

# eApp

## Frequently Asked Questions

### What is eApp?

eApp is a simplified application process where all the application information is input electronically, allowing the advisor to spend more time selling and less time on paperwork. The electronic signature and submission process allows a faster turnaround time, ensures everything is 'In Good Order' (IGO)<sup>1</sup> and overall provides a better client experience.

### What is the process for submitting an eApp?

1. Enter client information.
2. eApp guides you through the data collection process, ensuring your application is IGO.
3. Obtain all client esignatures.
4. Apply your esignature.
5. Click 'Send To Carrier' and we'll take it from there!

### What products are available on eApp?

Visit the 'eApp' page of our advisor website for product availability.

### In what states is eApp available?

eApp is available in all states.

### How do I access eApp?

Via the eApp page, forms section and individual product pages of our advisor web site. You can also link to eApp directly from the illustration system or the direct link for appointed advisors is:

<https://advisor.securian.com/passthrough/faces/secured/tpipeline/iPipelineSSO.jsp>

### What eSignature options are available?

There are several options to complete the eSignature process. This process eliminates the need for "wet signatures", as well as mailed or faxed applications. If one or more applicants aren't with you at the time the application is taken, they will need to have an email address.

1. Face to Face	2. eSignature combo	3. eSignature via email
<ul style="list-style-type: none"> <li>• All applicants must be present</li> <li>• ID required</li> <li>• Application can be eSigned immediately</li> </ul>	<ul style="list-style-type: none"> <li>• Combines Face to Face method with traditional eSignature</li> <li>• One or more applicants are not present</li> <li>• Those available eSign immediately (ID required)</li> <li>• Those not present provide eSignature via email process</li> </ul>	<ul style="list-style-type: none"> <li>• None of the applicants are present</li> <li>• An email with a link to a secured website is delivered to the applicants</li> <li>• They follow a few easy steps to electronically sign the application</li> <li>• Once eSigned, the application will be securely transmitted back to you. You eSign it and forward to the insurance company via a secured channel.</li> </ul>

## How are my client and I notified that we need to review the application and apply eSignatures?

You and your client will be sent an email notification with a link to access the application and apply eSignatures (examples below).

### Client email:

Hello **Proposed Insured** (Proposed Insured),

Your application is ready for your review. Please click the button below to be directed to your online application. **Please note the link will expire in 14 days.**

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

If you have any questions, please do not hesitate to contact me at [agent@agency.com](mailto:agent@agency.com)

Thank you for allowing me to handle your life insurance needs.

[Access your Application](#)  
Click Here

Regards,

**Agent Name**(Agent)

### Agent email:

Hello **Agent Name**,

Your eSignature is needed on **Proposed Insured's** insurance application. Please click the button below to access this information online.

Once you have reviewed all forms for accuracy, you may apply your eSignature, and submit the application.

[Access your Application](#)  
Click Here

## Do I have to use eApp?

eApp is required for use with WriteFit and the following products/face amounts utilizing WriteFit Express (see charts below). If Securian receives a paper application for the products listed below, it will be returned. For all other policies, we strongly recommend using eApp, as it increases efficiency and ensures accuracy.

## WriteFit

Product	Issue age	Face amount	Underwriting class
All single life products*	18-54	\$0 - \$1,000,000 (excludes WriteFit Express products at the face amounts shown below)	Standard or better

\*Excludes WriteFit Express, CareShield® and SecureCare.

