



## Reminder Regarding eApplication Procedures

Dear Sagicor Producer,

Sagicor Life Insurance Company's eApplication process continues to be an industry leader in convenience and a speedy decision for you and your clients. To maintain this status, Sagicor is continuously analyzing submitted eApplications to identify errors that commonly occur during the completion process. This reminder discusses four material errors; when they occur, they will, at a minimum, delay the processing of the application and, ultimately, could result in the eApplication being declined for legal or regulatory reasons. Please carefully review this reminder to ensure that you are correctly completing your clients' eApplications and avoiding these problems.

### **COMPLETE THE eAPPLICATION DIRECTLY WITH THE APPLICANT**

The eApplication must be completed directly with the proposed insured. Do not complete a paper application and then later transfer the information from the paper application to the eApplication. If you cannot meet with a proposed insured, either in-person or by telephone, so that you (agent) are in a location where you will have direct access to the eApplication, you must either delay the application process or, when available as an option, complete a paper application and follow all processing requirements related to that application.

### **ACCURATELY IDENTIFY THE STATE IN WHICH THE CLIENT WILL SIGN THE APPLICATION**

Please ensure when completing any application, eApplication, or paper, that the identified "signed at" location is the City and State where the owner is going to be physically located when signing the application. As you are aware, the policy or contract will be issued in the state where the application is signed. Related to this, when running an illustration for the sale, you must also select the state where the owner is going to be physically located when signing the application. The state selected during the illustration process determines the appropriate forms for the state and product selected.

Due to state specific form requirements, it is necessary that the illustration, application and any applicable forms reflect the state in which the owner will be located when signing an application (and for which state the policy will be issued). If they are not consistent, your application processing will be delayed.



LIFE INSURANCE COMPANY

PRODUCER ANNOUNCEMENT

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### **CLIENTS NEED TO HAVE AN ACTIVE EMAIL ADDRESS**

In order to use the eApplication process, your client (Owner, Insured, Payor) must have an active email address and that address must be used in the application. The use of the producer's email for the client is prohibited; the client must have an active email address to ensure that they receive and have access to copies of the application and all associated documents.

Your client can still sign the application electronically from your computer, laptop, or tablet when you select the "Sign Now" option. This signature method allows for side-by-side signing and also electronically delivers to the client's email address access to all finalized documents.

As with the "Sign Now" method, the client's email address must also be used when signing via the email signing ceremony to ensure that that the client can access the application and related documents.

### **USE "SIGN NOW" ONLY IF APPLICANT IS IN-PERSON**

"Sign Now" may only be used as the signing method if the applicant is signing with you, in-person, on the same computer, laptop, or tablet. If the applicant is not signing with you, in-person, you must use the email signing ceremony.

For more information, please call the Producer Resource Center at **888-724-4267, ext. 4680**, or email [PRC@SagicorLifeUSA.com](mailto:PRC@SagicorLifeUSA.com).

Thank you,  
Sagicor Life Insurance Company

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Insurance and annuities issued by Sagicor Life Insurance Company and not available in all states.  
Home Office: Scottsdale, AZ.

Sagicor is rated "A-" (Excellent) by A.M. Best Company (4<sup>th</sup> best out of 16 possible ratings).  
Rating and guarantees based on claims-paying ability of issuing insurer.

**Insurance Professional Only. No Public Distribution.**

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