Life E-App
Training Manual

Table of Contents

What is Life E-App?

Life E-App is a fillable form that contains Principal-specific rules to enable agents and staff to complete and process in good order life insurance applications. The system also supports the collection of electronic signatures and electronic submission of the application packet.

Who Can Use E-App?

Life E-App is available to all career producers, career staff and private staff working for career agents. In addition, agents who operate out of the home office or brokers who operate out of a career office can use E-App.

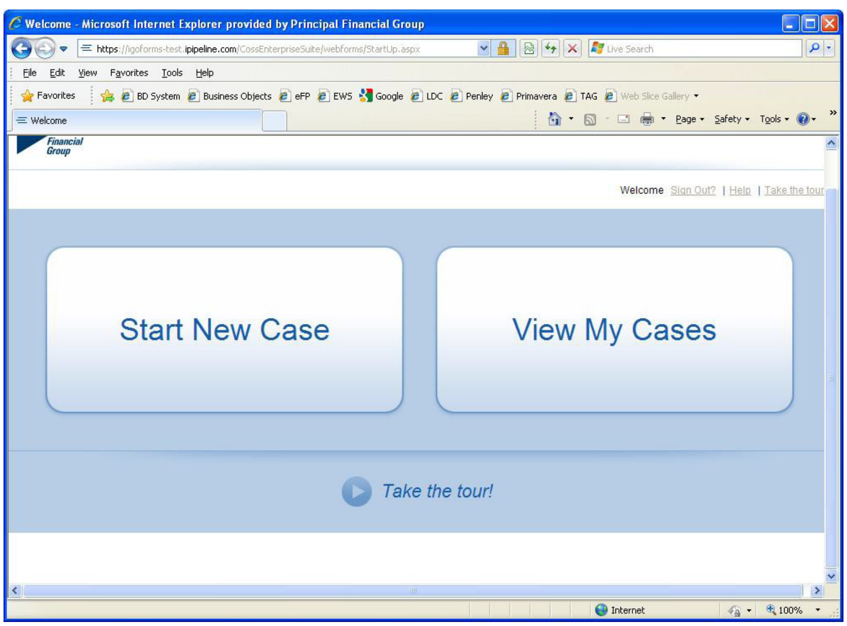
Is There a Fee to Use the E-App?

There is no direct fee to the career producer to utilize Life-App. The home office does incur a fee from the vendor for each application that is initiated.

Accessing E-App

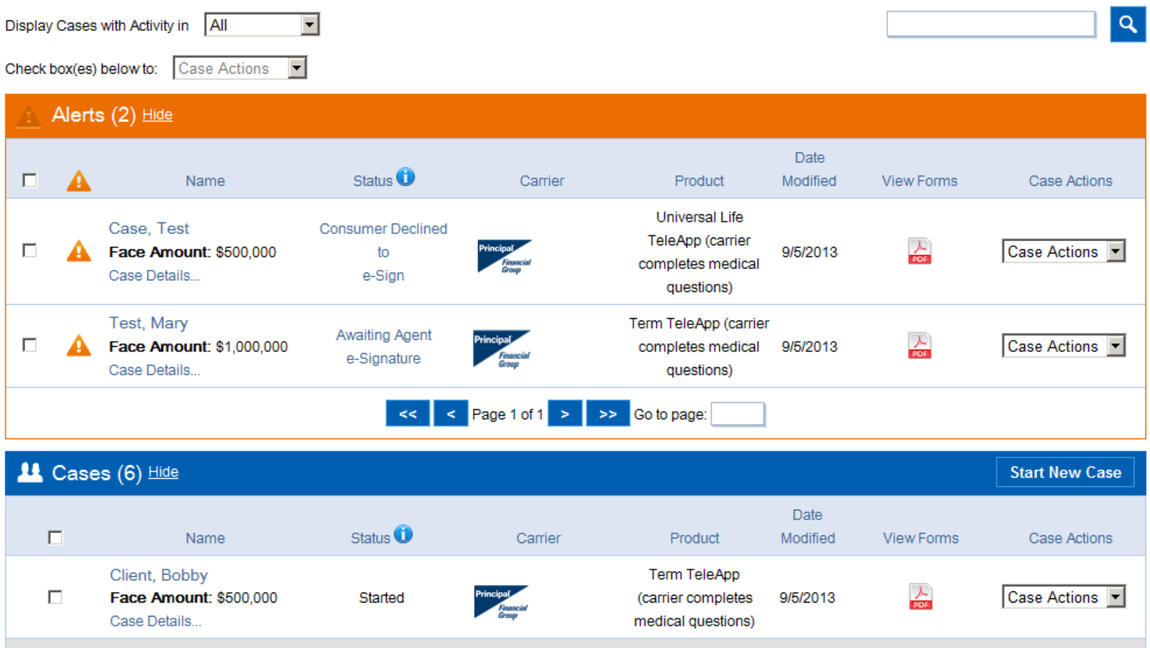
Life E-App is accessed via Advisor Digital. From the home page, under New Business, then Submit Business, choose Life Insurance. Under Quick Hits click Life E-App.

You will then be taken to the following screen. To begin a new case, click "Start New Case". To access existing cases, click "View My Cases".



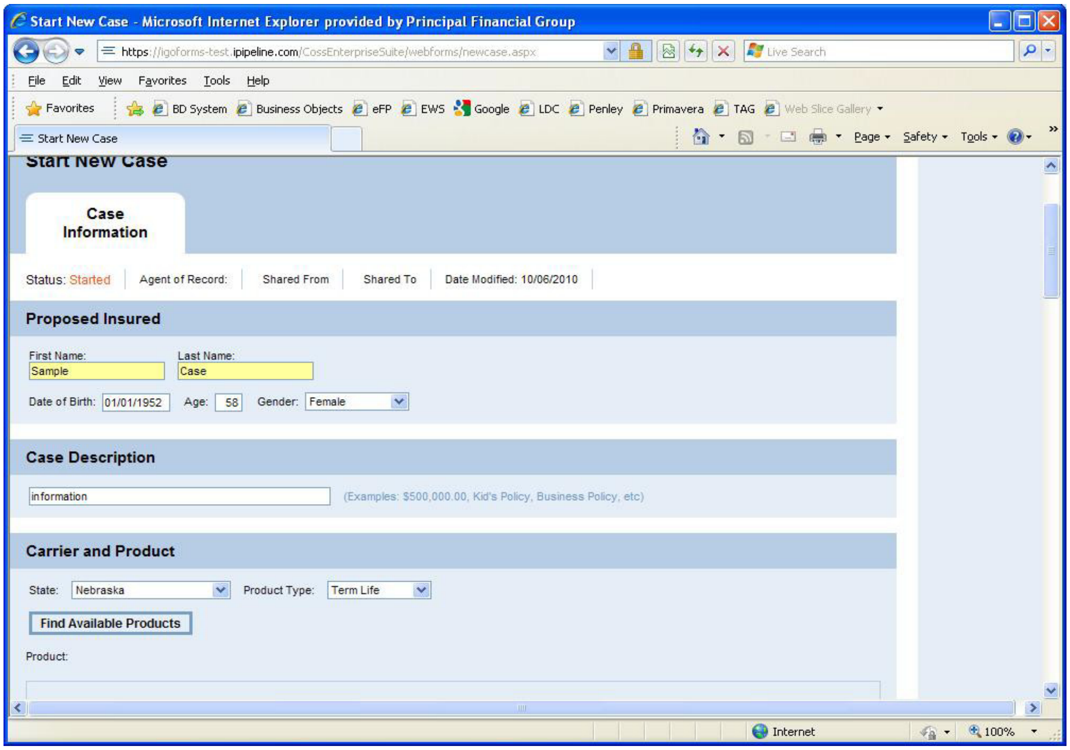
View My Cases

Upon choosing "View My Cases", you will see a listing of all cases that have been accessed in the last 120 days. Click on the client's name in order to be directed to the application. You may also choose "Case Details" for further actions available for that case.

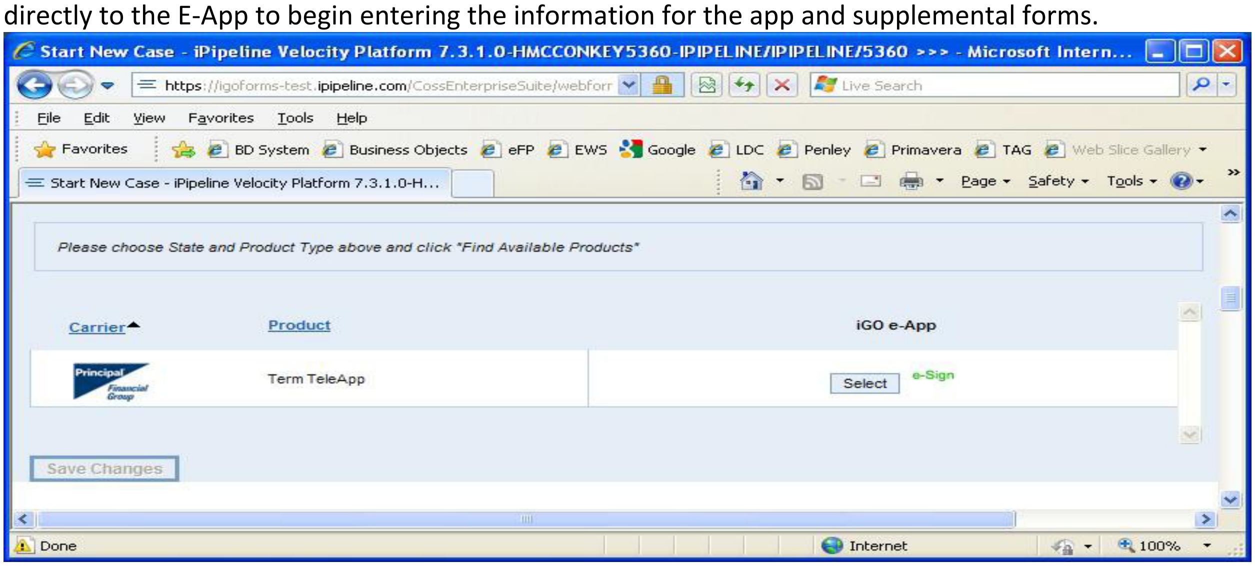

Display Cases with Activity in
All
Check box(es) below to:
Case Actions
Alerts (2) Hide
Name
Status
Carrier
Product
Date Modified
View Forms
Case Actions
Case, Test
Face Amount: $500,000
Case Details...
Consumer Declined to e-Sign
Principal Financial Group
Universal Life TeleApp (carrier completes medical questions)
9/5/2013
PDF
Case Actions
Test, Mary
Face Amount: $1,000,000
Case Details...
Awaiting Agent e-Signature
Principal Financial Group
Term TeleApp (carrier completes medical questions)
9/5/2013
PDF
Case Actions
<<
<
Page 1 of 1
>
>>
Go to page:
Cases (6) Hide
Start New Case
Name
Status
Carrier
Product
Date Modified
View Forms
Case Actions
Client, Bobby
Face Amount: $500,000
Case Details...
Started
Principal Financial Group
Term TeleApp (carrier completes medical questions)
9/5/2013
PDF
Case Actions

Start New Case

Upon clicking “Start New Case”, you will be directed to the Case Information screen. Here you will enter the Proposed Insured’s Name, Date of Birth and Gender. You may enter a case description, if desired. Enter the state where the owner will be signing, as well as the Product Type. Then click “Find Available Products”.



