SILAC

INSURANCE COMPANY

Annuity eApp User Guide

10/2019

Table of Contents

Contact Information

Address
SILAC Insurance Company
299 South Main Street #1100
Salt Lake City, UT 84111

Contact Numbers:
Main: (800) 352 - 5150
New Business: (888) 352 – 5178
Agency: (800) 352 - 5121
Fax: (888) 352 – 5126

Email Addresses:
New Business: annuity.new.business@SILACins.com
***Agency*:** Annuity.AgencyServices@SILACins.com

Agent Portal: https://portal.SILACins.com/

Hours of Operation
SILAC Insurance Company is located in Salt Lake City, Utah. Hours of operation are based off of Mountain Standard Time.

Annuity New Business:
Monday – Friday 7:00 a.m. – 6:00 p.m. MST

All Other Departments:
Monday – Friday 7:00 a.m. – 5:30 p.m. MST

Introduction

The objective of this document is to provide a basic guideline on how to use the eApp. The eApp is powered by Firelight, a technology of Insurance Technologies. Our eApp is an intuitive, simple, and quick application process that has many useful tools to help minimize errors, missing requirements and provide faster issue times.

This Document contains instructions on:

- How to Access a new Application
- How to Navigate on through the Application
- How to add attachments
- Signature Options and Process
- How to submit the Application
- How to Print a PDF of the application
- How to copy an application
- How to view application history

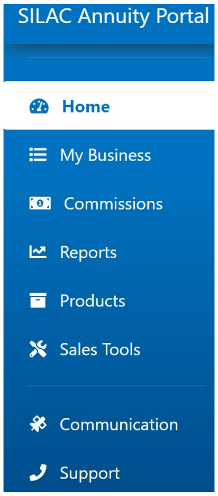
Agents may also contact Annuity New Business for assistance or questions regarding online applications.

Helpful Hints & Highlights

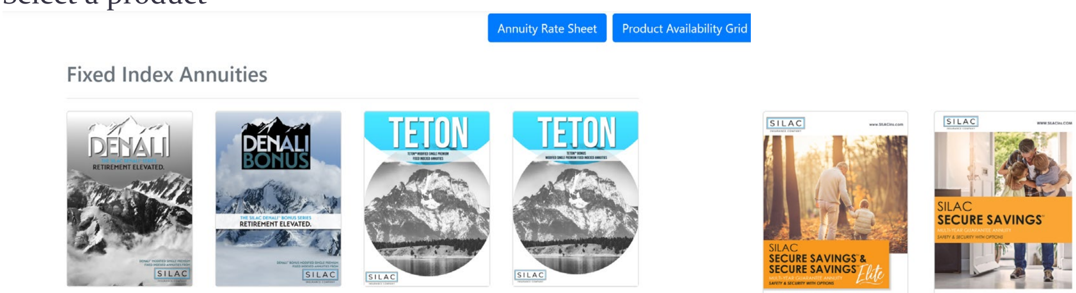
- eApp is supported on computer-based web browsers, iPad and Android tablets. Devices must be connected to the internet. We do not recommend using eApp on Smartphones. eApp is not optimized for these devices.
- Valid e-mail address is required for Electronic Signature (E-Signature). If the potential insured does not have a valid e-mail address, the agent's e-mail address may be used instead.
- Applications are not received by the carrier until all signatures have been collected and the application has been submitted.
- Transfer companies may require their own paperwork or original transfer forms with a wet or medallion signature.

How to Start a new Electronic Application

1. Sign into the agent portal at https://portal.SILACins.com/
2. Click on "***Products***"



3. Select a product

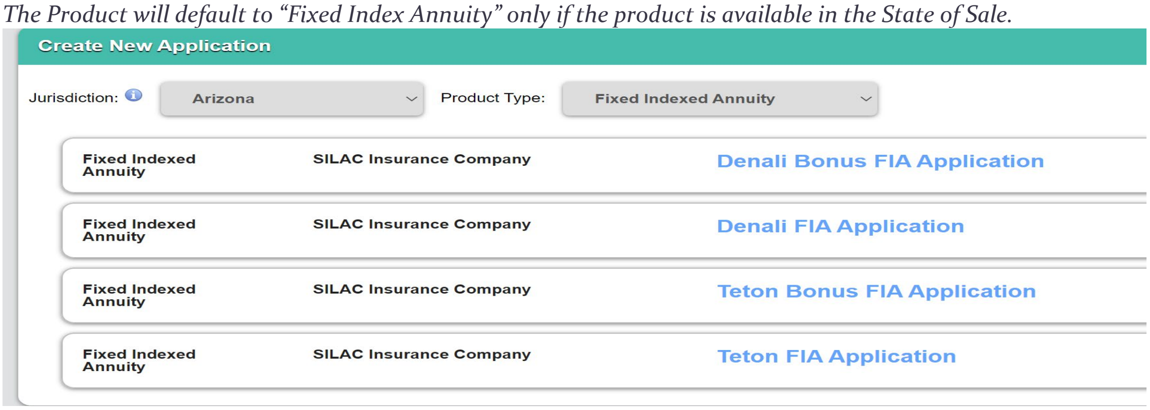


4. Once the product is selected, click on "***Start eApp***"

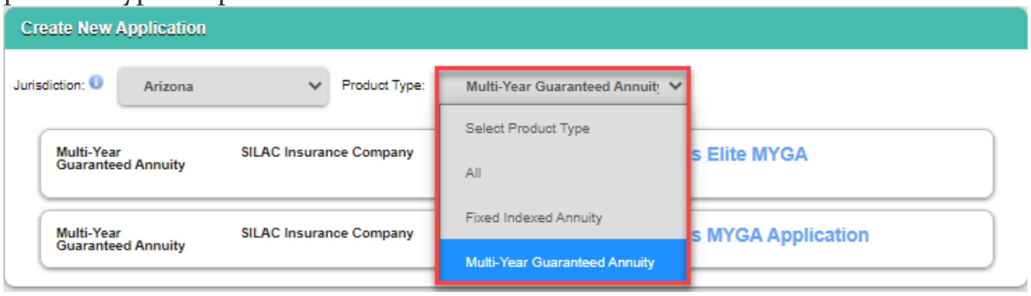
5. Page will automatically route to Firelight.
6. Click on "***Start New Application***" or "***New Activity***"

7. Select the "***Jurisdiction***" (State of Sale) and "***Product***"

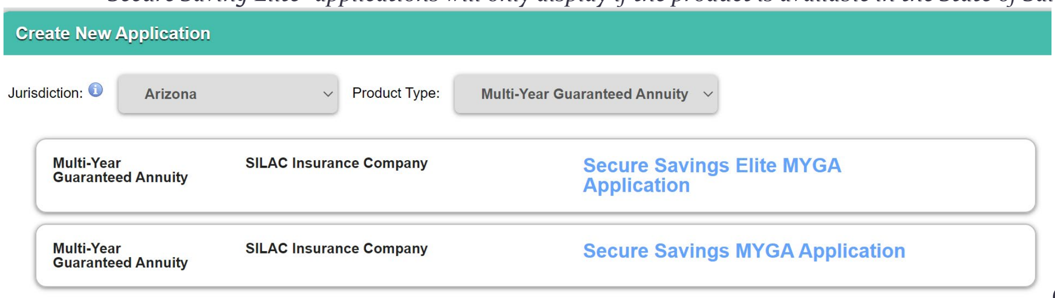
8. Once the state is selected the Product type will default to "Fixed Index Annuity" and will display "Teton", "Teton Bonus", "Denali" & "Denali Bonus" applications if they are available in the state of Sale.
   - *The Product will default to "Fixed Index Annuity" only if the product is available in the State of Sale.*



