

IGO Process

Carrier	Notes
American General	Drop Ticket sent to ExamOne: <ul style="list-style-type: none"> • ExamOne will contact applicant within 1 business day of receiving the ticket to complete the phone interview. • If the applicant is not available, ExamOne will leave a message with a toll-free number for the applicant to call. • They will continue to follow up for 14 days. • If an interview is not completed after 5 attempts, the ticket will be closed. • Interview takes approximately 20-30 minutes. • Information collected includes Part A, B, any applicable questionnaires, or additional state required forms. • ExamOne schedules paramedical exam with customer. • Application is emailed to proposed insured and owner (if there is another owner) when electronic signature is requested. Otherwise, the application is delivered to the client to review and sign during paramedical exam. (eSignature available on term and UL).
American National	Client Signature can be obtained by: <ul style="list-style-type: none"> • eSign face to face • eSign via email • eSign using Digital Pad • Print and wet sign Can bind coverage with a check – must use wet signature. Check is deposited immediately.
Assurity	Client Signature can be obtained by: <ul style="list-style-type: none"> • eSign face to face • eSign via email • Print and wet sign LifeScape UL can be written via e-app or Tele-app <ul style="list-style-type: none"> • Tele-app is for any of the fully underwritten products. • Assurity does the interview. • After the interview, Assurity schedules the exam. • ExamOne is the vendor.

Banner	<p>Drop Ticket goes directly to Banner`s call center</p> <ul style="list-style-type: none"> • Banner calls client within 48 hours to complete phone health interview and schedule exam (unless the application is noted to have Banner call the client on a specific day). • Vendor is Portamedic, unless client lives in a remote area where they need to use another exam company. • Client has option to do a voice signature during interview. If client declines voice signature, Banner will mail app to client overnight and client mails back to Banner regular mail. • Can bind coverage. <p>Phone interview information:</p> <ul style="list-style-type: none"> • Banner internal dept: 8000-839-5960, opt1. Hours M-F 9am-10:30pm ET. English only. • If the initial call is not answered by the client, the subsequent calls from Banner will be to schedule a time for the interview. • The client has the option of doing a voice signature during the interview. • If the client declines voice signature, Banner will mail the application to the client (overnight) and the client mails the application back (regular mail).
Brighthouse Financial (Met Life)	<p>Process is like an e-app, except Brighthouse does phone health interview</p> <ul style="list-style-type: none"> • Can e-sign or wet-sign the drop ticket (Express Order Ticket) • If e-signature, agent emails app to client, client e-signs and emails app back to agent, agent e-signs and emails to us. • If wet-signature, it can be emailed or faxed to Lakeview. We then send Express Order Ticket to Brighthouse and they complete phone interview. • During interview, client can give a “voice signature.” If client declines voice signature, they can “wet-sign.” If they choose “wet-signature,” Brighthouse will mail application (priority Federal Express) to client. • The client AND agent will have to sign a delivery receipt and then mail the application back to MetLife (MetLife does not provide an overnight envelope). Brighthouse will order the exam through either ExamOne or Portamedic. • Can bind coverage via EFT or check. If EFT, client must provide EFT info during phone interview, or complete EFT form. • Brighthouse will draft premium 48 hours after phone interview if client wants temporary insurance. • If a check is obtained, it must be marked in the IGO application “method of collection” as “by check.” Once Brighthouse has generated a policy #, check should be overnighted, referencing the policy #. The check will be deposited immediately.
John Hancock	<p>Client Signature can be obtained by:</p> <ul style="list-style-type: none"> • eSign via email • Print and wet sign <p>If eSign option selected: each signature must be obtained within 7 days. Agent and applicant must have Adobe Reader.</p> <p>Can bind coverage with a check – must use wet signature option. Check will be deposited immediately.</p>

