offense and subject to penalties under state law, and may result in your beneficiaries not receiving the life insurance benefit. *

Agree!

Enter Last 4 digits of SSN *

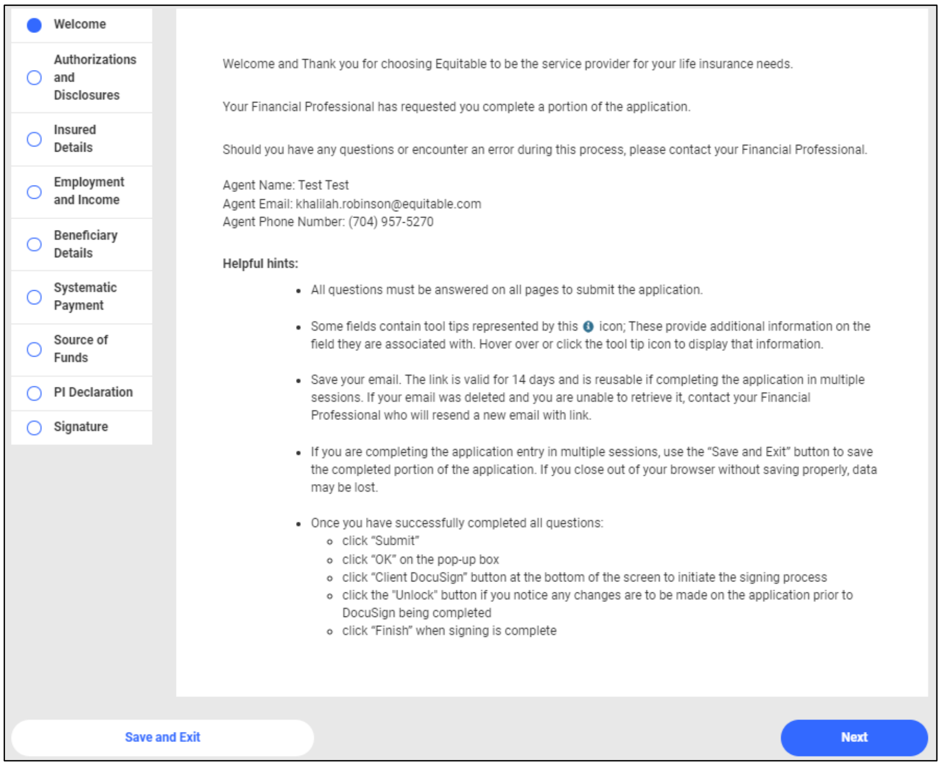
Enter Last 4 digits of SSN is required

Enter Zip code *

Enter Zip code is required

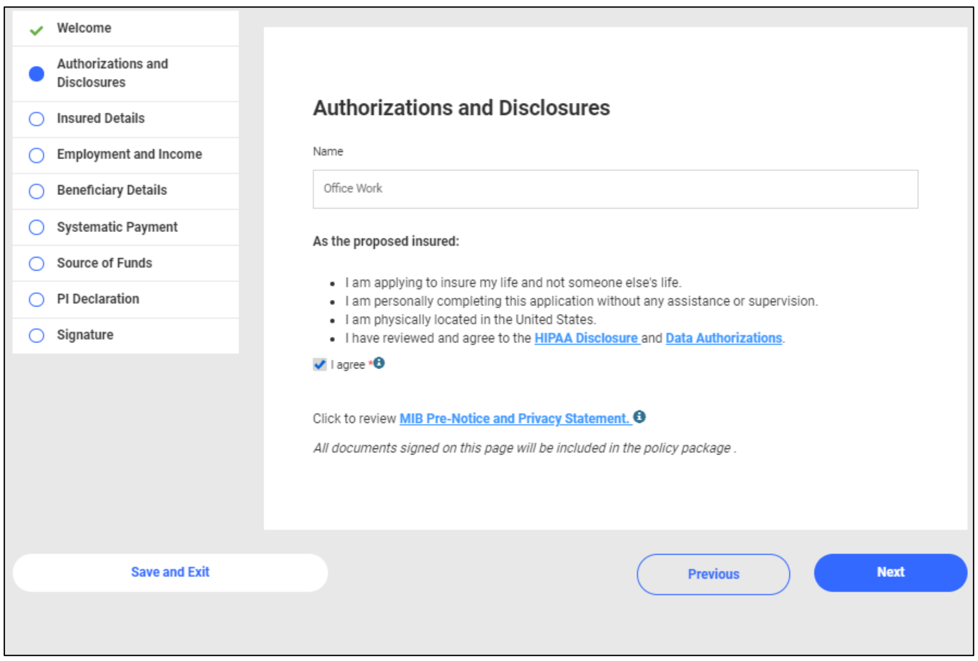
Proceed to Application

The client will then see the “Welcome” screen.




## Disclosure and Data Authorization

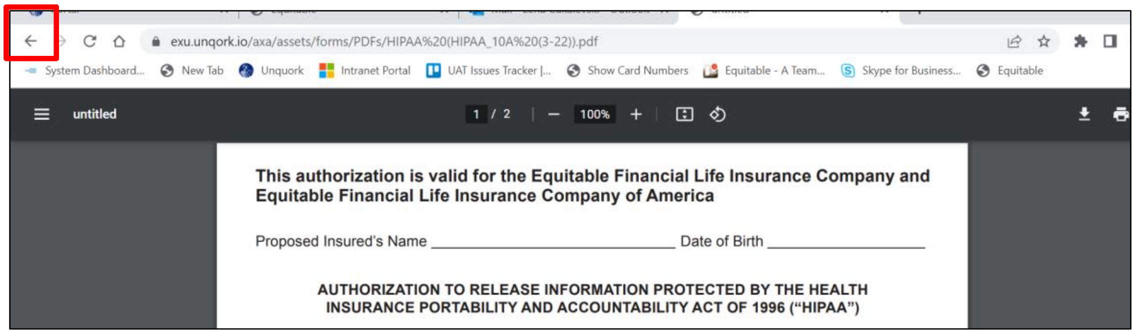
After the Welcome screen, a new screen “Authorizations and Disclosures” has been added and will need to be reviewed and acknowledged by the client before clicking the “Next” button and continuing with the application.