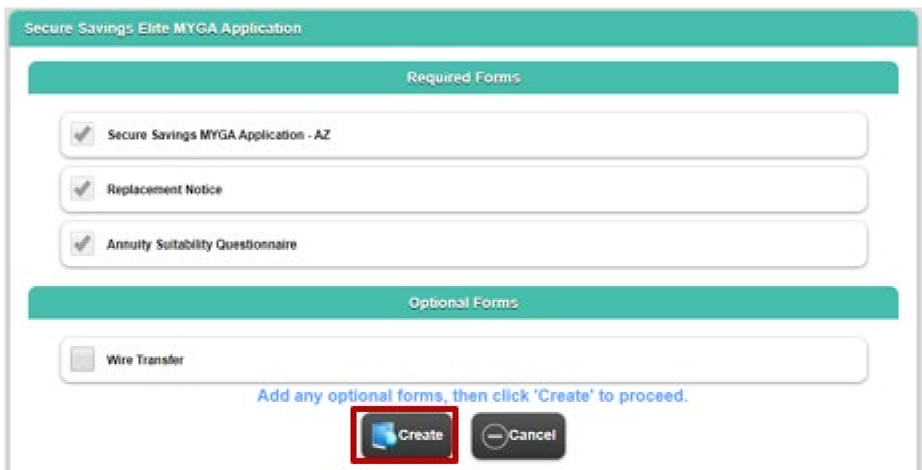
9. To change the product type from "Fixed Index Annuity" to "Multi-year Guaranteed Annuity" select the product type dropdown.



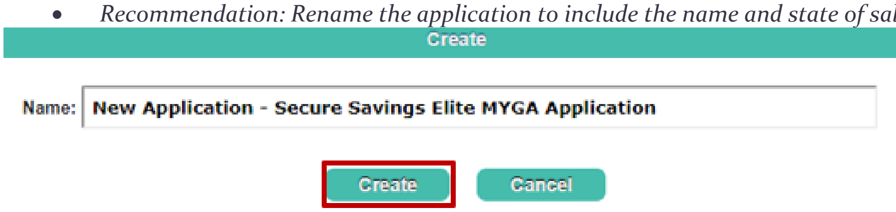
10. Once "Multi-year Guaranteed Annuity" product is selected the "Secure Savings" and "Secure Savings Elite" applications will display.
    - *"Secure Saving Elite" applications will only display if the product is available in the State of Sale.*



Once an application is selected the required forms display along with optional forms. Add any optional forms as needed and select "***create***"



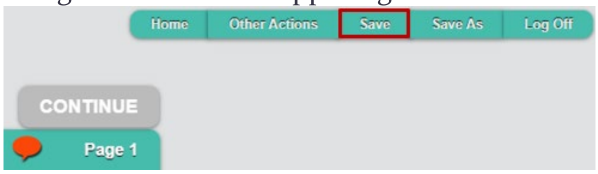
11. Name the Application and select "***create***"
    - *Recommendation: Rename the application to include the name and state of sale for easier searches.*



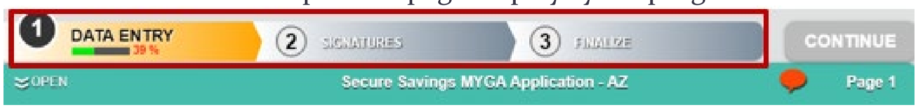
12. The system will open the application and the required forms.
    - *Other required forms will auto populate as needed.*

How to navigate through an application

- SAVING THE APPLICATION
  - Save your client's application information before closing the application by clicking "***Save***" in the navigation bar in the upper right-hand corner.

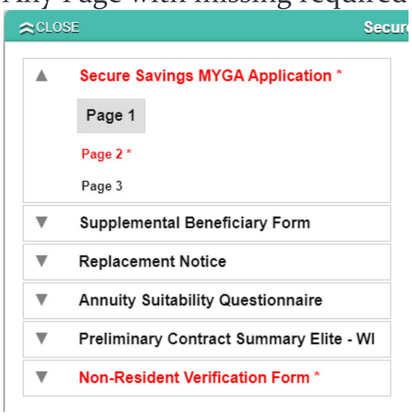


- APPLICATION STATUS
  - The Status Bar at the top of the page displays your progress.

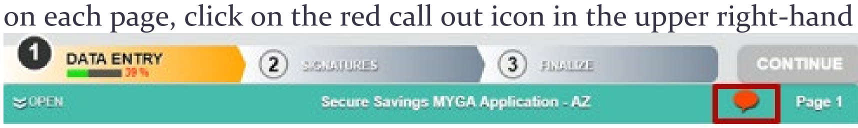


  - To View the status of each forms in the application packet, click on the double arrow on the left side of the page

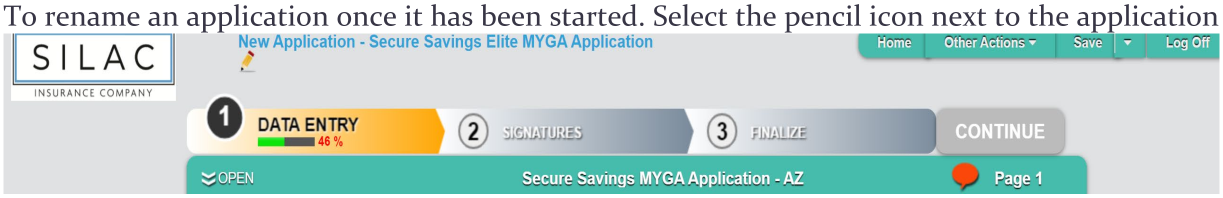
- IDENTIFY MISSING INFORMATION
  - Any Page with missing required information will display in red font.



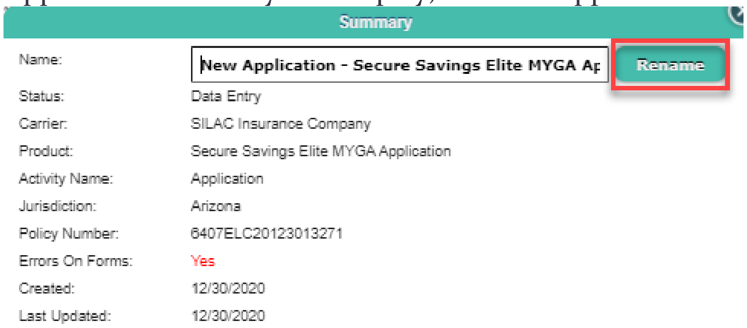
  - All the required fields are marked in red on the application and forms. To locate the required fields on each page, click on the red call out icon in the upper right-hand corner.