Lincoln Financial	<p>Term Accel:</p> <ul style="list-style-type: none"> • Process and binding coverage information can be accessed HERE • Can sign in person or remotely <p>Drop Ticket (LincXpress):</p> <ul style="list-style-type: none"> • Must sign electronically. • Exams are ordered by Lincoln during tele-app process unless acceptable exams are already in possession. • Attach lab slip and/or insurance exam with ticket if insurance exam was previously completed within last 12 months for ages up to 69 and in the last 6 months for ages 70+. • Do not order prior to submission. Can't binding coverage. <p>e-App:</p> <ul style="list-style-type: none"> • eSign via email or print and wet sign. • Make sure to click the button that reads "Select esign" when choosing • which iGO application to start.
Minnesota Life	<p>Process After locking the application:</p> <ul style="list-style-type: none"> • A page titled "Underwriting Requirements" shows up and states that ExamOne will be contacting the client to complete the interview and schedule the exam. • Can also schedule the exam with APPS. • E-signature is the only option (no wet-signature) • If client is present, select the present option. Can also email for e-signature. • After agent signs, they click the "Send to Lakeview Financial" button. • Can complete a temporary insurance agreement (in premium section). Must be done via EFT. Will draft immediately. This is the same process for all products.
Nationwide	<p>Client Signature can be obtained by:</p> <ul style="list-style-type: none"> • eSign face to face • eSign via email • Print and wet sign- If wet sign, client must be present and the application instructs agent to fax to Nationwide and provides number. <p>Application process:</p> <ul style="list-style-type: none"> • The next page of the IGO application is for scheduling the paramed. • If we are ordering the paramed, the agent needs to click on the "Schedule an appointment with APPS/Portamedic" and then click on the "Cancel Scheduling" link in the upper right corner after

North American	<p>Client Signature can be obtained by:</p> <ul style="list-style-type: none"> • eSign face to face • eSign via email • Print and wet sign but must be done at the paramed (there is a box to check in the IGO application) <p>Simple Submit (All electronic applications are automatically processed through the Write-Away process)</p> <ul style="list-style-type: none"> • Can bind coverage with e-app • Must use e-signature. • Can bind via EFT or credit card. Will not charge or draft until policy is placed in-force. • Can bind coverage with simple submit process – requires EFT or credit card payment. • For ALL IGO applications the agent CANNOT order the exam requirements <p>Once the application is received, NAC will review to verify if client is eligible for the Accelerated Underwriting program Write-Away.</p> <p>If the client DOES qualify, NAC will conduct a phone interview and complete the part 2 of the application. (if the exam and labs have already been ordered, North American will NOT pay for them)</p> <p>If the client DOES NOT qualify, North American will order full paramed and labs (THEY WILL NOT ACCEPT EXAM OR LABS FROM ANOTHER CARRIER)</p>
Pacific Life (Lynchburg)	<p>Application Process</p> <ul style="list-style-type: none"> • After submitting the application, ExamOne will contact the proposed insured within 24 hours to complete a tele-interview. • The interview will last approximately 30 minutes. • After the interview, the interviewer will offer the option of scheduling the paramedical exam. • At the exam, the examiner will provide the application to be signed. • Return the signed application to the examiner. • If the proposed insured lives in NC or TX, the application package will be mailed to the proposed insured. • Application will ask if proposed insured or owner (if different from proposed insured) wants eDelivery. • Can bind coverage via EFT. If monthly, proposed insured will be asked for 2 month’s premium. This amount applies only for the initial premium payment.