## WriteFit Express

Product	Issue age	Face amount	Underwriting class
Advantage Elite Select Term	16-54 (5, 10, 15 and 20-year durations)	\$50,000 - \$99,999	Standard
		\$100,000 - \$250,000	Standard or better
	16-45 (30-year duration)		
Secure Protector Whole Life	0-15	\$10,000 - \$249,999	Preferred
	16-55	\$25,000 - \$249,999	Standard
Secure Accumulator Whole Life <sup>2</sup>	0-15	\$10,000 - \$99,999	Preferred
	16-55	\$25,000 - \$99,999	Standard
Orion Indexed UL	0-15	\$50,000-\$250,000	Preferred
	16-54	\$50,000-\$99,999	Standard
		\$100,000-\$250,000	Standard or better

### How is the Part 2 of the application completed?

Part 2 can be completed in one of two ways:

1. **Tele-Interview** – clients answer medical history questions over the phone. A physical exam may be necessary based on age and amount guidelines –eApp will outline scheduling options if an exam is needed.
2. **eParamed** – Your clients can complete their medical history questions and physical exam with one appointment instead of two. eParamed is completed electronically by an examiner.

Please refer to the client flyer ‘**eApp - The application process - what's next?**’ for the list of information your client should have available during the tele-interview or eParamed appointment.

Also, please note that only Securian is able to order the Tele-Interview and eParamed for eApps.

### Do I still need to order the medical information for underwriting?

You no longer need to order the medical information for your client. Should you desire, this will be part of the eApp process and we'll take care of it for you!

### How do I know if I've submitted all of the required information?

This process prevents you from submitting an application unless all of the required information is entered. eApp ensures that your application is complete by displaying green checkmarks next to the required information. You are then able to submit the application.

### How do I track the application while it's being processed?

You may track submissions for your client's application or eSignature status when you log in to the eApp system.

- Click on the 'View My Cases' button. You will see a list of your active submissions.
- In order to check the application status of any submission, simply click on your client's name.
- For applications sent to the client for eSignature, you can check the status by clicking on the eSignature button.
- All submitted applications generate updates automatically when the client eSigns the application.
- Errors in the eSign process also generate an automatic update.
- How do I save a copy of the application for my administrative file?

When you complete the eSignature process, you have the option to print or save the application. This is the best time to have a copy made for your records. In the event you don't make a copy, you will have access to the completed request for 120 days in your My Cases view. Select the client that you are interested in and select view forms. You can save or print from this view as well.

### How do I resend a link for the eSignature email in the event my client didn't complete the process within 14 days?

1. Click on 'View My Cases' and select the application for which you need to resend a link.
2. Select 'Case Details,' then click 'eSigner-Status' in the upper left corner of the screen.
3. The status will indicate the link has expired. Click on this status and select 'resend.'

NOTE: If you need to send the link to an agent, you may change the status in the drop down box to Pending Agent Signature and follow the same steps.

### **My client can't see their application during the eSignature process. What should I do?**

Please make sure that your client has "Pop-Ups" enabled on their computer. On their web browser, under tools, select Pop-Up blocker and make sure it is turned off. They may have a yellow bar near the top of the browser window with a warning message. They can initiate a right click on their mouse and select to temporarily allow pop-ups from this site.

### **How can I submit multiple products on a client application?**

Multiple product requests can be submitted through eApp. To do so, you only need to complete one eApplication with the total face amount being applied for. To ensure you are completing as many required forms as possible, please select the most complex product to be entered.

Example: to apply for a permanent/term combination sale, you would choose the permanent product and indicate that a term product is also desired. From there, you're able to provide instructions on how you would like the second product to be issued.

#### Additional Product Information

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**Do you want to add another product for the Proposed Insured at this time?**

Yes  No

**Additional Product Information:**

I would like the total face amount of \$2 million to be split as follows: \$1 million of coverage for the Eclipse IUL and \$1 million of coverage for the Advantage Elite Select 15

Please include the face amount per product and specific name of the product. At the top of this page, please indicate the Total Amount for ALL products in the Amount of Insurance Applied for field to ensure that medical requirements are accurately ordered.

### **How do I remove a completed or inactive case from "My Cases" view?**

After 120 days, the file will automatically be purged from your system.

### **I still have questions – who do I contact for help?**

Call our eApp Support Team at 1-800-328-6124.

<sup>1</sup> Applications in good order are dependent on accurate input entered.

<sup>2</sup> Not available in New York.

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