- HOW TO RENAME AN APPLICATION
  - To rename an application once it has been started. Select the pencil icon next to the application name

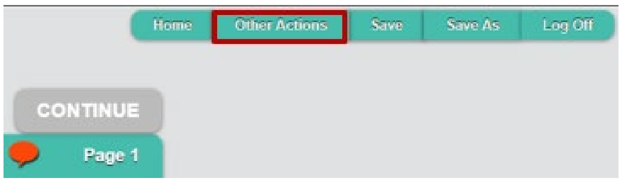


- Application summary will display, once the application name is update select “rename”

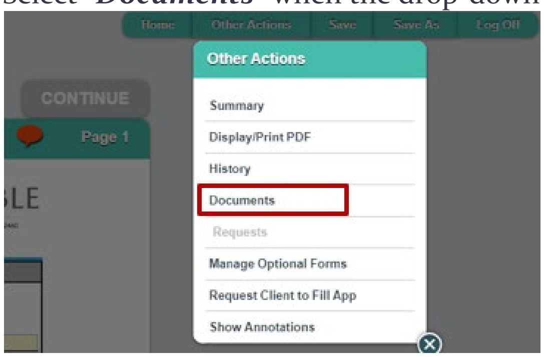


HOW TO ADD ATTACHMENTS

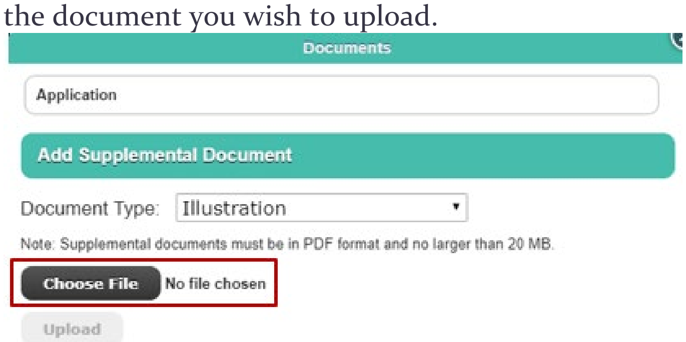
- To add attachments, select “***Other Actions***” from the navigation bar in the upper right-hand corner.
    - *Example: If the owner on the application is a trust, you will use the attachment feature to attach a copy of the trust documents.*



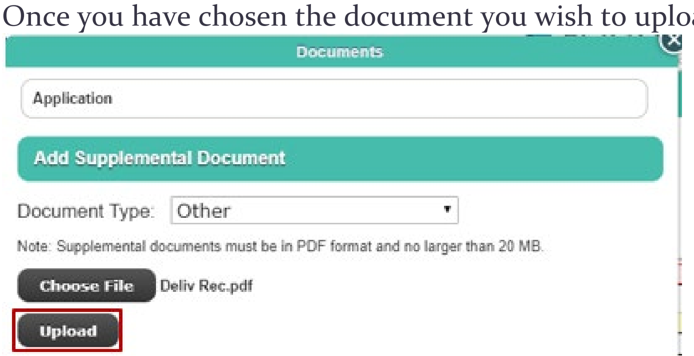
- Select “***Documents***” when the drop-down menu displays.



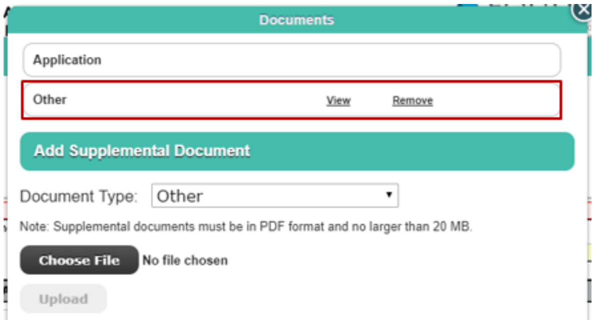
- Select the “***Document Type***” you would like to upload and select ***“Choose File”*** to browse and select the document you wish to upload.



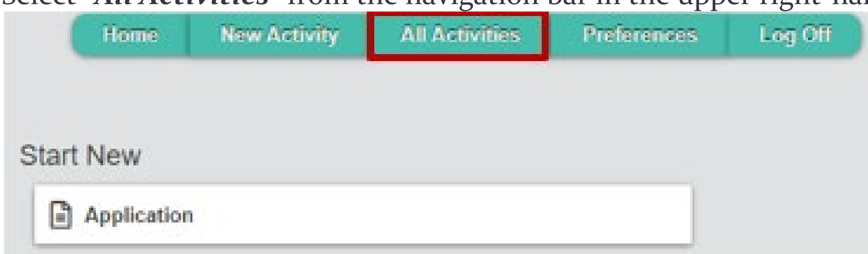
- Once you have chosen the document you wish to upload select “upload”



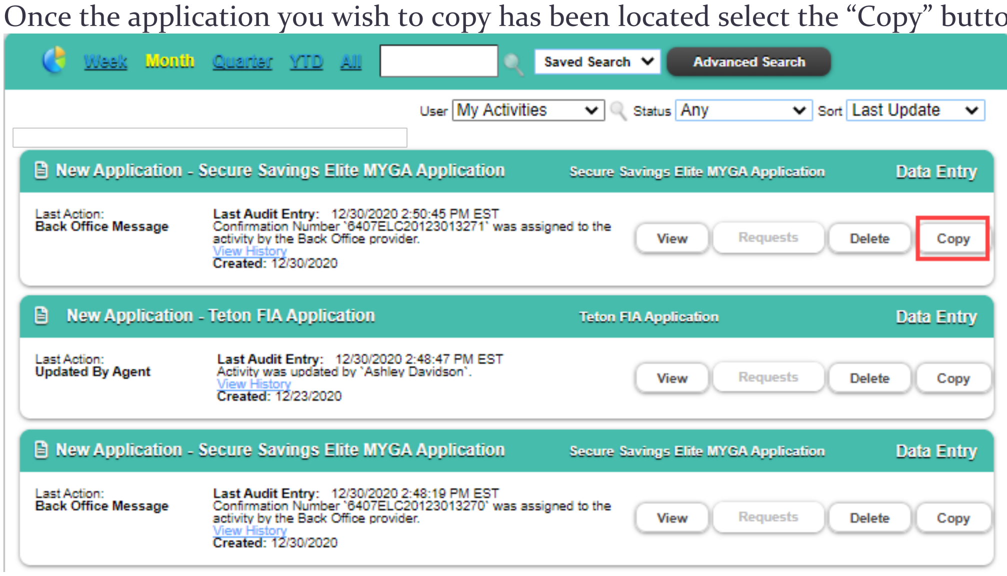
- Once your Document has been uploaded you should be able to view/remove the uploaded document under the "Documents" section.



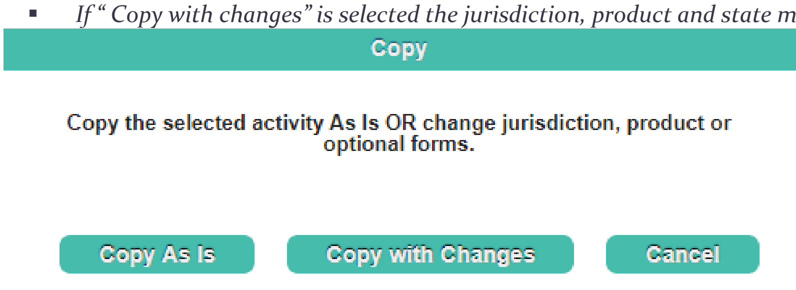
- HOW TO COPY APPLICATION.
  - Select "***All Activities***" from the navigation bar in the upper right-hand corner.