Click the “Select” button next to either Term TeleApp or Universal Life TeleApp. You will then be taken directly to the E-App to begin entering the information for the app and supplemental forms.



Using Life E-App

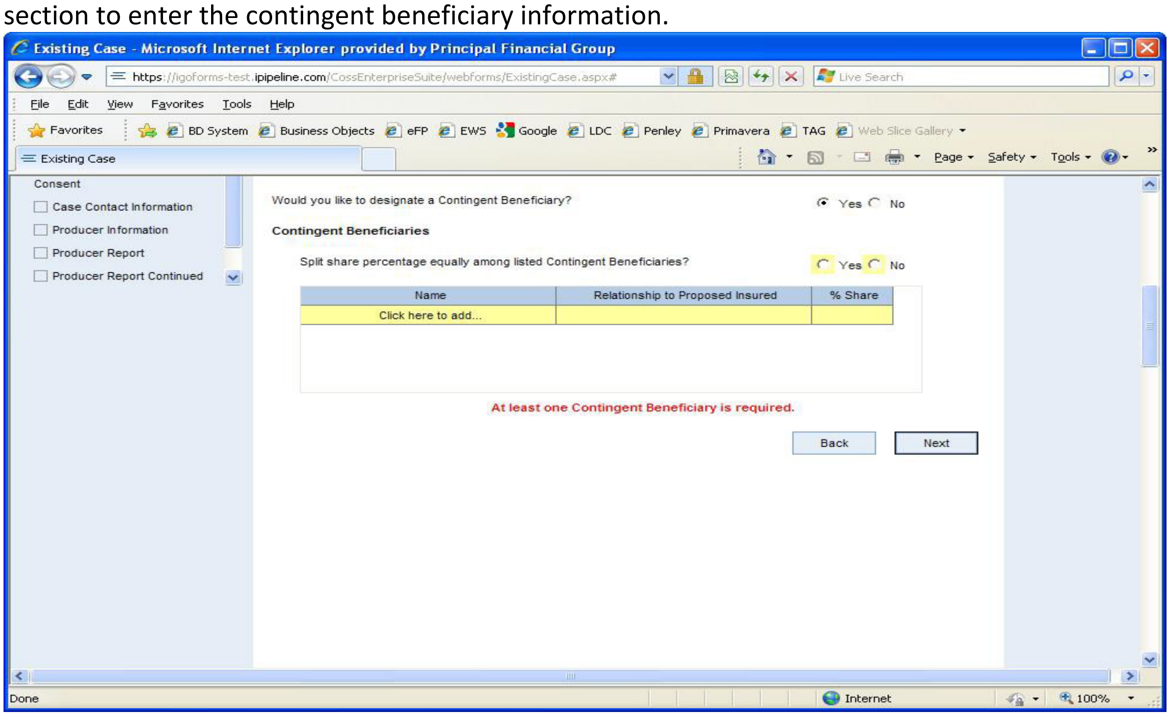
You will see visual clues within E-App to determine what to complete.

- Required fields will be highlighted in yellow.
- If you type the information correctly, the field will change from yellow to white.
- A red question mark beside a particular section indicates that all required information on that page has not been completed.
- A green checkmark beside a particular section indicates that all required information on that page has been completed.
- Lockboxes indicate that the case is in good order and has been locked and is ready for e-signatures. It also indicates that the data has been locked and can not be updated unless the case is unlocked.

Types of questions that assist in the completion of the E-App

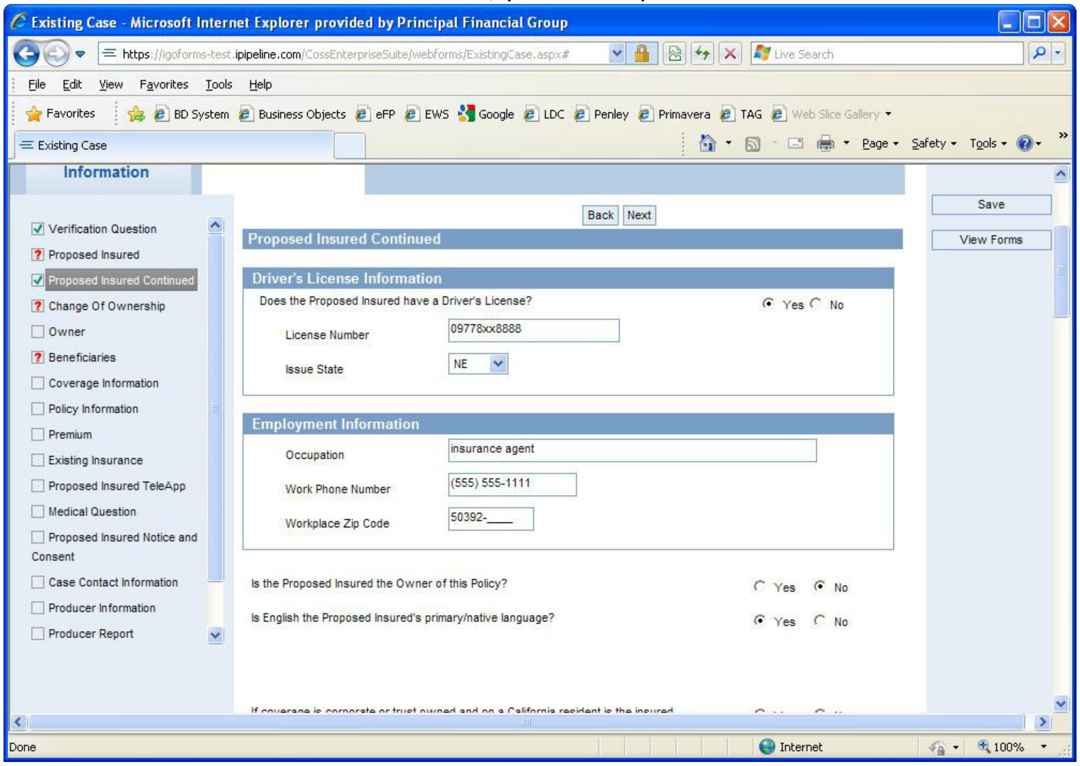
Reflexive Questions

An example of a reflexive question is the contingent beneficiary. The 1st question asks whether a contingent beneficiary is desired. If the question is answered as "yes", then you will be presented with a section to enter the contingent beneficiary information.



Trigger Questions

There are certain questions within the application that will trigger additional screens. An example of this is the owner screen. You will not initially see a screen to enter the owner information. But, if you answer that the insured is not the owner, you will be presented with an owner screen.



Navigating in E-App

Back/Next: To navigate from the current page, you may choose either back or next at the top of bottom of any screen.

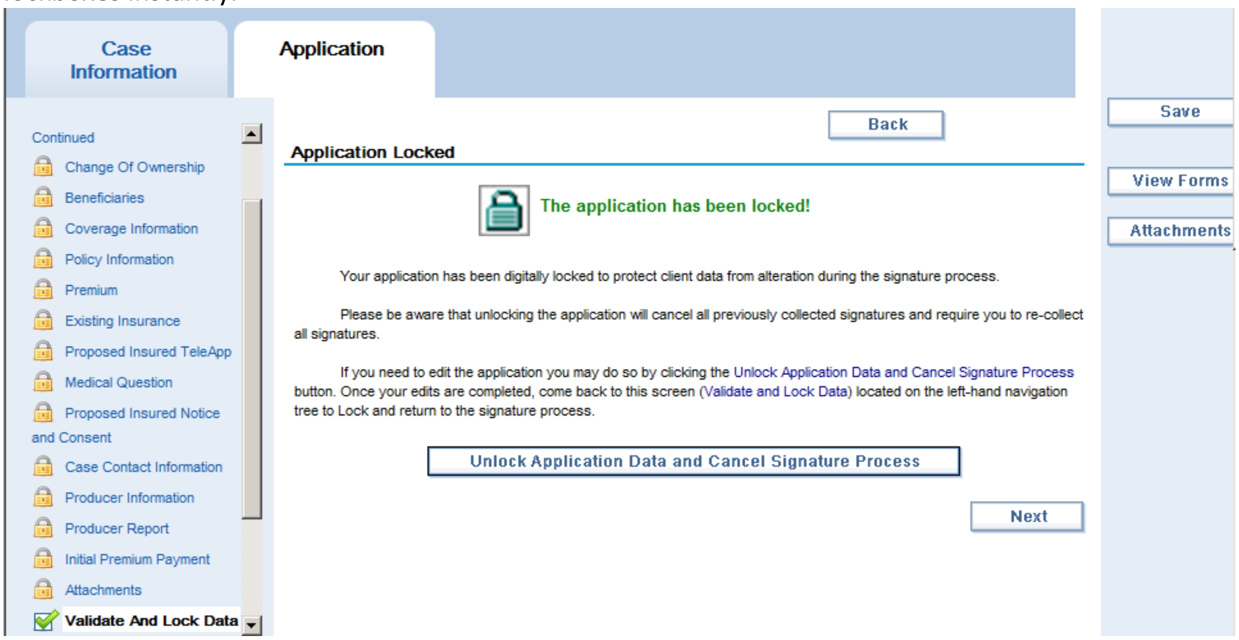
Save: Clicking Save will save all the data entered up to that point. Save will also occur upon navigating to a new page.

View Forms: View Forms will produce a PDF of the completed pages up to that point. If certain trigger questions have not been answered that may produce additional forms, View Forms may not contain all required forms.

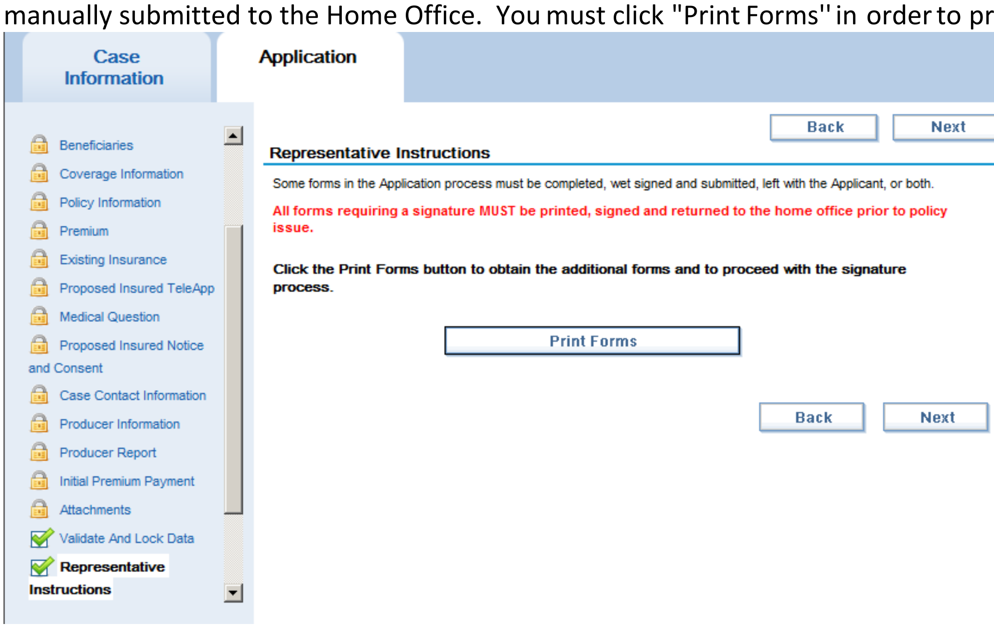
e-Signatures

An e-signature is the electronic equivalent of a manual "wet" signature.