On this screen the client will need to review the HIPAA Disclosure and Data Authorization Disclosure by clicking on the links.  These two disclosures are required to be reviewed. After both documents are reviewed, the Insured will need to click the "I Agree" check box, then the "Next" button and continue with the application.

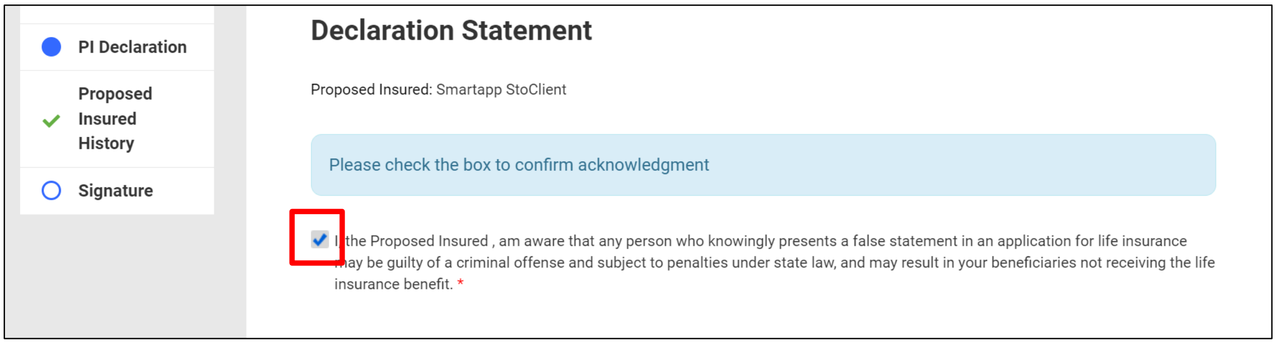
**NOTE:** MIB Pre-Notice and Privacy are optional form to be reviewed at this time.  All forms reviewed and signed on this page will be included in the application package.