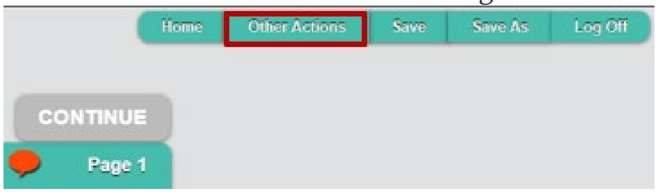
  - List of applications submitted for the month will display
    - *This can be changes to see applications submitted that week, month, quarter, year to date and all.*
  - Once the application you wish to copy has been located select the "Copy" button



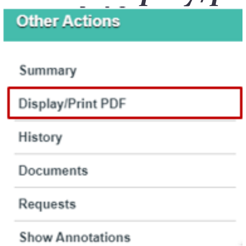
  - Application can be copied as is or with changes.
    - *If "Copy as Is" is selected the jurisdiction, product and state will not be able to be changed.*
    - *If " Copy with changes" is selected the jurisdiction, product and state may be changed.*



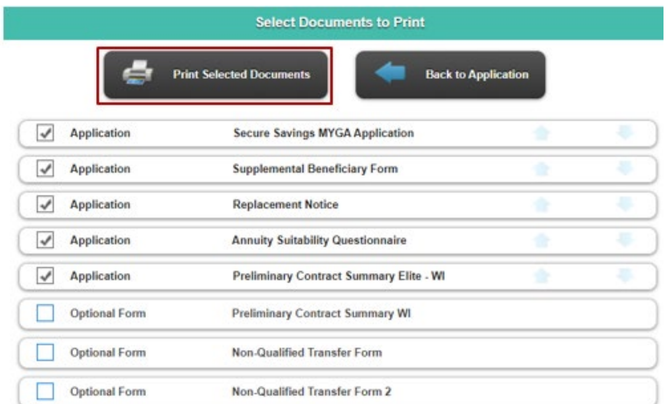
- HOW TO PRINT APPLICATION
  - Select "***Other Actions***" from the navigation bar in the upper right-hand corner.



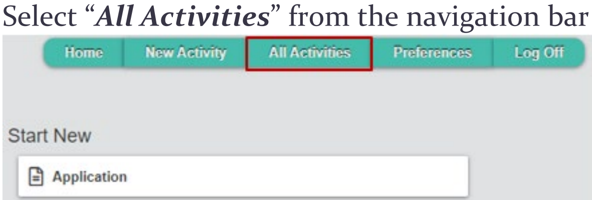
  - Select "***Display/print PDF***" when the drop-down menu displays.



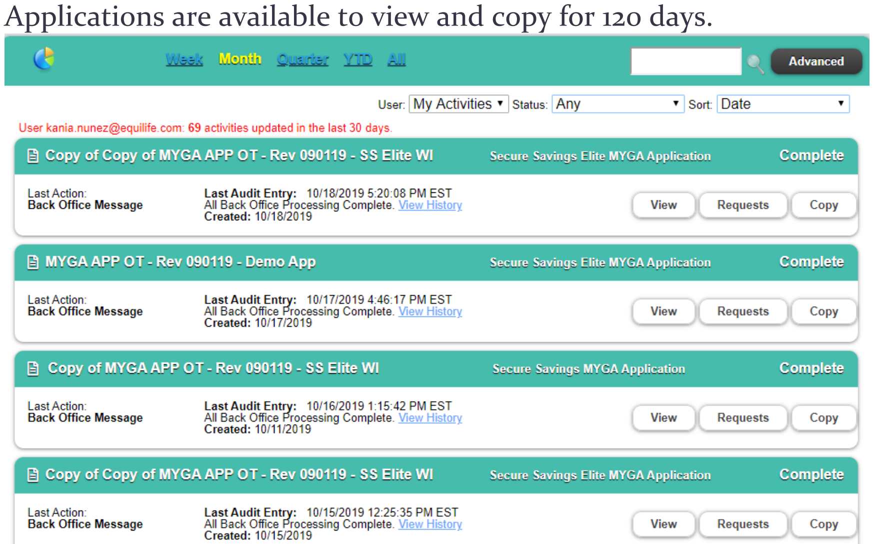
  - List of Forms will display, select or unselected any forms you with to include or exclude in the print and select "Print Selected Documents"



- HOW TO VIEW APPLICATION HISTORY
  - Select "***All Activities***" from the navigation bar in the upper right-hand corner.

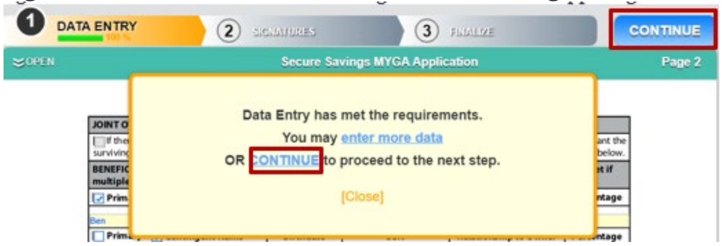


  - List of applications submitted for the month will display
    - *This can be changes to see applications submitted that week, month, quarter, year to date and all.*
  - List of applicants can be sorted by status, date, activity name or product name.
  - You can also search for a specific application in the search bar.
  - Applications are available to view and copy for 120 days.



Signature Options & Process

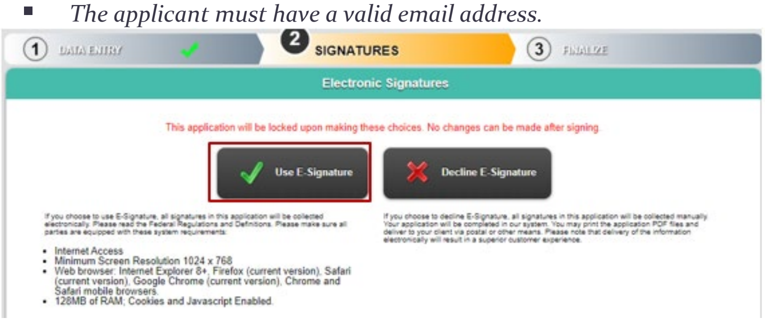
When the application is 100% complete, a message will display for you to continue to the next step of collecting signatures. Select "***Continue***" in the message window or in the upper right-hand corner to proceed.



Below we have outlined the steps for each signature option available.

- CLIENT E-SIGNATURE IN PERSON

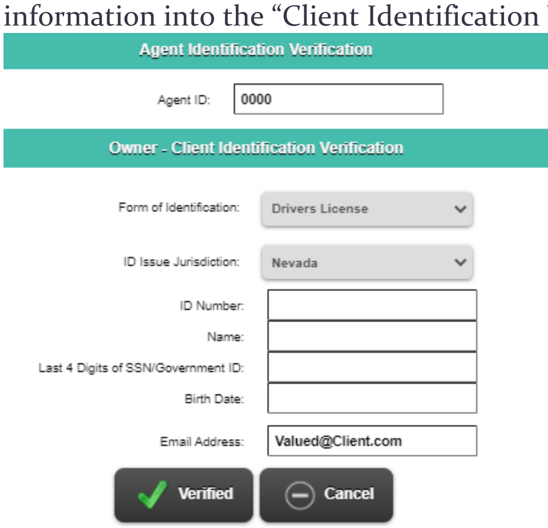
  If you and your client are completing the application in person the E-Signature process can be completed immediately with your client by following the steps outlined below.
  - After clicking "***Continue***" the Electronic Signature Screen will display.
  - select 'Use E-Signature' to start the signing process.
    - *The applicant must have a valid email address.*



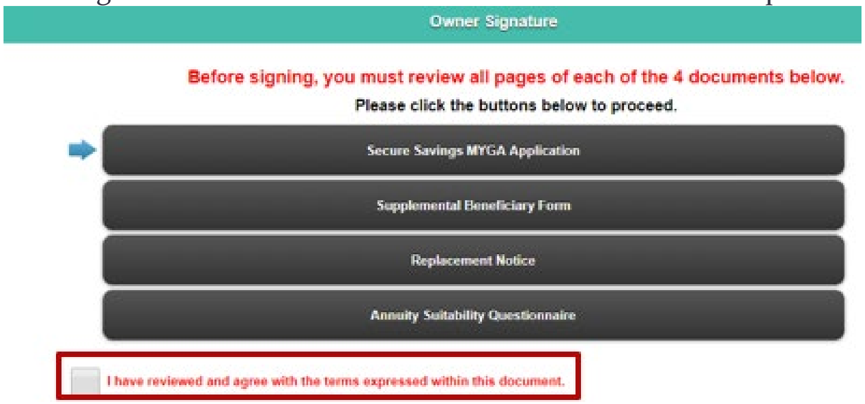
  - Once E-Signature is selected, you will see a list of required signers based on the information completed in the application.

