

IGO Products and Process

Carrier	Products	Notes
American General	Select A Term Value+ Protector II Max Accumulator+ II	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).
Assurity	TeleApp Products Term Life Assurity Balance Century+ Disability Income Critical Illness Single Premium Whole Life E-App Products Term Life Whole Life Critical Illness Balance Century+ Disability Income- with Instant Decision Balance Century+ Disability Income- without Instant Decision Acci-Flex	Client Signature can be obtained by: Application must be 100% in good order and locked prior to signature. For e-signature, client's PIN will be the last 4 of their social security number <ul style="list-style-type: none"> eSign face to face eSign via email Print and wet sign Tele-app <ul style="list-style-type: none"> Client will be contacted by phone to schedule a time to provide your medical history to an experienced telephone interviewer During the phone interview, your interviewer may need to schedule a mini-medical exam, with ExamOne which may include providing blood and/or urine samples, at your convenience Once Assurity has reviewed your information, your agent will inform you of the status of your paperwork
Banner	OptTerm LifeStep UL	Drop Ticket goes directly to Banner <ul style="list-style-type: none"> Client is emailed and/or texted an online application link Client can also call to complete the application over the phone (will take about 45 minutes). Number provided in email. 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. Accelerated underwriting is built into the app. If the client is not eligible, Banner will schedule the exam with either ExamOne or APPS Can bind coverage.

John Hancock	<p>All single-life, fully underwritten, term and permanent life insurance products</p> <p>Coverage can be bound Replacements allowed</p>	<ul style="list-style-type: none"> • Submit e-Ticket • A John Hancock representative will contact the client within 24 hours for interview or to schedule for another time • Client will sign application (eSignature encouraged) • Sent to underwriting for review
Lincoln Financial	<p>Life Elements Term TermAccel LifeCurrent UL Life Reserve UL LifeGuarantee UL, SUL</p> <p>Resources: eTicket Agent Training video LincXpress Agent Guide e-app Agent Training Video</p>	<p>e-ticket: TermAccel or LincXpress</p> <ul style="list-style-type: none"> • Complete online ticket from IGO • For TermAccel; Before submitting, you can choose signature method (either Voice signature or e-Signature) • LincXpress must be signed by e-signature via Docusign, or wet sign • Can sign in person or remotely with the e-signature • Once the ticket is submitted the client will receive an email with the next steps for the interview (interview is available in English only) • Online Interview: Once the ticket has been received by Lincoln, a secure link to the online interview will be emailed to the client • Phone Interview: When the case has been deemed “in good order,” a link will be sent to the client to schedule their interview. If no appointment is scheduled within 24-48 hours, Lincoln will call the client to schedule. An appointment reminder is available for the client upon request, via text message or email. <p>Additional Information:</p> <p>LincXpress</p> <ul style="list-style-type: none"> • 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 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 (Full Life Application):</p> <ul style="list-style-type: none"> • eSign via Docusign or print and wet sign. • Make sure to click the button that reads “Select esign” when choosing

<p>North American</p>	<p>ADDvantage Term Classic Term Builder Plus IUL Protection Builder IUL Smart Builder IUL Custom Guarantee</p> <p>Resources: e-App Process Video</p>	<p>Simple Submit (All electronic applications are automatically processed through the Write-Away process)</p> <ul style="list-style-type: none"> • Complete the information on the case information screen making sure to select the desired state and North American product. TIP: Application state = state where the policyowner is located during the solicitation process. • Select the appropriate application request type to ensure that your case is eligible for this process! If not, you must use our paper application process. TIP: Review the “When to use SimpleSubmit” section above or the pre-qualification screen for information on eligibility • Complete the application. TIP: A list of required screens appears on the left-hand side of the screen. The list will change based upon the information that you supply. On each screen all required fields are indicated with yellow shading. You must complete all yellow fields to be able to submit your case. • Select a signature method. For the best success, use one of the methods listed below: <ul style="list-style-type: none"> ○ E-sign face-to-face (desktop/laptop or tablet/mobile device) ○ E-sign via email (non-face-to-face situations) ○ Combination of electronic signatures (for various multiple parties in different locations) • For cases that require paramed requirements, schedule a paramedical visit on the Paramed Scheduler screen. There are two options to fulfill this requirement: • Online scheduling tool: Currently you can schedule the paramed for your client instantly using Exam One or APPS. TIP: It is recommended that you choose a blue appointment. It is possible that the paramed examiner may adjust the time. • Agent orders exam: The agent may order the exam on his/her own, understanding that the agent is responsible for requesting a full paramed exam, which includes the part 2 medical questions. If the agent does not collect this information, there will be outstanding requirements with no exceptions. • Once the case has been submitted, the client will be sent an email with the following information: <ul style="list-style-type: none"> ○ Completed application package with any required disclosures and leave-behind forms ○ Information on next steps and information on the paramed exam.
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Pacific Life (Lynchburg)	PL Promise Term PL Promise GUL	<p>You have the option to submit a Drop Ticket or Paper Forms</p> <p>Paper Forms- formal application (can be signed via DocuSign)</p> <p>Drop Ticket:</p> <ul style="list-style-type: none"> • Within minutes of receipt of the drop ticket, the client will receive a welcome email from Pacific Life inviting them to begin the AboutMe online health history questionnaire, if the online application is not available, the client will receive a call within 24 hours for phone interview • Automatic reminders are emailed to the client and agent • If the client does not complete and e-sign the questionnaire, a follow-up phone interview is scheduled through Examone • After the interview/online application, if required an exam will be ordered • 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. • Information will be sent to the carrier for the underwriting process to begin
Protective EZ-App Drop Ticket	Classic Choice Term Custom Choice UL Term Custom Choice UL Advantage Choice UL Indexed Choice UL Lifetime Assurance ProClassic II	<p>Drop Ticket</p> <ul style="list-style-type: none"> • Complete all sections of the application • Schedule the interview using the scheduling tool or Protective will call within 24 hours • After interview is complete, Protective will order exam if needed, through Apps or ExamOne • Client can voice sign during the interview or e-sign following the interview (Adobe Sign, DocuSign, OneSpan Sign, and Paperless Solutions Group accepted) • Can apply conditional receipt via check, pre-authorized funds withdrawal. • 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. /Option 5 for Spanish speaking clients</p> <p>Hours: (Central Time) M-F 7am-8pm, Sat 9am-2pm. Can accommodate English or Spanish.</p>