Once the document opens, the Insured should use the back arrow within the document to return back to this page

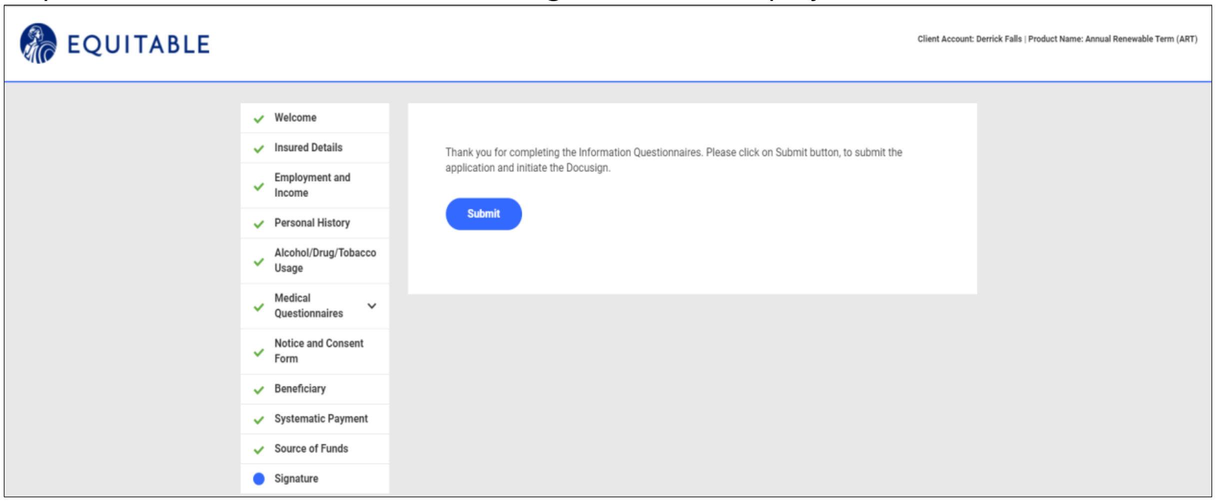



## PI Declaration Screen

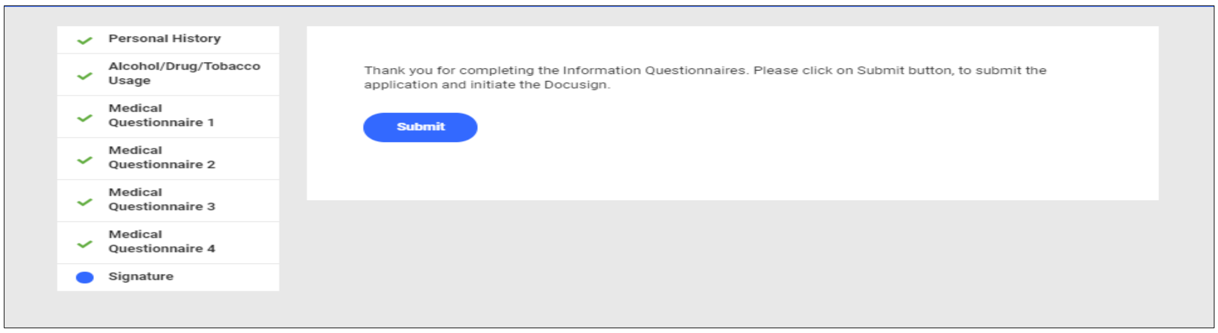
After the Authorizations and Disclosures screen, the insured will be presented with the Declaration Statement screen that will need to be reviewed and acknowledged by clicking the checkbox.  The insured can then click the "Next" button and continuing with the application.