  - Select the signer's role
  - To continue to sign, select 'Sign Now'

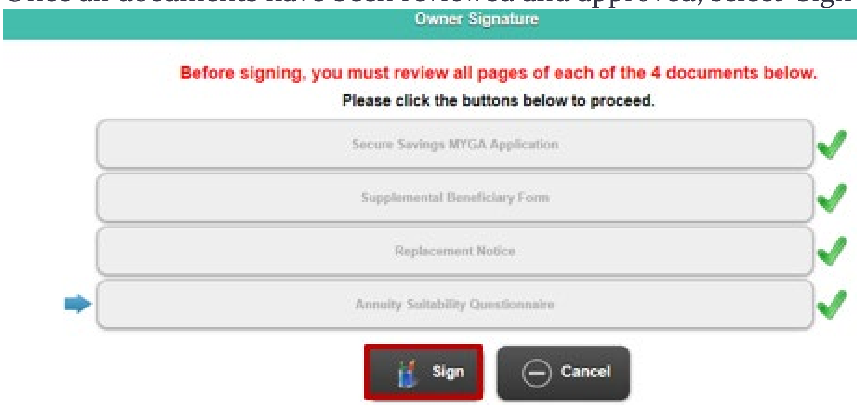
  - Before the client begins signing, you must verify the identity of the client by entering their information into the "Client Identification Verification" sections and select "Verified".



- Select the 'I have reviewed…' checkbox to acknowledge that the forms have been reviewed and the client agrees with the content entered for each form that requires a signature.



- Once all documents have been reviewed and approved, select 'Sign"

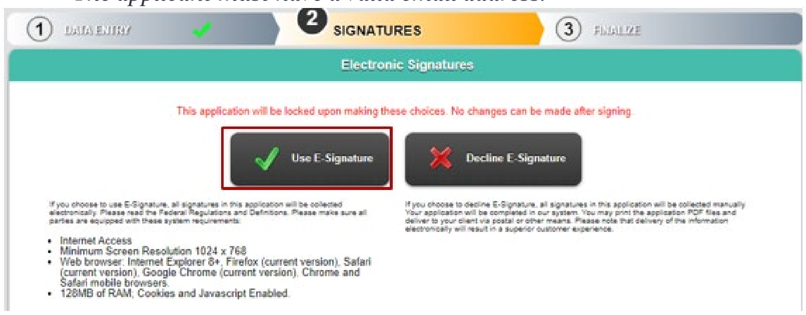


- You will be directed to the "Capture Electronic Signature" screen. Where the Signer Full Name and city where the application was signed will need to be entered.
  - *The signature box is automatically completed when filling in the Signer Full Name field. To replace the typed name, the signer may use a mouse to sign and replace the typed name.*
- Select 'I Consent' and repeat the same process for all other clients that are signing in person.

- CLIENT E-SIGNATURE VIA EMAIL

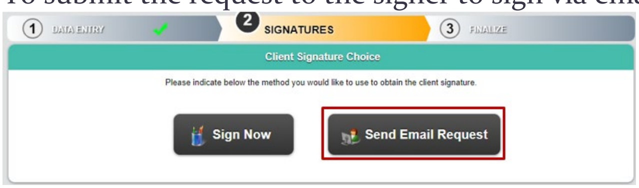
If you and your client are not completing the application in person the E-Signature process can be emailed to your client by completing the steps outlined below

- After clicking "***Continue***" the Electronic Signature Screen will display.
- select 'Use E-Signature' to start the signing process.
  - *The applicant must have a valid email address.*



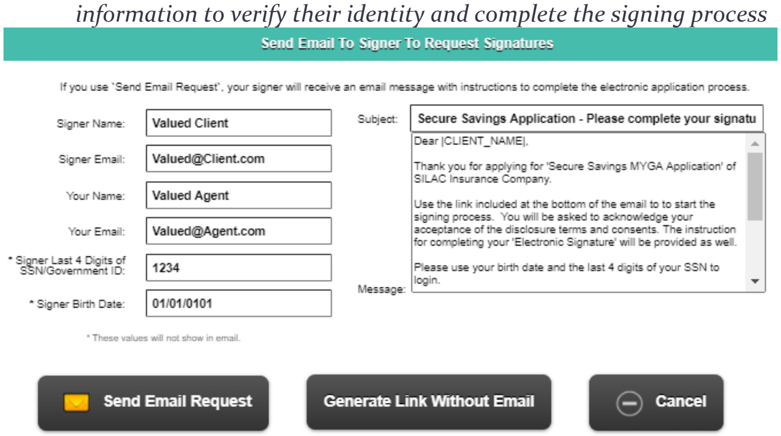
- Once E-Signature is selected, you will see a list of required signers based on the information completed in the application.

- Select the signer's role
- To submit the request to the signer to sign via email select 'Send Email Request'

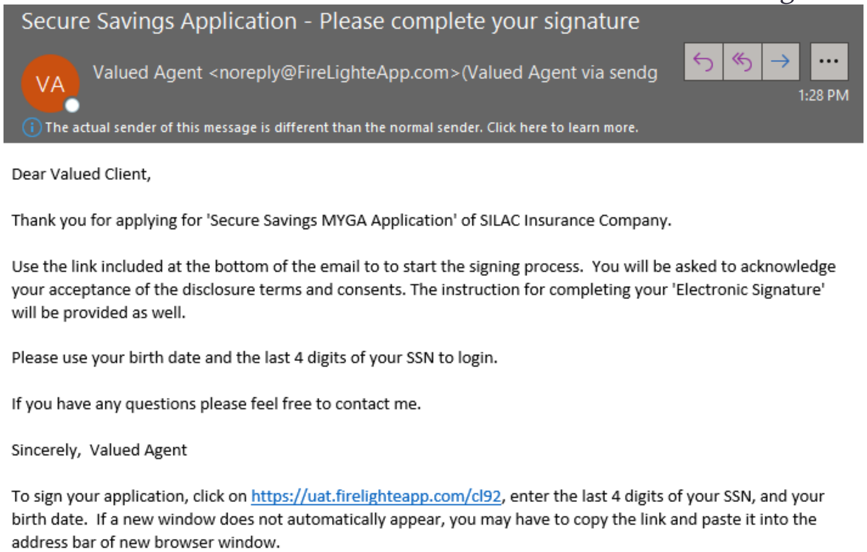


- "Send Email To Signer To Request Signatures" screen will display.

- Fill out the fields in the "Send Email To Signer To Request Signatures" and when done select "Send Email Request.
  - *Ensure that the last 4 of SSN and date of birth are entered in correctly because the signer will need to enter in that information to verify their identity and complete the signing process*



- The client will receive an email like the one below from Firelight to complete the e-Signature Process.



Secure Savings Application - Please complete your signature

VA Valued Agent <noreply@FireLighteApp.com>(Valued Agent via sendg

1:28 PM

The actual sender of this message is different than the normal sender. Click here to learn more.