<p>Prudential</p>	<p>Term Products PruLife Index Advantage UL PruLife UL Plus PruLife UL Protector</p> <p>Fast App criteria: Owner cannot be other than insured Not available in CT, FL, LA, MA, MT, NH, NY, OH, PA, TX No replacement in the following states: CA, DE, DC, GA, IN, ND, OK, WA, WY</p>	<p>E-App (Long Application) 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"> • Sent Directly to Prudential • Carrier will determine eligibility criteria and will return a message indication e-Interview or tele-interview • e-Interview – client will receive email from Prudential with link and instructions to complete online questionnaire • tele-interview: Fast App will route to Insurance Fulfillment Center (IFC) for fulfillment via the existing process / Upon completion of the tele-interview and application signing, case is submitted to Prudential
<p>Sagicor</p>	<p>Term Products UL Products Whole Life Products</p> <p>Required: Your client must have a valid email address to submit an eApplication</p> <p>Any "Yes" answers would disqualify your client from the Acelewriting® process, and you would not be able to proceed with this application.</p>	<p>Must be appointed with the carrier prior to submission</p> <ul style="list-style-type: none"> • Start by logging in to your Producer Portal account on http://www.sagicoragent.com • Click the "START APPLICATION" button under the "New Application" icon in the lower left of screen • Walk through process • Click the "Save" button in the top navigation prior to generating the application • After saving, click the "Application" button at the bottom of the left menu. Click "Create Application" • Complete the application • Click the "Use E-Signature" button (Note: The agent must log out of the application for the client signatures to be captured) • After the client signs, you need to log back in and sign, review the application and submit

Securian	Advantage Elite Term Products Eclipse Accumulator Eclipse Protector II IUL	<p>eApps: When starting the application there will be two underwriting options available</p> <p>eParamed (recommended): The home office places an eParamed order with APPS to collect medical information, personal history and fluids all in one appointment.</p> <ul style="list-style-type: none"> • Indicate the preferred appointment time and date (take note of this as no confirmation is sent to the client). • You can also select the option to have an examiner call your client to schedule the appointment • Complete the WriteFit Pre-qualifications questions, if eligible it will give you the option to continue with WriteFit or the traditional underwriting path. <p>If the client is eligible and the financial professional decides to proceed with WriteFit, they will be asked to complete the below WriteFit Underwriting screen which outlines:</p> <ul style="list-style-type: none"> • Tele-interview is required for WriteFit and labs may be required based on the underwriter’s review of the tele-interview results. • If exams are needed, the financial professional may choose a preferred exam vendor. • If the underwriter reviews the tele-interview results and determines an exam is not needed, the underwriter will communicate their underwriting decision. <p>If Traditional underwriting path is chosen, complete application</p> <ul style="list-style-type: none"> • After locking the application, 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. <p>Tele-interview Option If tele-interview is selected, the home office will place a tele-interview order with APPS. The tele-interview questions asked for an eApp are different than those asked for a paper application. Only the home office can place tele-interview orders for eApps.</p> <ul style="list-style-type: none"> • If an exam has not been completed within the last 9 months, a physical exam will be necessary. <p>Exam One and APPS are available as vendors to complete the physical exam. If selected, the home office will place the exam order with the exam company.</p>
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Symetra	Term Products Accumulator IUL Protector IUL	E-App (Fully Underwritten) Client Signature can be obtained by: <ul style="list-style-type: none"> • eSign via email • Print and wet sign SwiftTerm <ul style="list-style-type: none"> • Agent starts the application process, then client will receive a link to finish the application • As the client answers the questions, the carrier determines their eligibility. • If the client qualifies, they can receive an instant approval • If more information is needed, carrier will contact the client direct, and the case will move to accelerated underwriting • If a deeper dive is needed, the case will move to full underwriting
Transamerica	Trendsetter Super Term Products Trendsetter LB Term Products	Client Signature can be obtained by: <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 Payment information: <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	Term Life Answers Term Life Express Living Promise WL Children's WL	Client Signature can be obtained by: <ul style="list-style-type: none"> • eSign face to face • eSign via email • Print and wet sign For Term Life Express: <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 and 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>
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For additional training: [CLICK HERE](#)

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

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