In order to have the application signed via an e-signature, the system will require that it is in good order. The application must then be locked. This seals the data, preventing anyone from making changes to it during the signature process. Notice that once you lock the application, the green checkmarks turn into lockboxes instantly.

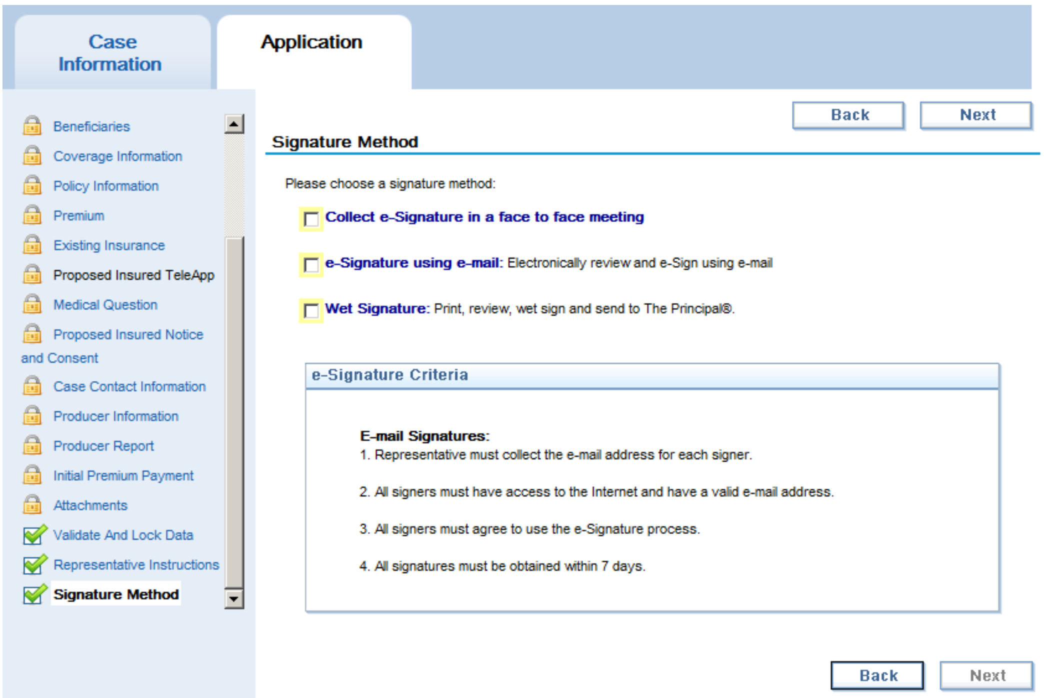


You will then receive the Representatives Instructions screen. Based upon the information you entered in the E-App, certain forms may need to be wet signed. In addition, client copies of the forms will need to be presented to the client. Any forms that are not "client copies" must be printed, signed and manually submitted to the Home Office. You must click "Print Forms" in order to proceed.



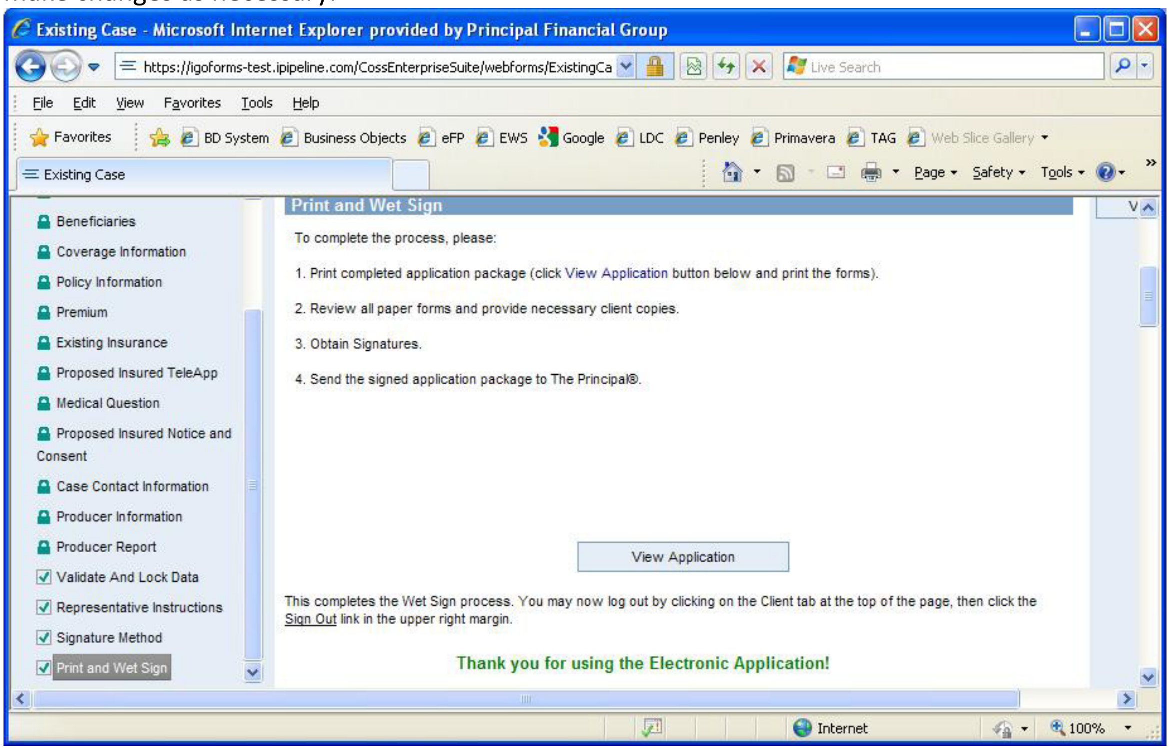
The next screen presents you with the signature options. Here you will choose to print & wet sign, e-sign via face to face method or e-sign via email.

If there are conditions present where a specific signature method is not allowed, you will only see the other signature methods. For example, for Face to Face e-Signature, the owner and insured must be the same person. For e-Signature via email, if the owner is a trust, there must be one trustee who has sole authority over the trust.



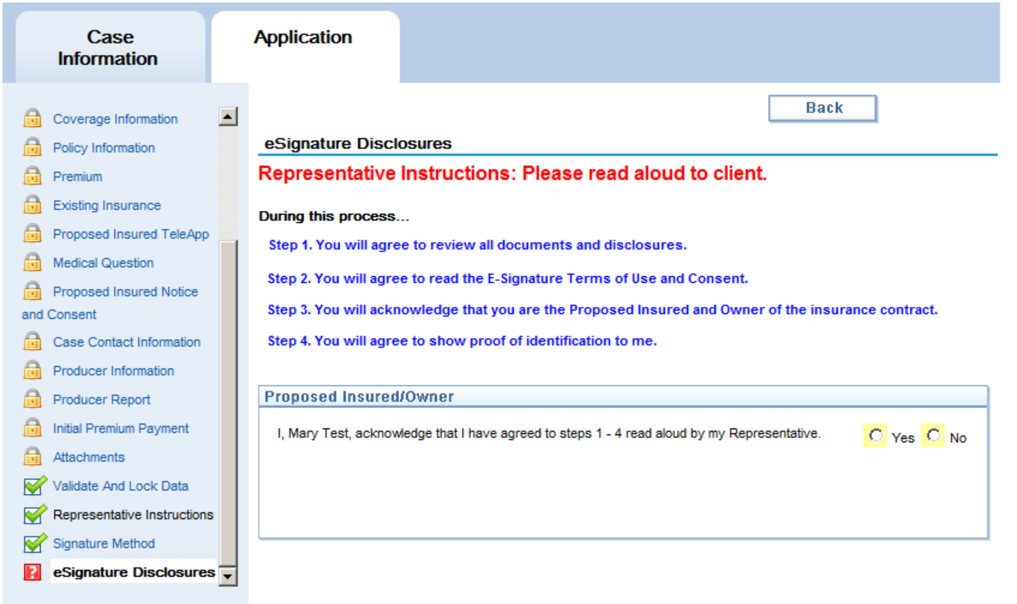
Print & Wet Sign

If you choose to sign via wet signature, you will be directed to the following screen. Once you click "View Application", you may print the items and close your browser window. Note that the final status of a print & wet signed application will show as "Locked", rather than "Complete". This allows you to make changes as necessary.