<p>Principal</p>	<p>Term Full App: Client Signature can be obtained by:</p> <ul style="list-style-type: none"> • eSign • Print and wet sign <p>Drop Ticket Client Signature can be obtained by:</p> <ul style="list-style-type: none"> • eSign • Print and wet sign • Agent can call to schedule interview when completing the application (phone number provided on “Proposed Insured TeleApp” page – 888-835-3277). • Principal prefers to have interview done prior to receiving application. • When scheduling interview, agent can request Principal order paramed requirements or agent may use their preferred paramed provider. • Agent then sends Lakeview the application and Lakeview sends to Principal. • Can bind coverage via EFT or check. Must mark “cash with application” in IGO. • If EFT, must complete EFT information, must be monthly and marked “do you want to pay the initial premium payment by EFT?” and “do you want to use the EFT information from the recurring premium payment?” • Can also choose yes to “I authorize withdrawal for shortage due to place policy in force at delivery. This includes any additional premium required if backdating the policy is requested.” <p>When viewing forms, these elections are shown on the Payment Authorization for Electronic Fund Transfers form. If they do not elect to have any shortage due to be withdrawn, then the second box on the form “Initial Monthly Premium with Monthly Recurring EFT” will be marked. If they do want to include any shortage due to be withdrawn, then the 4th box “Initial Monthly Premium, including Shortage of Premium with Monthly Recurring EFT” will be marked. Premium will be drafted immediately. Can attach a void check, but not required if EFT info is complete.</p> <p>**conditional receipt does not populate in IGO, so must obtain through Lakeview’s website. **if sending check and using e-signature, check must be received within 5 days of Principal receiving app</p>
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Protective	<p>Drop Ticket</p> <ul style="list-style-type: none"> • Sent to Protective. • Protective will call client within 48 hours to complete the phone interview. • Protective will order exam after the phone interview is complete (ExamOne, Superior Mobile Medics, Portamedic, EMSI, APPS). • Exam company will then call client within 48 hours of receiving the order from Protective to schedule exam. • The client will sign the application at the exam. • Agent can send a brochure through the IGO drop ticket to the client describing the next steps in the application process. • Can bind coverage using EFT or credit card. • Conditional receipt will be with application packet and signed at Exam. • Coverage is not bound until after the paramed is complete and Protective receives the application. Protective will draft immediately or charge the credit card immediately. <p>Phone interview information: Protective internal dept. – 888-800-6608, opt 1. Hours: (Central Time) M-F 7am-8pm, Sat 9am-2pm. Can accommodate English or Spanish.</p>
Prudential	<p>E-App Client Signature can be obtained by:</p> <ul style="list-style-type: none"> • eSign via email • Print and wet sign • Can bind coverage via EFT or check. • If EFT, don't need void check, will draft immediately. • If check, must use wet signature, will deposit immediately <p>Fast App (drop ticket)</p> <ul style="list-style-type: none"> • Can't bind coverage. • Sent to EMSI. • EMSI calls client within 24 hours to complete Part I and II of application and schedule exam. • EMSI can email the application to the client to e-sign, or they will mail (priority) to client. • If mailed, client mails application back to EMSI (regular mail). • Once application or e-signature has been received by EMSI with exam, EMSI sends everything to Prudential.

Transamerica	<p>Client Signature can be obtained by:</p> <ul style="list-style-type: none"> • eSign via email- If eSigning via email, all signatures must be obtained within 7 days • eSign using Digital Pad- If eSigning via signature pad or iPad, agent must have access to digital signature pad or iPad with stylus or finger signature capability. • Print and wet sign <p>Payment information:</p> <ul style="list-style-type: none"> • Can bind coverage via EFT, credit card or check (wet signature required w/check). • If EFT is chosen, EFT form must be completed, will draft after issue to place policy. • Can also request to draft earlier. Don't need void check. • Credit card will be charged after issue to place policy or can be charged earlier if needed.
United of Omaha	<p>Client Signature can be obtained by:</p> <ul style="list-style-type: none"> • eSign face to face • eSign via email • Print and wet sign <p>For Term Life Express:</p> <ul style="list-style-type: none"> • Interview – <ul style="list-style-type: none"> ▪ If over \$250K or 61-65 interview is mandatory, done by Mutual of Omaha. ▪ Client can call and schedule the interview: 800-775-3000 ▪ If under \$250K or age 60 or younger, interview is possible. ▪ If an interview is needed, can accommodate Spanish. • Abbreviated exam • Can bind coverage – if credit card or bank service plan is selected as the initial premium payment mode and the eligibility screen is not triggered, a PDF of the Conditional Receipt is available for viewing on the Premium Summary screen. There are no questions on the Conditional Receipt form. In the state of Kansas, the conditional receipt form has been replaced with the KS TIA form. <p>The same rules for TLA TIA apply to TLE and Living Promise conditional receipt except the face amount cannot exceed \$100,000.</p>

For additional training: [CLICK HERE](#)

For Technical Support: call iPipeline at 800-641-6557 option 1