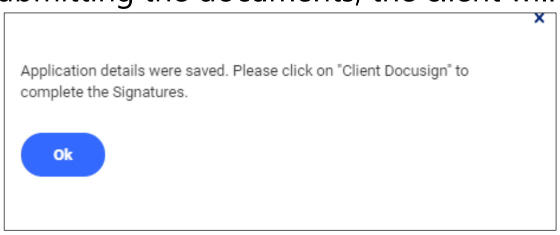
Once **all** questions are answered, the following screen will display:



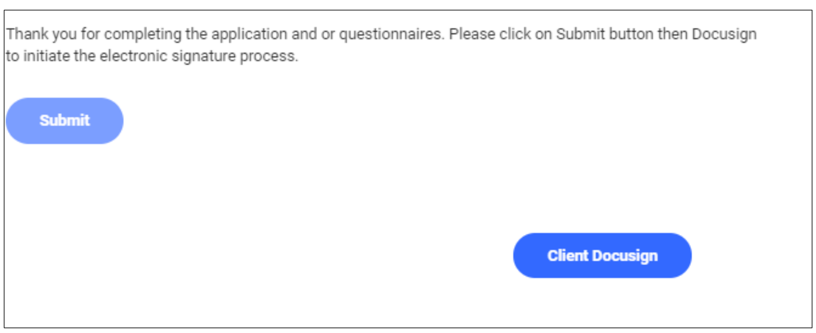

The client should *click* **Submit**.



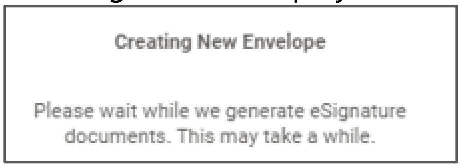

After submitting the documents, the client will be prompted to *click* **Ok**.




Client should *click* **Client Docusign**

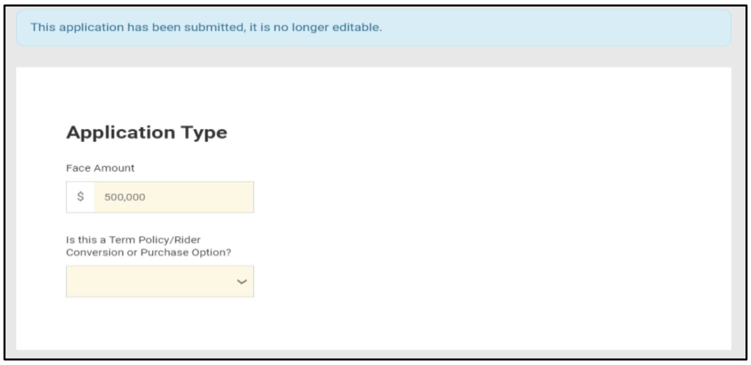


Message will be displayed and then Docusign will be launched




# Submitted application

Once the application has been submitted, no changes or edits can be made. The following message is received when opening the case.




# Timelines:

Listed below are the timelines of items that are important for the financial professionals to know.

**Signature Process Timelines**

- MIQ Send to Client Link is good for 7 days, if expired the financial professional can login in and resend the link.
- DocuSign Link is good for 14 days, if expired agent can login and resend link.
- Once the case is fully signed there is not an expiration on when it can be submitted, but the app itself is only good for a certain period.

**Resending Link Procedures (When agent should resend and when they should call eApp team to have resent)**

- If one party has signed the application but there are other parties that need to sign (including the financial professional) but they can't locate the email they can call the eApp team and we can get the link resent to just the parties that have not signed.
- If no parties have signed and someone didn't get the DocuSign link the agent can login and resend without a call to the eApp team

# If you have any questions, call Case Management Support at (855) 606-6452, Option 3.

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