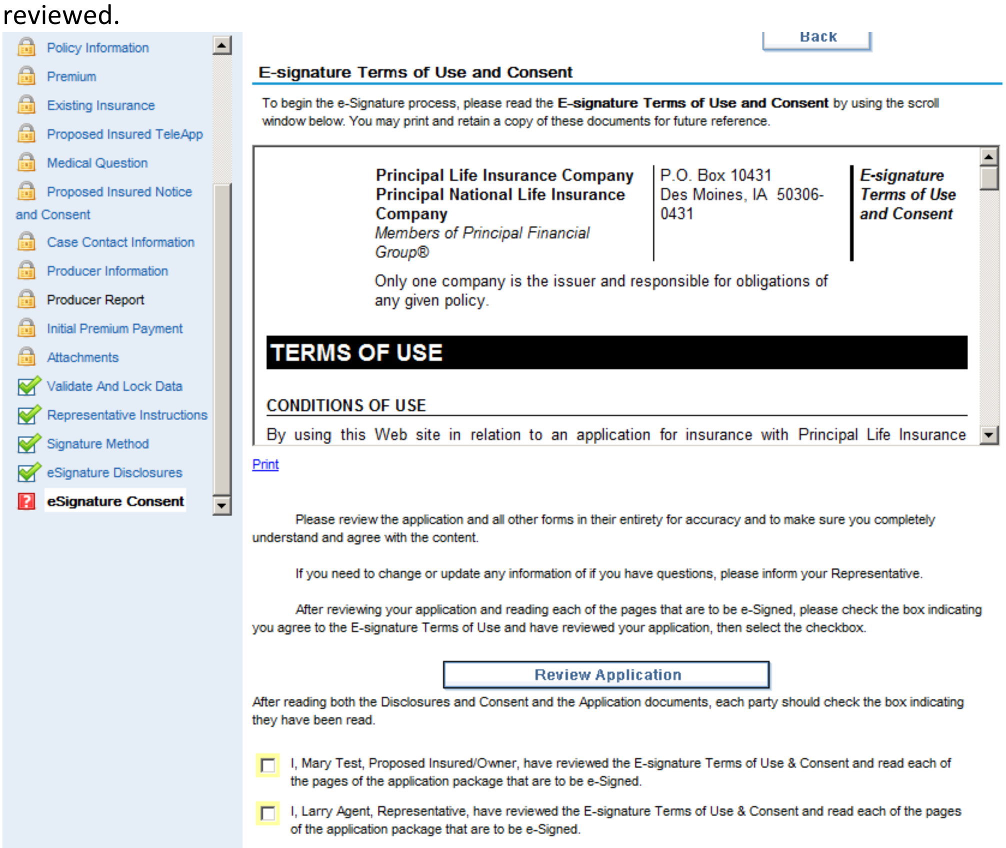


Face to Face e-Signature

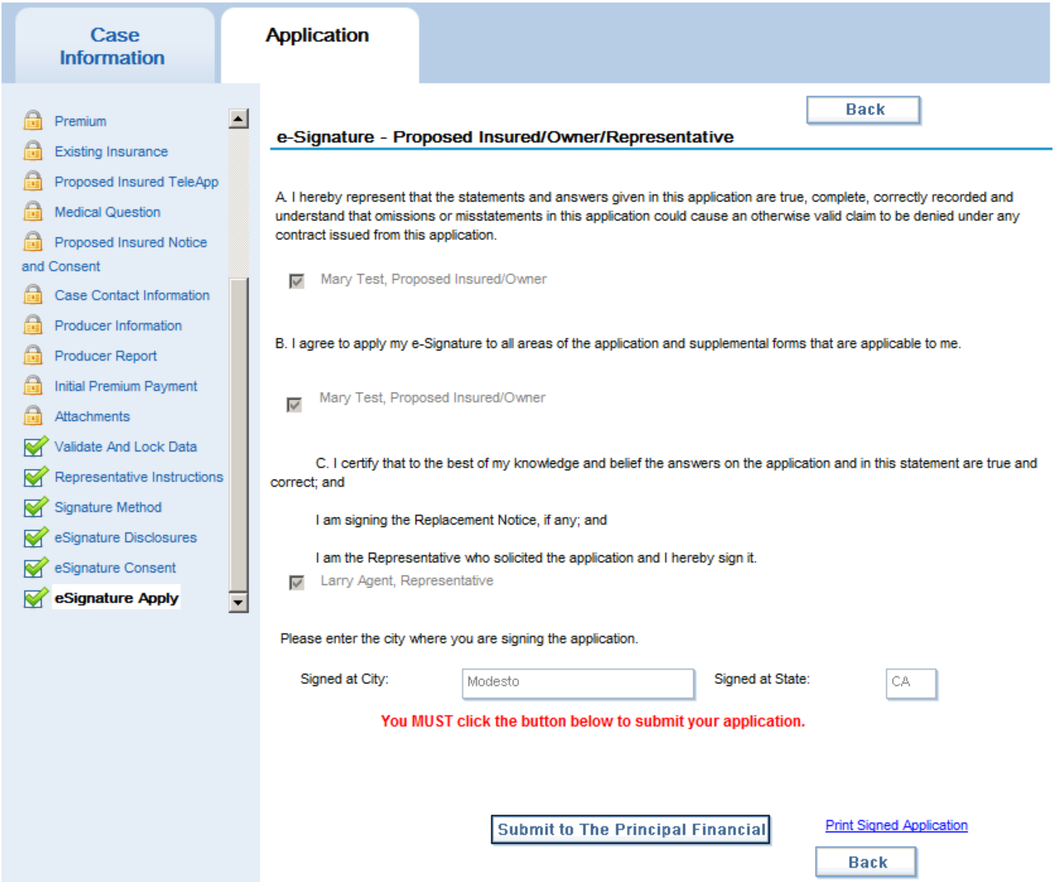
By choosing face to face e-signature, you will continue to the Representative Instructions screen. Here, the client will attest that the representative read the instructions aloud to him/her.



On the next screen, the client and agent will review the Terms of Use, as well as the application and supplemental forms. Once reviewed, both parties will indicate their agreement that all items have been reviewed.



On the final screen, both parties will indicate their consent to signing the application and supplemental forms. Once they've indicated to apply their signatures, they will receive another button to submit the items electronically to the home office.



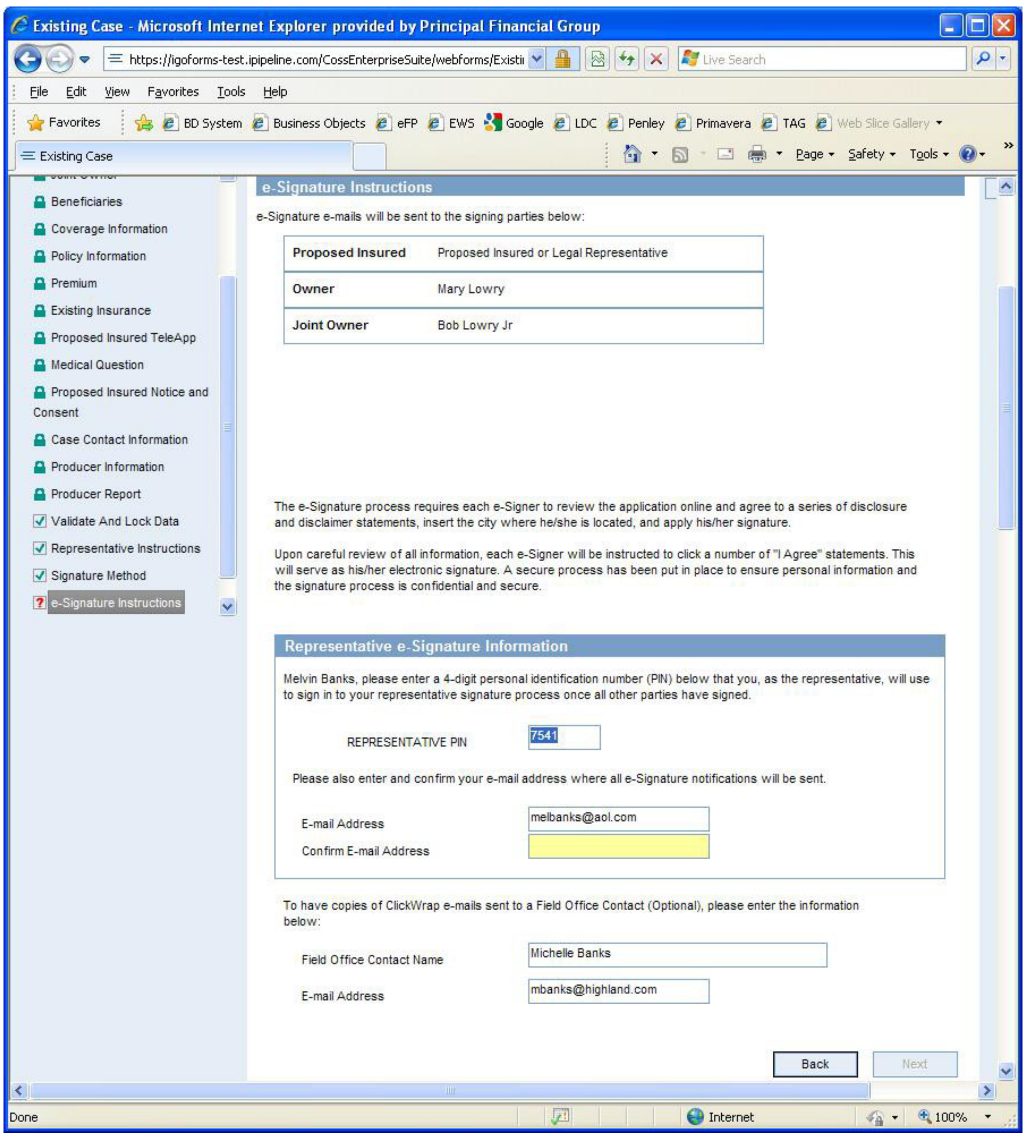
e-Signature via Email

By choosing e-Signature via email, you will be directed to the instructions screen. At the top of the screen, it will display a role for the proposed insured or legal representative and each owner, as well as the co-signing producer, if applicable.

The middle portion of the screen gives you some basic information as to how the e-Signature process works.

The bottom portion of the screen is where the agent's PIN number is defined to log in and sign the application once all other parties have signed. This will default to the SSN or EIN entered on the Producer Information screen. It may be changed, if desired; however, you will need to remember this PIN in order to e-Sign the application. The agent's e-mail address will also be entered and confirmed for all notifications to be sent for the application.

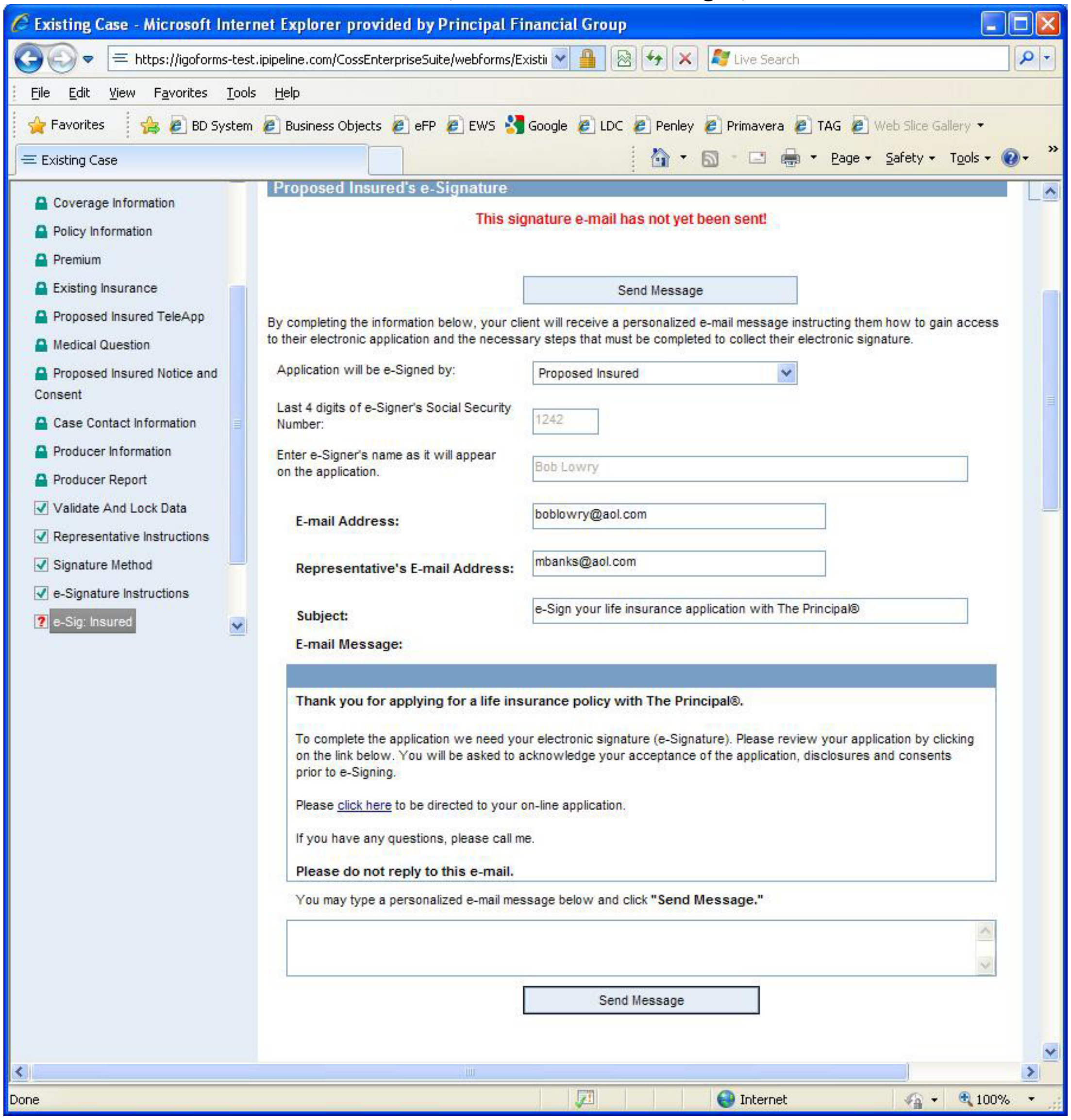
The Field Office Contact will receive copies of e-mails sent to the agent, as specified in the bottom part of the screens. If copies are not desired, the name and e-mail address can be cleared.