Dear Valued Client,

Thank you for applying for 'Secure Savings MYGA Application' of SILAC Insurance Company.

Use the link included at the bottom of the email to to start the signing process. You will be asked to acknowledge your acceptance of the disclosure terms and consents. The instruction for completing your 'Electronic Signature' will be provided as well.

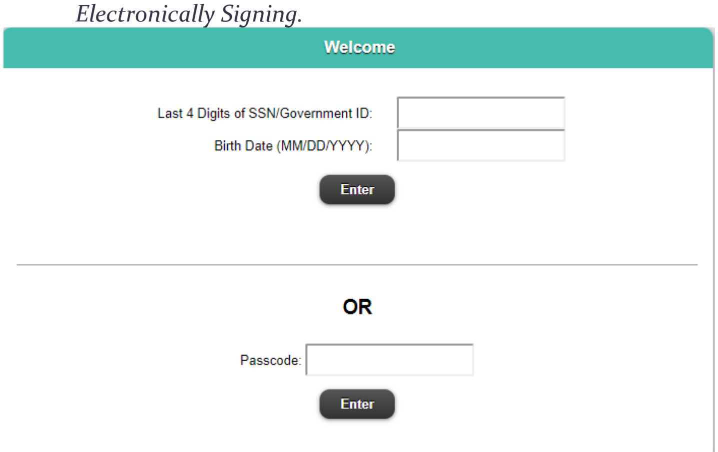
Please use your birth date and the last 4 digits of your SSN to login.

If you have any questions please feel free to contact me.

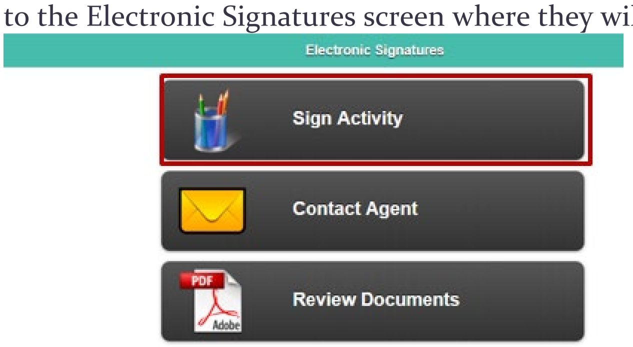
Sincerely, Valued Agent

To sign your application, click on https://uat.firelighteapp.com/cl92, enter the last 4 digits of your SSN, and your birth date. If a new window does not automatically appear, you may have to copy the link and paste it into the address bar of new browser window.

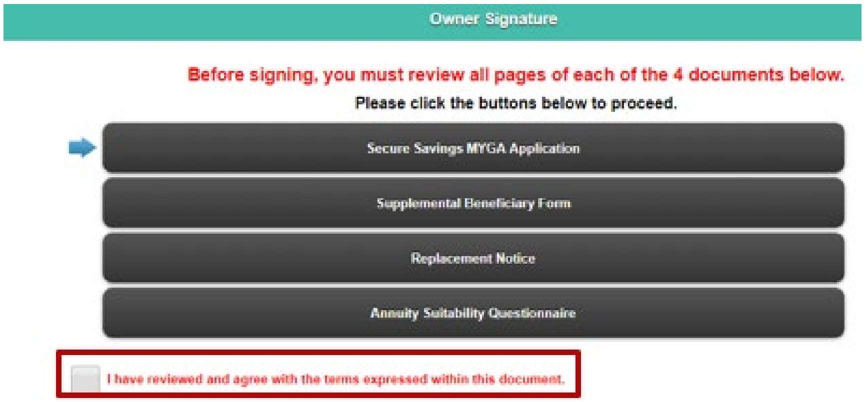
- Once the client clicks the link in the email it will take them to a screen to verify their identity.
  - *Keep in mind that each link in the Postscript will be different for every client as it is linked to the application they will be Electronically Signing.*



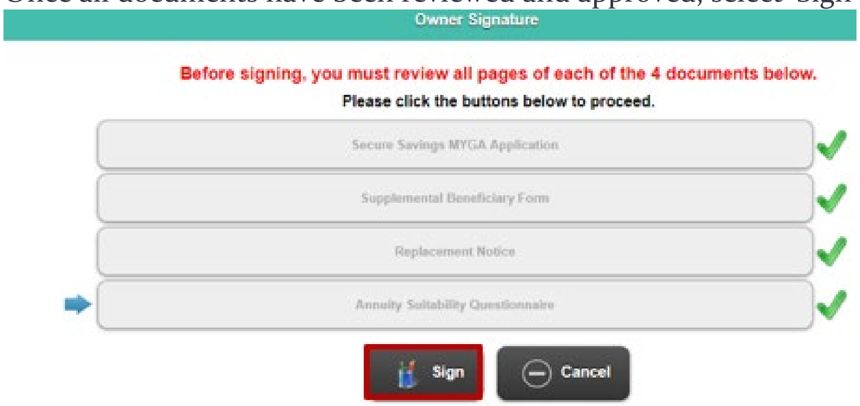
- Once the Client enters the last 4 of their SSN and date of birth, and they select enter it will take them to the Electronic Signatures screen where they will need to click on “Sign Activity”



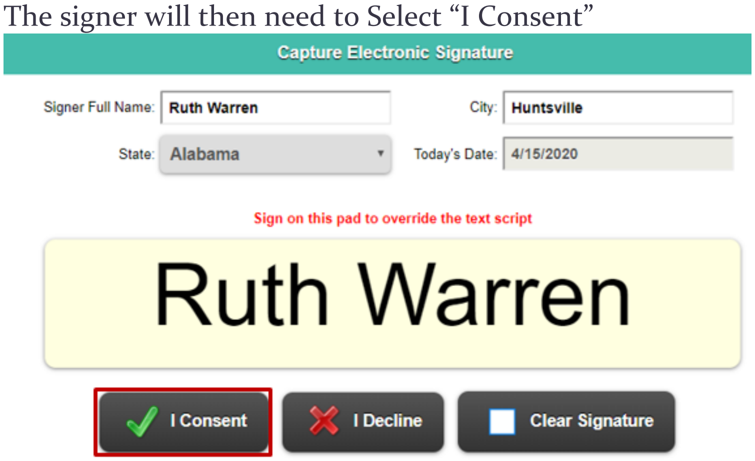
- The Client will be directed to the owner signature screen where they will need to select the ‘I have reviewed…’ checkbox to acknowledge that the forms have been reviewed and the client agrees with the content entered for each form that requires a signature.



- Once all documents have been reviewed and approved, select 'Sign"



- The signer should then receive the "Capture Electronic Signature Screen", Here the Client will enter their Full Name and city the application was signed in.
  - *The signature box is automatically completed when filling in the Signer Full Name field. To replace the typed name, the signer may use a mouse to sign and replace the typed name.*
- The signer will then need to Select "I Consent"



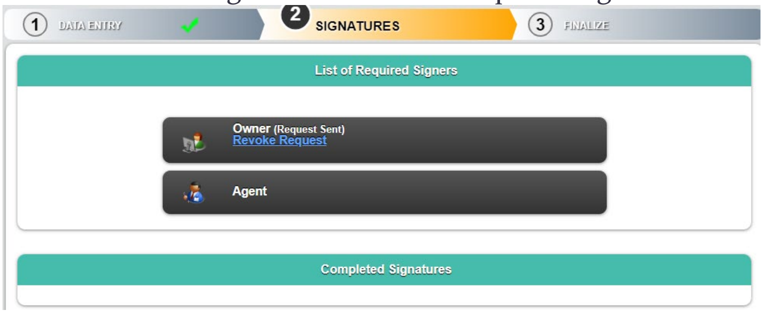
- When the signature has been consented, the signer will receive a congratulations screen.

