ANNUITY

E-App User Guide

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What You Need to Know.

The E-App is powered by FireLight, a technology of Insurance Technologies. Our E-App is an intuitive, simple, and quick application process that has many useful tools such as an electronic signature, minimization of errors and missing requirements, and faster issue times.

Technical Requirements

- **Internet Access**
- **All internet browsers are supported**
- **For use on PC, laptop, or tablet devices**
- **128 MB of RAM**
- **Cookies and Java Script Enabled**
- **Not for use on mobile devices**

Helpful Hints & Highlights

- Valid e-mail address is required for Electronic Signature *(E-Signature)*.
- Applications are not received by the carrier until all signatures have been collected and the application has been submitted.
- After the E-App is submitted, the agent will receive an e-mail confirmation that the application was received with the policy number.
- To view the status of an app, visit The Agent Portal
- Transferring company may require their own paperwork or original transfer forms with a wet or medallion signature.
- Mail original transfer paperwork, if required, and any purchase premium for the annuity to:

Expedited:
1405 W 2200 S
Salt Lake City, UT 84119

Standard:
PO Box 27248
Salt Lake City, UT 84127-0248

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How to Access a New Application.

1. Sign in on The Agent Portal.
2. Click on Electronic Application.
3. Select Writing Agent Number and Application Type/Product ***(Electronic Application with FireLight)***, then Select ***'Launch FireLight'***, and click on ***"Application"*** to start a new application.
4. Enter the ***'Jurisdiction'*** (Applicant's residence state) and ***'Product Type'.***
5. Name the Application.

Recommendation: Rename the application to include the Applicant's last name and residence state for easier searches.

6. The system will open the application and forms.

7. All required fields are marked in red on the application and forms. To locate the required fields on each page, click on the red call out icon in the upper right hand corner.

8. Save your client's application information before closing the application by clicking **'Save'** in the navigation bar in the upper right hand corner.

9. The Status Bar at the top of the page displays your progress.

How to Navigate Through an Application.

To navigate through all application pages:

1. Click on the double arrows on the right and left sides of each page *-or-*
2. Click on **'Open'** in the upper left hand corner. The pages with missing required information are in red font.

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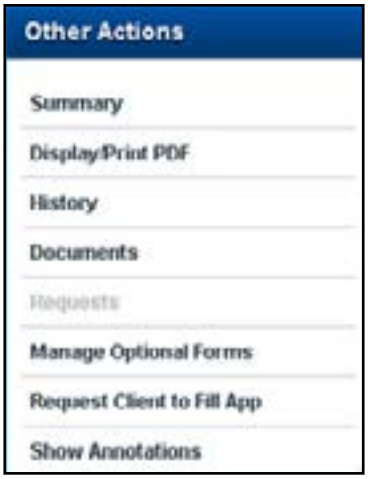
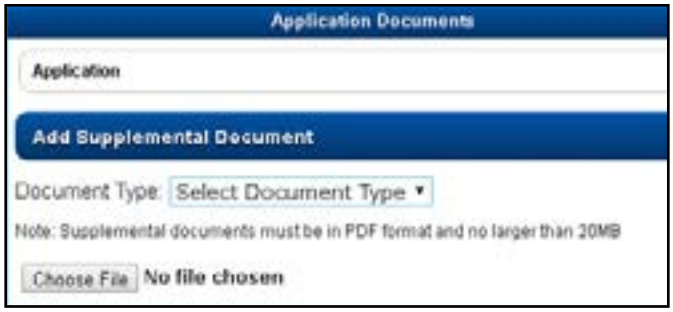
How to Add Attachments.

1. To add attachments, select **'Other Actions'** from the navigation bar in the upper right hand corner. *(Example: If the owner on the application is a trust, you will use the attachment feature to attach a copy of the trust documents.)*

2. Select **'Documents'** when the drop down menu appears.



3. Select the **'Document Type'** you would like to upload, and select **'Choose File'** to browse and upload your document.



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E-Signature Process.

When the application is 100% complete, a message will appear for you to continue to the next step of collecting signatures. Select **'Continue'** in the message window or in the upper right hand corner.

1. Once the application has been completed, select **'Use E-Signature'** to start the signing process. The applicant must have a valid e-mail address.
2. Once E-Signature is selected, you will see a list of required signers based on the information completed in the application.
3. Select the role(s) then the appropriate signature method
4. To continue to sign, select **'Sign Now'**
5. You must verify the identity of the applicant and enter their information. Below are acceptable forms of identification:
   - Driver's License
   - Passport
6. Select the **'I have reviewed'** check box to acknowledge they have reviewed and agree with the content and terms for each completed document
7. Once all documents have been reviewed and approved, select **'Sign'**
8. Complete the Signer Full Name, City, State and Today's Date.
9. The signature box is automatically completed when filling in the Signer Full Name field.
10. To replace the typed name, the signer may use a mouse or finger to overwrite the typed name.
11. Select **'I Consent'** and repeat the same process for all other signers

How to Remotely Sign With E-Signature.

1. When the E-App prompts you to start the Signature Process, you should select 'Owner'.

2. You should click on 'Send Email Request' instead of 'Sign Now' to allow the client to access the application through their email and sign on their own/remotely.

3. The below fields need to be completed. The 'Your Name' field automatically populates with the name of the agent that is logged into the Portal.
4. Once the required fields are completed, click on 'Send Email Request' to send the email to the client.

5. The client should then receive an email with a link. They should click on that link and identify themselves with the last 4 digits of their SSN and their birth date. The application will then pop up as normal for the client to sign. Once the client has completed the signature process, you will receive a notification telling you that the application can be submitted.

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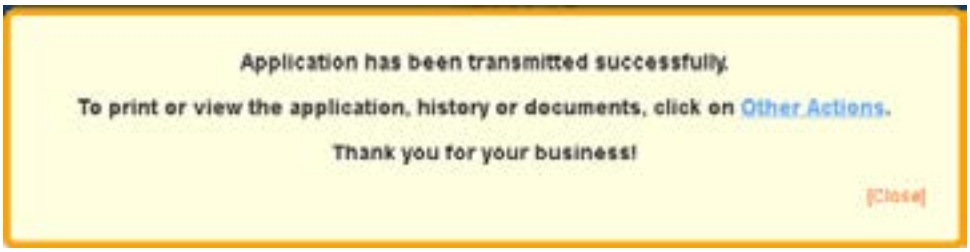
How to Submit the Application.

1. Once all the e-signatures are collected, select **'Continue'** in the upper right hand corner
2. A confirmation dialog box will appear. Select **'Yes'** to submit the application

3. Once submitted, a message will appear confirming you successfully submitted the application.



4. To print or view the application, click on **'Other Actions'** in the message box or in the navigation bar in the upper right hand corner.

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