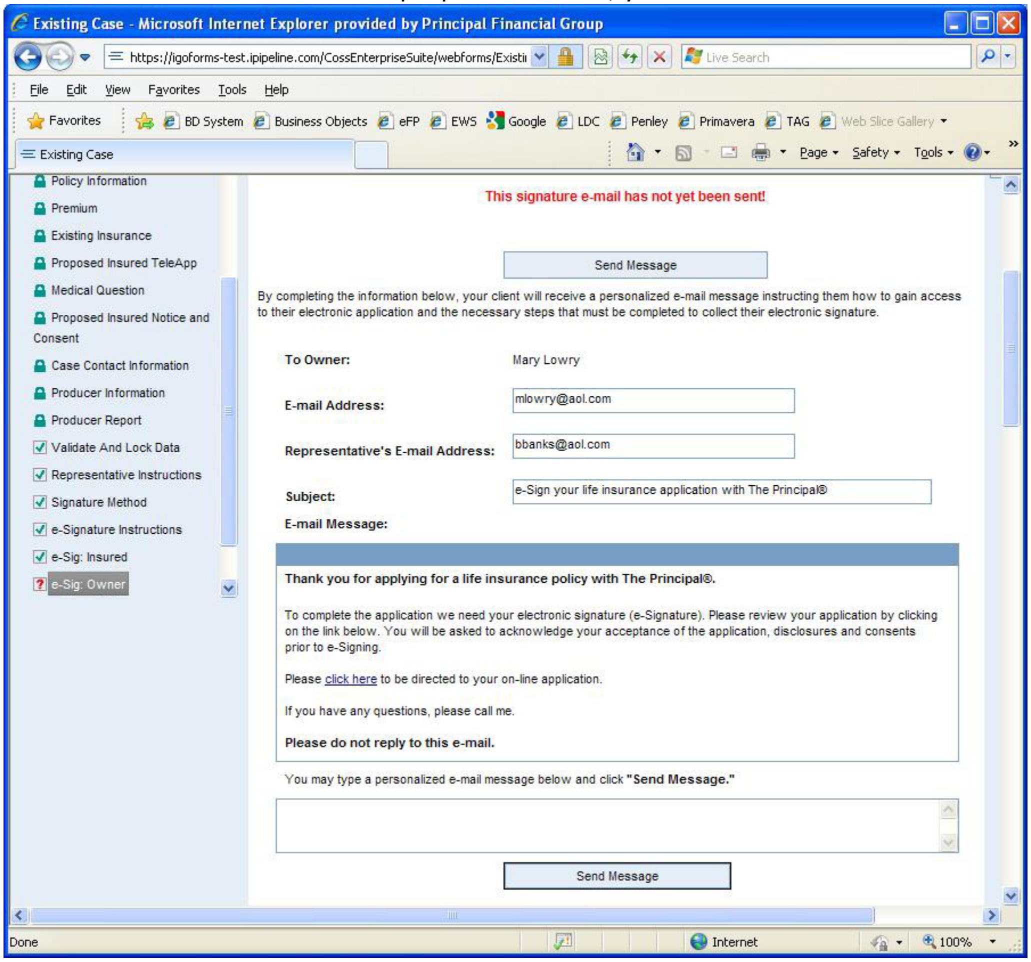
Next is the proposed insured's e-Signature screen. Here, the proposed insured will be identified. If the proposed insured has a Power of Attorney or Legal Representative, you may choose "Legal Representative" from the "application will be signed by" field. If the proposed insured is a minor and the parent will be signing, "Legal Representative" should NOT be chosen.

The proposed insured's (or their Legal Representative's) email address must be entered. The agent's email address must also be entered. You may also include a personal message to be included in the email to the proposed insured, if desired.

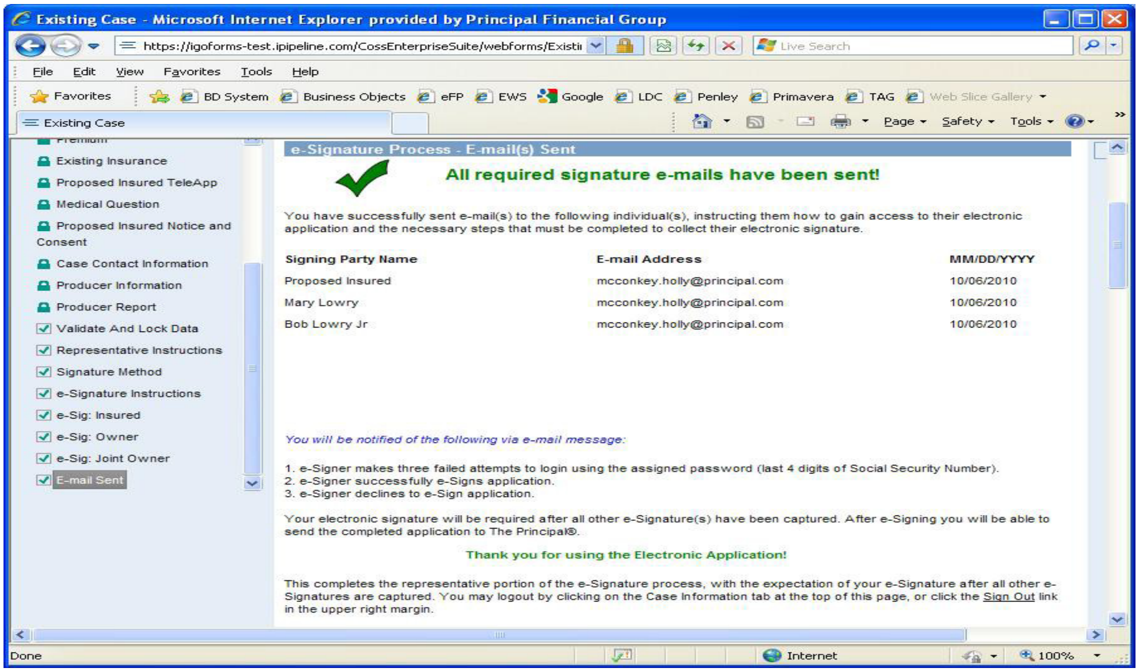
Once all information has been entered, choose "Send Message", then "next".



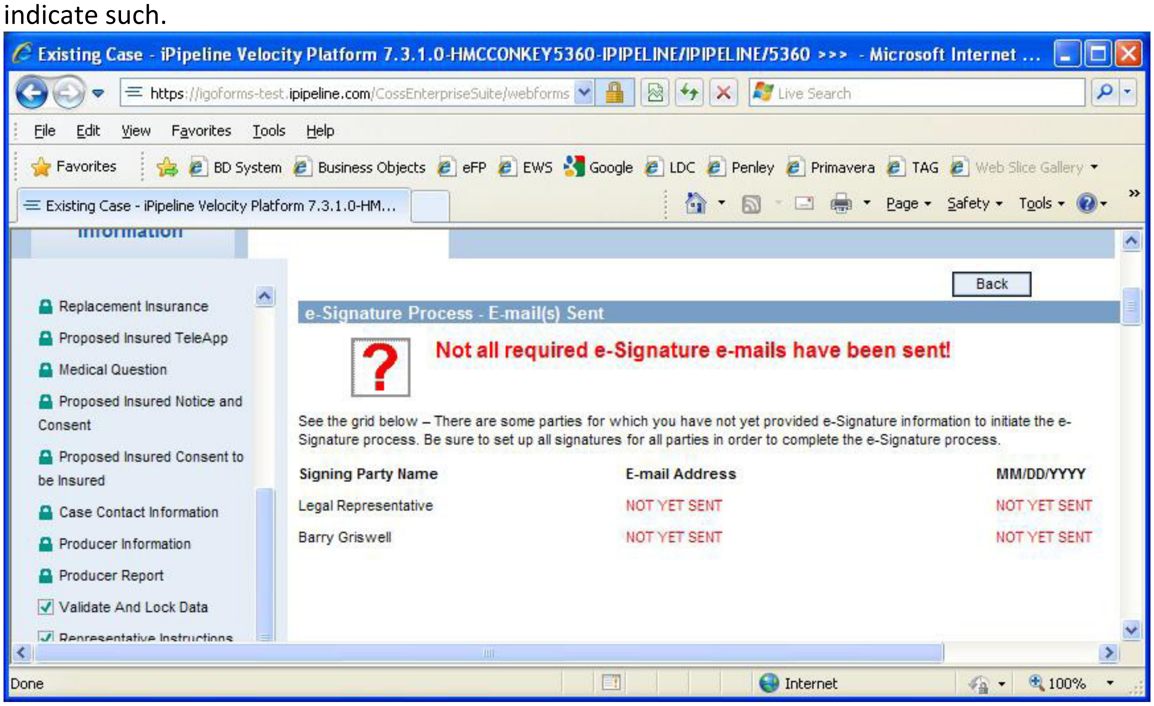
If the owner is different than the proposed insured, you will receive a similar screen for each owner.



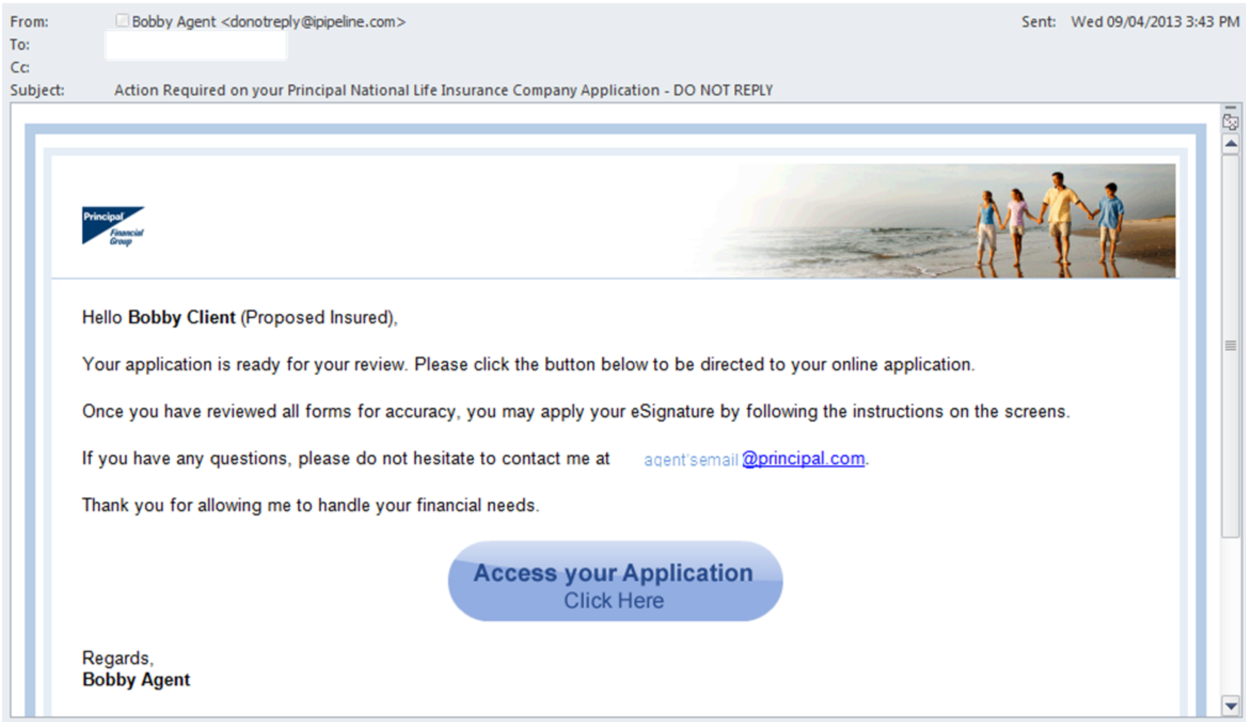
Once all e-Signature emails have been sent, you will receive the signature confirmation screen. This screen lets you know the summary of the signing party names, email address and dates and times sent for each email.