- Once the Agent has submitted the application through Firelight the Client will receive one last email like the one below from Firelight.

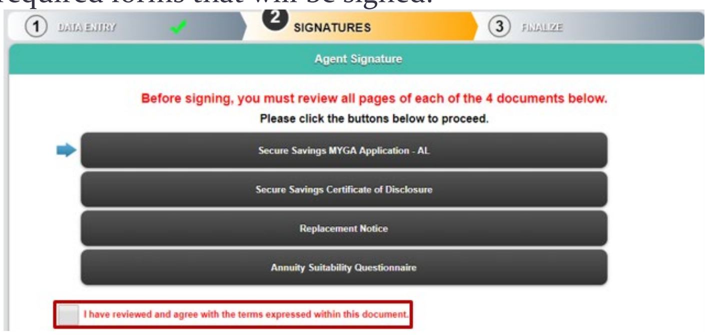
- AGENT ELECTRONIC SIGNATURES

Regardless if the client electronically signed in person or via email request the agent will always complete an On-Site Signature by following the steps below.

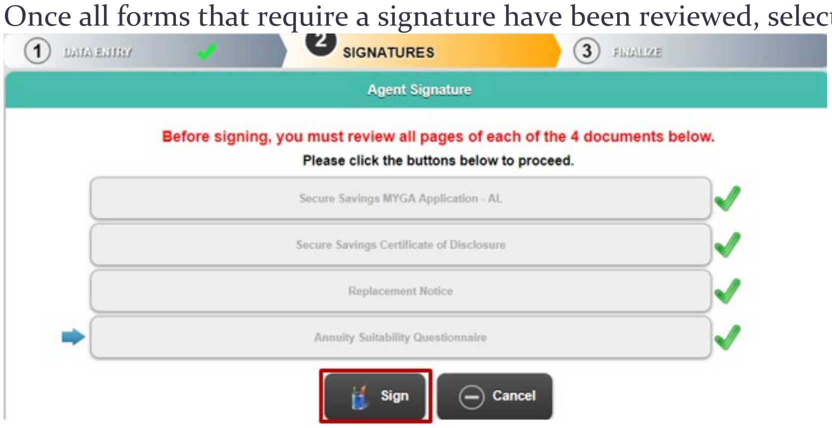
- User will select "agent" in the list of required signers



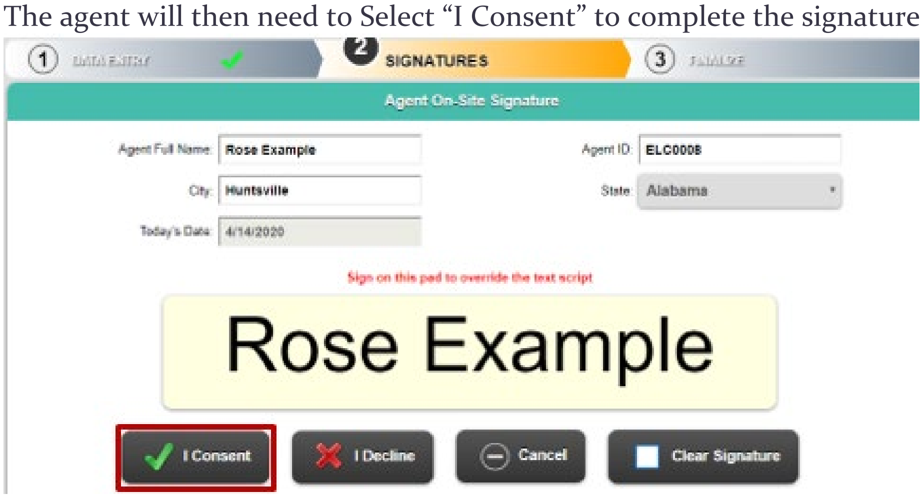
- When the agent is signing they will select the 'I have reviewed…' checkbox to acknowledge the required forms that will be signed.



- Once all forms that require a signature have been reviewed, select 'Sign"



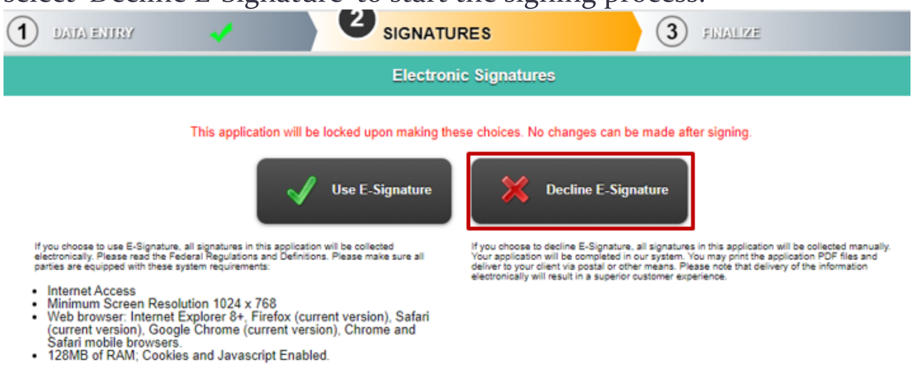
- The user will receive the agent on-site signature screen. In this screen the agent will sign by entering their Full Name, and they city the application was signed in
  - *The signature box is automatically completed when filling in the agents Full Name field. To replace the typed name, the signer may use a mouse to sign and replace the typed name.*
- The agent will then need to Select "I Consent" to complete the signature process.



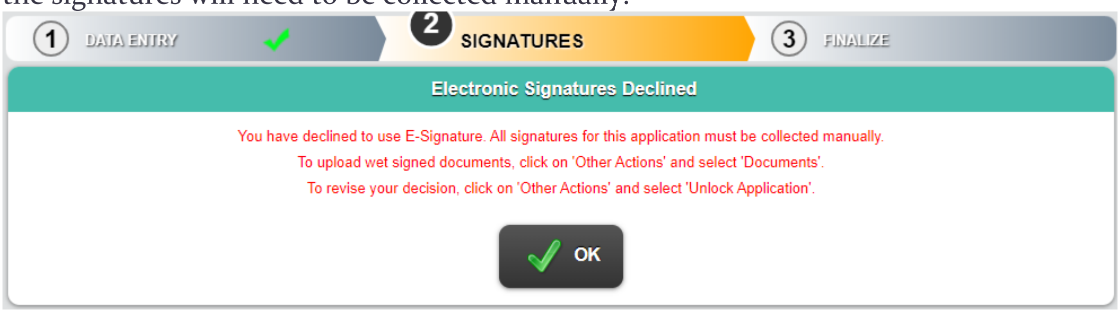
- CIENT & AGENT PHYSICAL SIGNATURES

If you wish to have the application signed physically with a pen. You may do so by following the steps outlined below.

- After clicking “***Continue***” the Electronic Signature Screen will display.
- select ‘Decline E-Signature’ to start the signing process.