If the "send message" button was not clicked on any screen, the signature confirmation screen will indicate such.

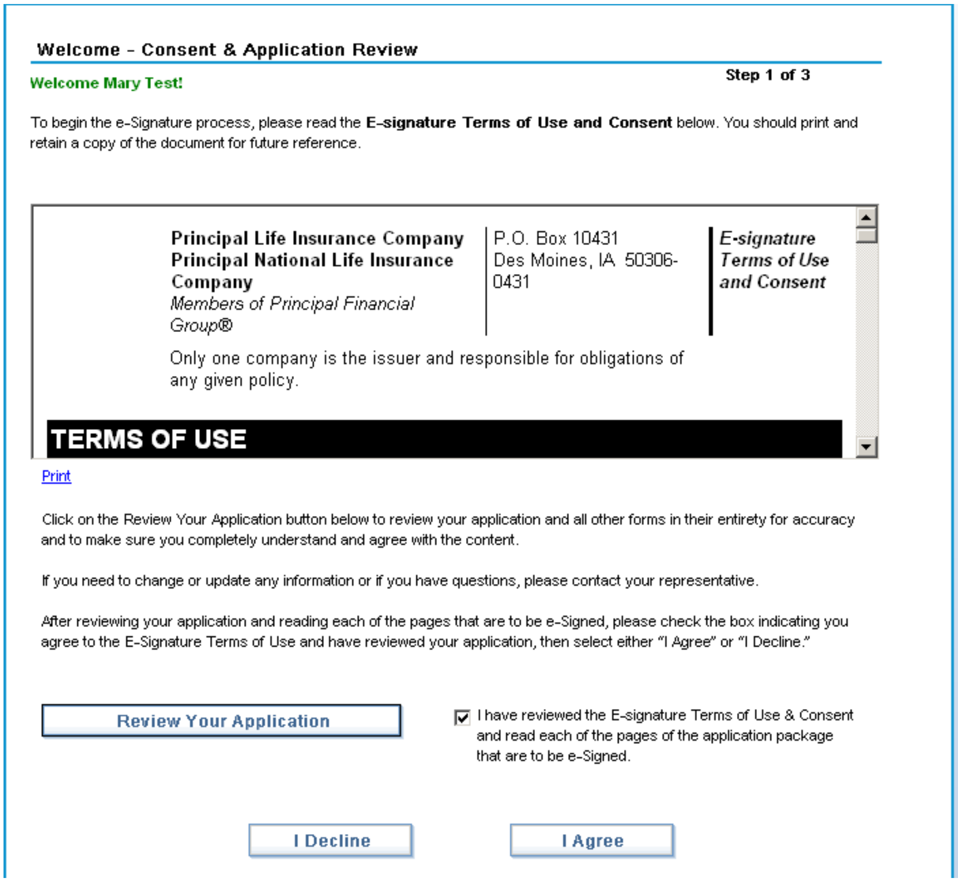


Once the e-Signature emails have been sent, the client(s) will receive an email titled "Action Required on your Principal National Life Insurance Company Application" with a link for them to review their E-App. These emails will show the sender as the agent's name. Emails should be received immediately, so if the client has not received it right away ,they may need to check their spam or junk mail folders.



To complete their e-Signature, they will first enter the last 4 digits of their SSN.

Next, they will receive a screen where they will review the Terms of Use and the application and supplemental forms. They will Review Application; then the checkbox and the I Agree button will enable.



Welcome - Consent & Application Review

Welcome Mary Test! **Step 1 of 3**

To begin the e-Signature process, please read the **E-signature Terms of Use and Consent** below. You should print and retain a copy of the document for future reference.

Principal Life Insurance Company
Principal National Life Insurance Company
Members of Principal Financial Group®

P.O. Box 10431
Des Moines, IA 50306-0431

E-signature Terms of Use and Consent

Only one company is the issuer and responsible for obligations of any given policy.

TERMS OF USE

Print

Click on the Review Your Application button below to review your application and all other forms in their entirety for accuracy and to make sure you completely understand and agree with the content.

If you need to change or update any information or if you have questions, please contact your representative.

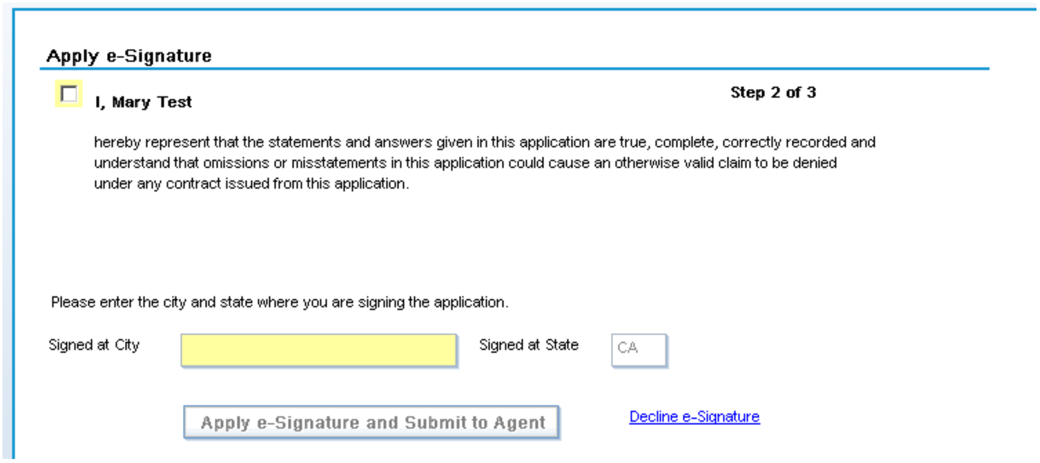
After reviewing your application and reading each of the pages that are to be e-Signed, please check the box indicating you agree to the E-Signature Terms of Use and have reviewed your application, then select either "I Agree" or "I Decline."

Review Your Application

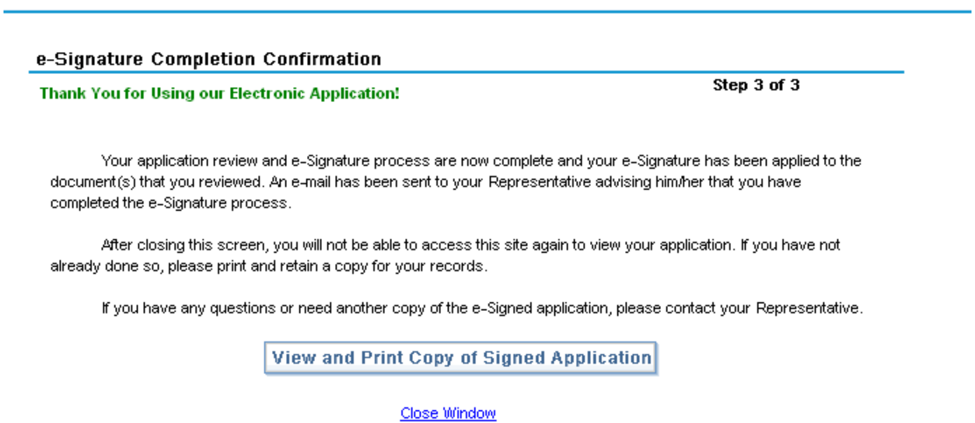
☑ I have reviewed the E-signature Terms of Use & Consent and read each of the pages of the application package that are to be e-Signed.

I Decline I Agree

To apply the e-Signature, the client will then review statement on the following page. They will mark the checkbox, enter the city where they are signing (the state will default based on which state the agent selected when the app was initiated) and choose the “Apply e-Signature and Submit to Agent” button.



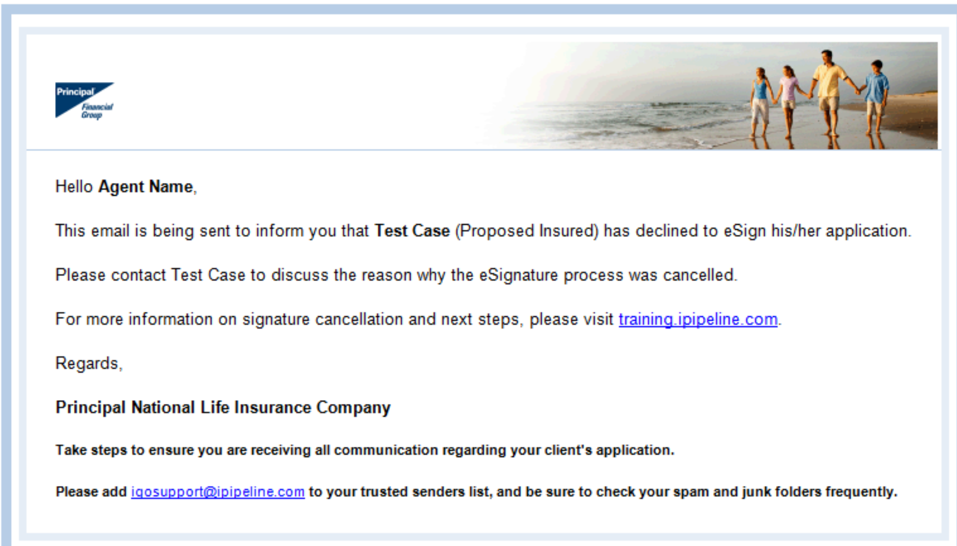
Next, they can print the application for their records, if desired.



If the owner is different than the insured, he/she will go through the same process, simultaneously to the proposed insured.

If any signer declines during the e-Signature process, the agent will receive an email notification. If, after speaking to the client, it is determined to be okay to proceed, the e-Signature process will need to be initiated again. To do so, you will enter the E-App and navigate to the Validate & Lock Data Screen. You will then unlock the application, make any necessary changes, lock the data and proceed through the e-Signature screens.

Note: Unlocking the application at any time will clear out any e-Signatures already collected.



Hello **Agent Name**,

This email is being sent to inform you that **Test Case** (Proposed Insured) has declined to eSign his/her application.

Please contact Test Case to discuss the reason why the eSignature process was cancelled.

For more information on signature cancellation and next steps, please visit training.ipipeline.com.

Regards,

Principal National Life Insurance Company

Take steps to ensure you are receiving all communication regarding your client's application.

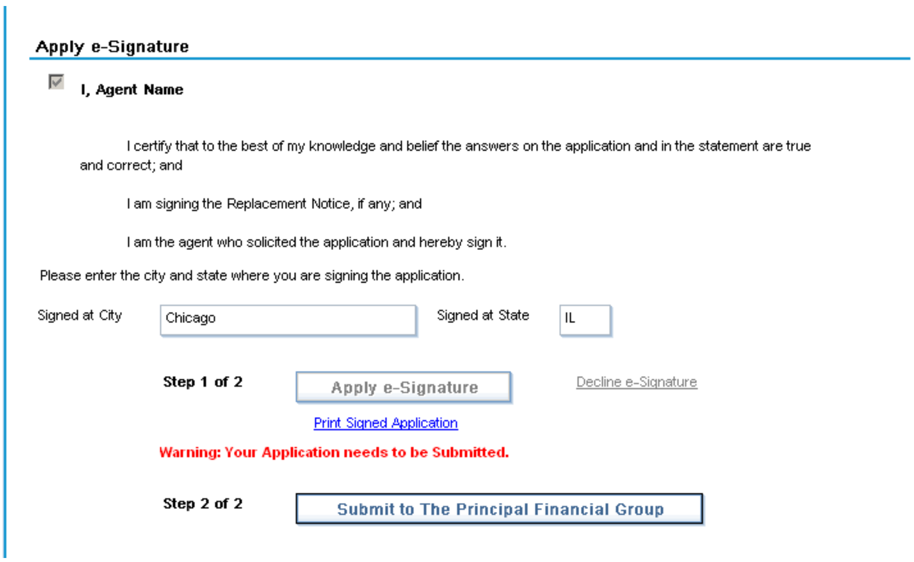
Please add igosupport@ipipeline.com **to your trusted senders list, and be sure to check your spam and junk folders frequently.**

The agent's e-Signature process is very similar to the client's. They will also receive an email indicating it is time to sign with a link.

They will enter the last 4 digits of their SSN; will then review the Terms of Use, application and supplemental forms.

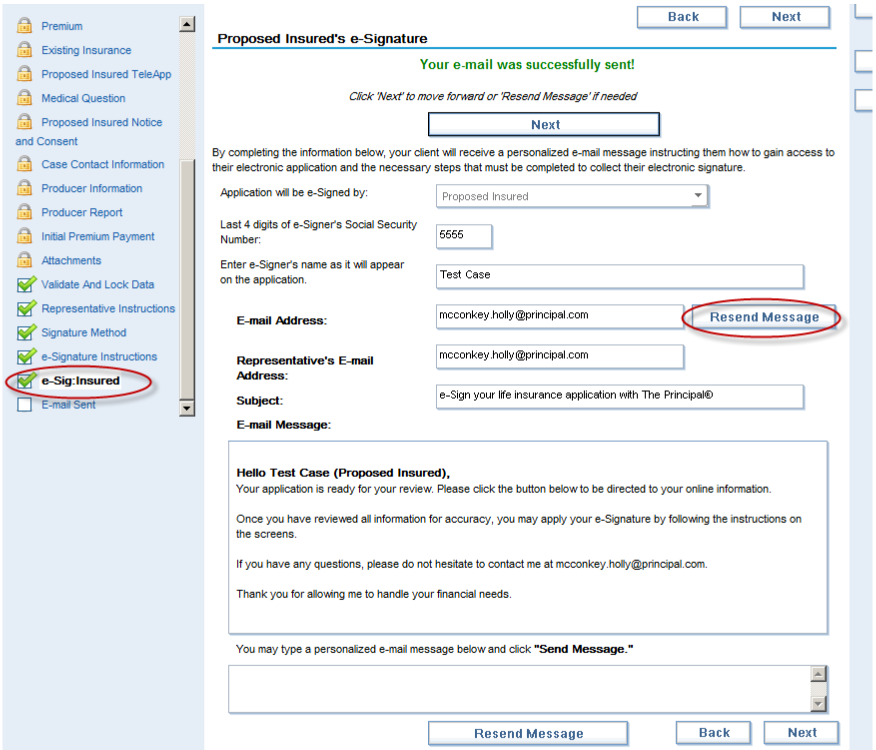
The agent will then apply their signature in the same method as the client-by agreeing to a statement, entering the city and state signed.

Once the agent clicks the button to apply their e-signature, they will receive another button to submit the application electronically to the home office. **If the secondary button is not chosen, the application will not submit.**



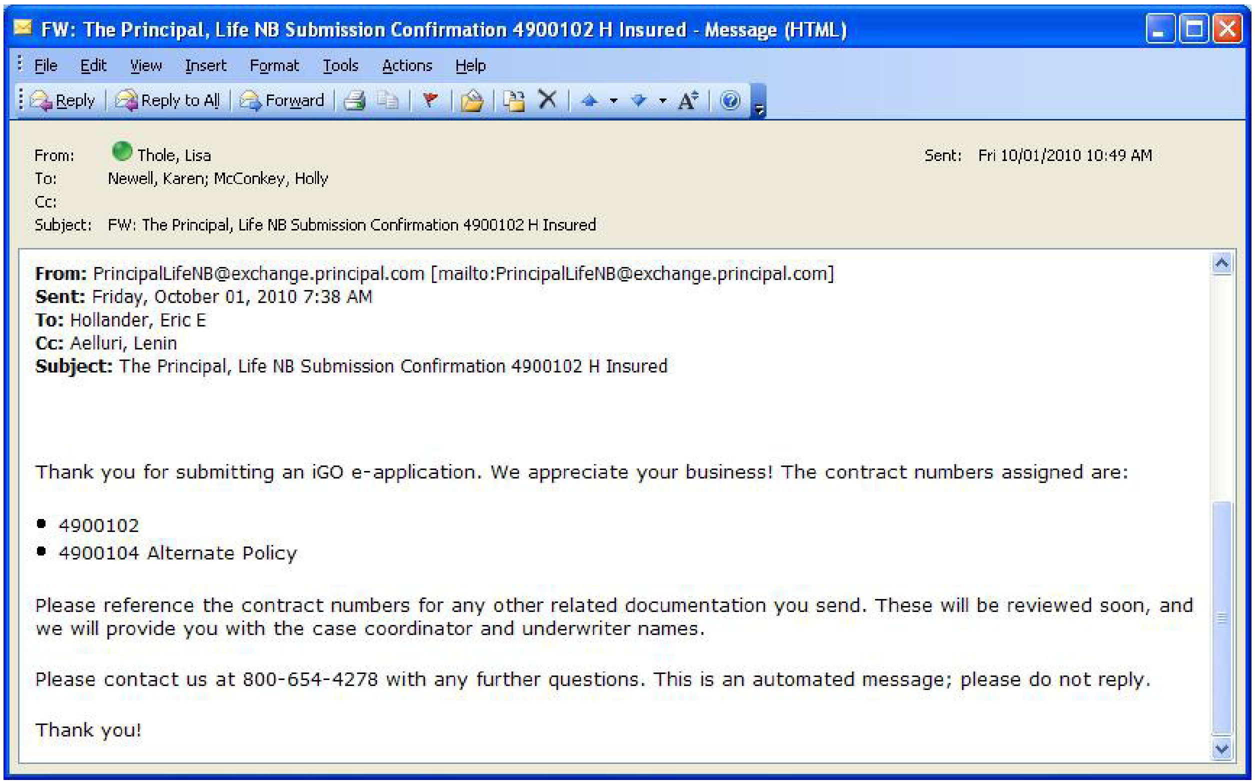
If any email needs to be resent during the e-Signature process, you will do so via the E-App. From the "View My Cases" screen, you may select "case details", then "Resend" on the next screen.

From within the e-app, you will navigate to the e-signature-insured or the e-signature-owner screen. You will then choose the "Resend Message" button.



E-Submission

Once the home office receives the electronic application, a contract number will be assigned and an email will be sent to the FOC (if entered). If you have additional documents (illustration, payment, etc) to submit, you may now send them to the home office. Be sure to include the contract number(s) listed in the email on each documents and/or cover page.



FW: The Principal, Life NB Submission Confirmation 4900102 H Insured - Message (HTML)

File Edit View Insert Format Tools Actions Help

Reply | Reply to All | Forward

From: Thole, Lisa
To: Newell, Karen; McConkey, Holly
Cc:
Subject: FW: The Principal, Life NB Submission Confirmation 4900102 H Insured
Sent: Fri 10/01/2010 10:49 AM

From: PrincipalLifeNB@exchange.principal.com [mailto:PrincipalLifeNB@exchange.principal.com]
Sent: Friday, October 01, 2010 7:38 AM
To: Hollander, Eric E
Cc: Aelluri, Lenin
Subject: The Principal, Life NB Submission Confirmation 4900102 H Insured

Thank you for submitting an iGO e-application. We appreciate your business! The contract numbers assigned are:

- 4900102
- 4900104 Alternate Policy

Please reference the contract numbers for any other related documentation you send. These will be reviewed soon, and we will provide you with the case coordinator and underwriter names.

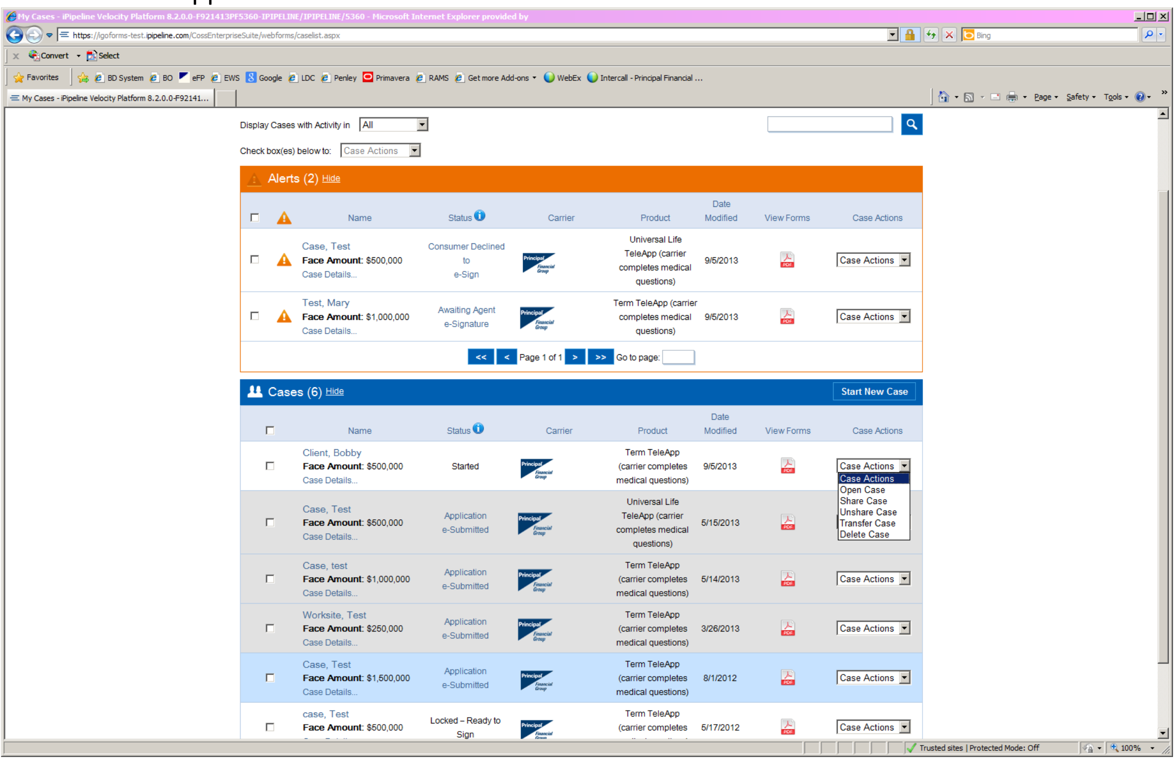
Please contact us at 800-654-4278 with any further questions. This is an automated message; please do not reply.