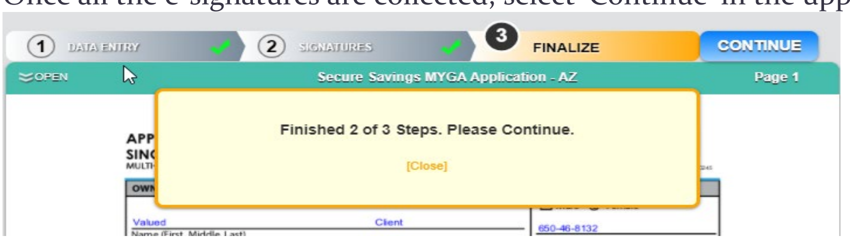
- The user will then receive the “Electronic Signatures Declined” Screen. This screen will advise the that the signatures will need to be collected manually.



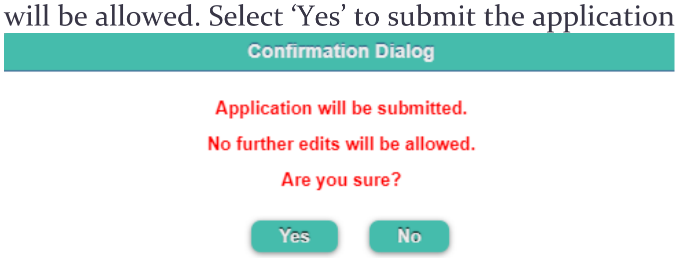
- The user can print the filled-out application by following the steps located on page 9

How to submit the application

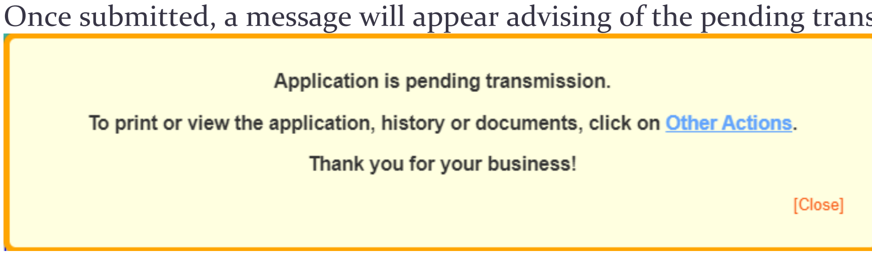
- SUBMITTING APPLICATIONS THAT WERE ELECTRONICALLY SIGNED IN PERSON
  - Once all the e-signatures are collected, select ‘Continue’ in the upper right-hand corner



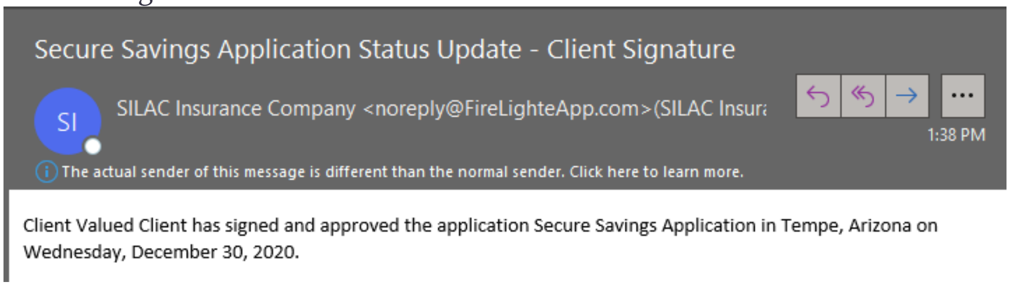
  - A confirmation dialog box will appear advising the application will be submitted and no further edits will be allowed. Select ‘Yes’ to submit the application



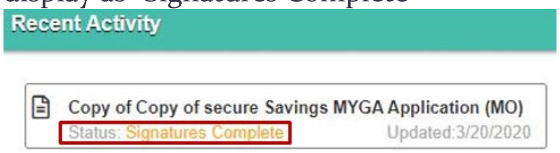
  - Once submitted, a message will appear advising of the pending transmission of the application.



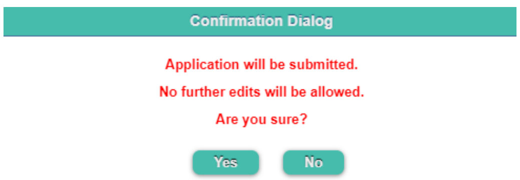
- SUBMITTING APPLICATIONS THAT WERE ELECTRONICALLY SIGNED VIA EMAIL
  - When the Client has completed the signature process the agent will get an email like the one below from Firelight.



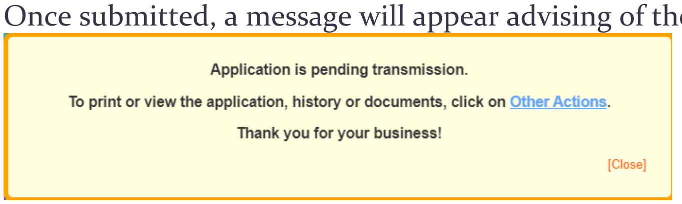
  - The agent will need to return to Firelight to submit the application. The status of the application will display as "Signatures Complete"



  - The agent will go back into the application by clicking on it and will complete the application by selecting 'Continue' in the upper right-hand corner
  - A confirmation dialog box will appear advising the application will be submitted and no further edits will be allowed. Select 'Yes' to submit the application



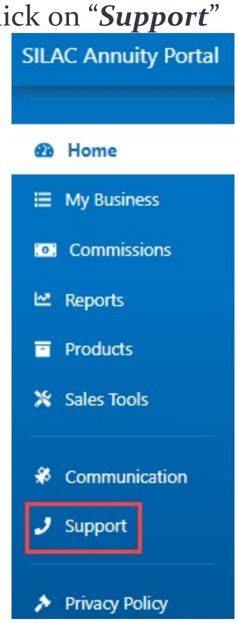
  - Once submitted, a message will appear advising of the pending transmission of the application.



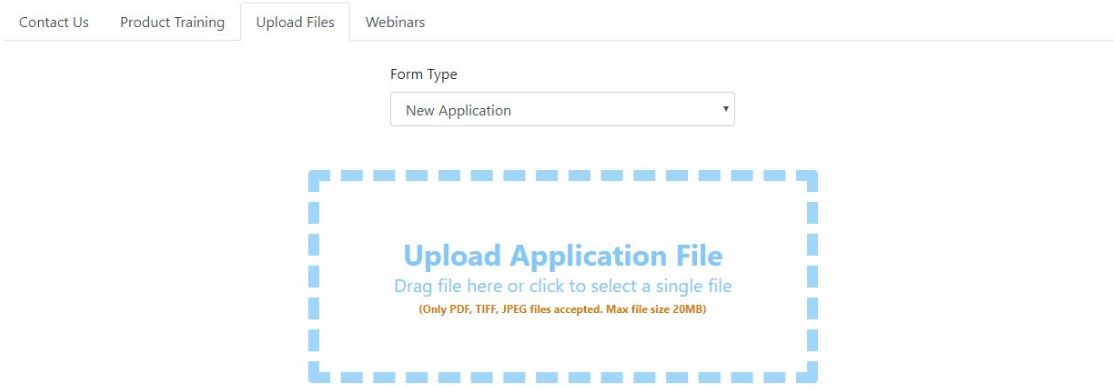
- SUBMITTING APPLICATIONS THAT WERE PHSICALLY SIGNED

Once all the required signatures have been manually obtained. The agent may mail or fax the application. Our mailing address and fax number are located on page 2 of this document. The Agent may also upload a PDF of the signed application to us through the agent portal by following the steps below.

  - Sign into the agent portal at https://portal.equilife.com/
  - Click on "***Support***"



- Once on the Support page Click on "Upload Files" and upload the PDF of the application with the Form type as "New Application"



- When the document has been uploaded a successful upload web message will be received a long with a confirmation number.