Thank you!

Other Features Available in E-App

Transfer and Share Functionality

Agents and staff can collaborate on individual cases within E-App. The sharing functionality allows an agent to start an E-App and then "share" it with support staff so that they can help complete the balance of the application.



Transfer a Case

E-App users have the ability to permanently transfer an open case to another E-App user within their company and sales channel. Note: the list provided will contain all career producers and staff who have logged in to the E-App system.

Once the case is transferred, the original user cannot see or access the case.

Share a Case

You may also share a case with another user. The feature is similar to the transfer functionality except that with share, it can be returned back to the original user by the person it was shared with.

FAQ (Frequently Asked Questions)

Completing the E-App

1. **Have all states approved the use of the E-App and e-Signature process?**
   You may use the E-App in all states except New York. Access New York applications through Create An App.
2. **What if there is more information than will fit on the application?**
   Additional information will be populated to an Overflow page. This page will be included in the e-Signature process and will become part of the application at issue.
3. **I also have an application for a related case. Where do I enter that information?**
   You should add a note to the cover sheet section on the Producer Information screen. Be sure to include the name of the client on the related case. Any information entered in the Agent Instructions section of the Producer Information screen will print on the Cover Sheet.
4. **How do I complete a Life-DI combo?**
   E-App is available for Life products only. You may complete the life application via E-App, noting in the cover sheet section on the Producer Information screen that this is a Life-DI combo. You will then complete and submit the DI application separately.
5. **I see some questions on the application that aren't being asked in E-App. Why?**
   There are some data elements that will never be collected in E-App simply because they do not apply to your situation. For example, if you answer that the client does not have a Driver's License, we will not ask you for the Driver's License number.
6. **Only 1 copy of each form is printing in the Representative packet. What if I need more?**
   You may photocopy any forms that you need additional copies of.
7. **I started an E-App, but my client wants to hold off for a few months. Can I use the same E-App?**
   Information will be valid in E-App for 120 days. If the E-App has not been accessed within that time, it will be archived. You may print the application for future reference and ease in submitting at a later date.
8. **Can I use the View Forms button to print a packet for wet signature?**
   It is not recommended to use View Forms to print and wet sign the application. This button is available throughout the application, prior to all questions being answered. Additional forms are generated based upon answers to specific questions. If those questions have not been answered, you may not receive all required forms. It would be best to complete the application to an "In Good Order" state, then choose to print and wet sign. This will ensure that all required forms are included in the packet.
9. **Once a case is locked, can it be unlocked?**
   If the file has been e-signed and e-submitted, it can not be unlocked. Otherwise, it may be unlocked. Note any e-signatures already collected will be voided once the file is unlocked.

10. **Is E-App available for VUL or SUL products? What about alternates or additionals that are VUL or SUL?**
    At this time, E-App is not available for VUL or SUL products. If the client is applying for an alternate or additional, which is a VUL or SUL product, E-App should not be used. VUL and SUL should always be the original products, rather than the alternate or additional.
11. **I'm selling through an organization. What do I enter that information?**
    On the Producer Information screen, enter the actual agent's name as Producer, along with the agents SSN. Then enter the organization's name under "BGA Paid Thru", along with the organization's EIN.
12. **Why does it seem like some screens are asking information differently than on the forms?**
    To save time and key strokes, we may every attempt to avoid asking the same question more than once. Some forms may be asking information that you've already entered in E-App for another form. For example, the Notice & Consent may ask for the insured's address, but since it was already collected on the Proposed Insured screen, the Notice & Consent questions are presented differently than you'd see on the form itself.
13. **Will Life E-App work on mobile devices?**
    Life E-App functionality is based upon the browser being used. If using Internet Explorer, Safari, Firefox or Google Chrome as your browser, E-App should function correctly. If using a smart phone, which may use it's own internet browser (for example, Blackberry), E-App is not compatible.

Submitting the E-App

14. **I've already submitted the E-App and have additional items to submit. Can I use E-App for that?**
    No, E-App supports the submission of new applications only. If you have additional items to submit for the case, write the contract number received in the confirmation email on the documents and cover page and send to the home office.
15. **Why didn't I receive my confirmation message from the home office?**
    Timing will determine when the message generates. If the file is submitted between 5:00am and 9:00pm, the message should be received within 30 minutes. If the file is submitted after 9:00pm, the message will generate the following morning. You may also check your spam or junk mail folder.
16. **After the agent e-Signs, where does the E-App go?**
    The application and all supplemental forms that were e-signed will go directly to the home office, to Individual Life, New Business. Once submitted, you will receive a confirmation message that contains a contract number.
17. **E-App will only allow me to enter 4 trustees; 4 primary or contingent beneficiaries; 4 existing insurance policies. What now?**
    Fill out the E-App with as much of the information as will fit, then add the additional information to the cover sheet section of the Producer Information screen.
18. **E-App will only allow me to enter 4 replaced policies. What now?**
    Fill out the E-App with as much of the information as will fit, then proceed to print and wet sign the forms. You can add the remaining information to an additional replacement form and submit in paper with the remaining forms. Note: Replacement Forms must be signed prior to or the same date as the application.
19. **The client has a very long name. When I entered it on the Case Information screen, it accepted it; however, when I get to the insured screen, it has shortened their name. What now?**
    Since the forms will only accept a certain number of characters, this is how the name will appear on the forms. In the cover sheet section of the Producer Information screen, you may note the full name as it should appear.
20. **What if my client has a foreign address?**
    Life E-App will not accept foreign addresses; it is our suggestion to complete this in paper.
21. **How do we submit the 1st premium?**
    Initial premium payments may be submitted via check or via electronic withdrawal. When filling out the E-App, it will ask whether an initial payment is being submitted. You will have the option of entering the client's blank account information to have the 1st premium drawn from their account upon receipt of the application. If submitted a paper check, please mail once you have received email confirmation of the policy number.

e-Signature

22. **Are there situations where e-Signature is not allowed?**
    Yes, in some situations, you may need to print and wet sign the application, rather than e-Sign. Some examples include: a trust-owned policy where any one trustee does not have sole authority over the trust; cases where an assignee is present; situations where the owner has a Power of Attorney or Legal Representative; irrevocable beneficiary on the Accelerated Benefits Rider form.
23. **Have all states approved the use of the E-App and the e-Signature process?**
    You may use the E-App in all states except New York. Currently, E-App is not approved for use in NY. Access New York applications through Create An App.
24. **During e-Sign, when the client or agent tries to view the application, nothing comes up. Why?**
    Pop-up blockers need to be turned off in order to view the application.
25. **Will physician's offices accept e-Signed forms for APS release?**
    There may be select instances where these are not accepted. If that occurs, your Case Coordinator will contact you to obtain a wet signature from your client. Based on information from other carriers, this should be very infrequent.
26. **Can external 1035 exchange forms also be e-Signed?**
    No, the application and replacement forms may be e-Signed, but the external 1035 Absolute Assignment Form must be printed, wet signed and the original form(s) mailed to the home office.
27. **How long does the e-Signature link stay valid for a client?**
    The e-Signature link will be valid for 7 calendar days, beginning the day it was sent.
28. **Can the client reply to the e-Signature emails?**
    No, any questions the client has regarding the process should be directed to their agent.
29. **I'm receiving several emails regarding the e-Signature process. Which ones do I need to act upon?**
    The subject line of each email will show either Notification Only or Action Needed. At this time, the Notification Only emails can not be turned off.
30. **What is the e-Signature email gets lost or expires? Can I send a new one to myself or the client?**
    There are 2 ways to resend an e-Signature email: from within the E-App or from the View My Cases screen. Note: agent e-Signature emails must be resent via View My Cases. **From View My Cases:** Click the Case Details button near the client's name. On the next screen, choose the Resend button on the right-hand side of the page. **Within E-App:** Once returned to E-App, navigate to either the e-Signature-insured or e-Signature-owner screen, click the Resend Message button.

System Questions

31. **Are there any system requirements to use E-App?**
    Currently, E-App may be used within Internet Explorer 6 and up, as well as with Firefox and Safari browsers. You will need to be connected to the internet; E-App will not work offline. If e-signing, each client will need a valid email account. High-speed internet connected is required. Adobe Reader version 6 or higher is required. If pop-up blockers are installed and activated, it is recommended that these be turned off during the e-Signature process.
32. **I filled out most of my E-App last week, now when I return to the same app, the green checkmarks are missing. What happened?**
    If updates to the system are made between the time a case is started and submitted, the user will need to re-validate each screen in any unlocked E-Apps already in progress. All data previously entered is saved; however, you will need to click "next" through each screen to ensure that the changes did not impact any information already entered.
33. **I'm receiving a message that says I've timed out, how do I get back to my case?**
    After 20 minutes of being idle, the system will display a pop-up asking if the user wants to continue working. If you select yes, you will be returned to the application. If your time limit expires, your browser will close. You should reopen the advisor website, enter your credentials, select the Life E-App link and you will be returned to the Start New Case/View My Cases screen, where you can reselect your case and resume working.
34. **What happens if I hit the Refresh button on my browser?**
    You will be returned to the Case Information screen, not to the tab where you last clicked Refresh.
35. **I'm a broker working through a career office, how do I access the system?**
    Your profile on the advisor website may need to be changed. Please work with your technology director or Distribution Technology Support for assistance.

Share & Transfer

36. **How can I regain access to a case if I transfer it to the wrong person?**
    If a case is transferred to an incorrect user, the easiest way to regain access is to ask the user to transfer it back.
37. **What happens to cases transferred to a producer who leaves the company?**
    If a producer or admin leaves the company, arrangements can be made with iPipeline to transfer the case to a new producer. You may call 1-800-641-6557 to initiate the process.
38. **Can more than one user access a shared case at the same time?**
    If a shared case is accessed by two users at the same time, the data from the last user to save the case will be data stored in the E-App database. However, data changed by one user will not be seen by the second user until the second user logs out of the E-App or opens a different case, then returns to the shared case. Only data added or changed by the user will be saved. This means that if each user adds or changes different data fields, all changes will be saved, but if they modify the same field only the last data will be saved.

Where To Go For More Help

Contact your Case Coordinator in Individual Life New Business at 1-800-654-4278 for how-to questions. For technical questions, contact iPipeline at 1-800-641-6557 or your Technology Director/Field Technology or Distribution Technology Support at 1-800-554-3395.