

INSURANCE COMPANY

Annuity eApp User Guide

Table of Contents

1
2
3
3
4
б
б
б
б
6
7
8
9
9
D
D
2
5
5
5
5
7
7

Contact Information

<u>Address</u>

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: <u>annuity.new.business@SILACins.com</u> *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.

<u>Annuity New Business:</u> Monday – Friday 7:00 a.m. – 6:00 p.m. MST

<u>All Other Departments:</u> 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 <u>https://portal.SILACins.com/</u>
- 2. Click on "*Products*" SILAC Annuity Portal



3. Select a product



Fixed Index Annuities



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

rochure Run a Calculation Product Training Sales Materials Start eApp

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

Start New							
Applicati	on						
Manage							
All Activ	ities						
Select th	ne " Jurisdic t	tion" (Stat	te of Sa	le) and '	'Product	"	
Create New	Application						

- 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.

tion: 🛈 🛛 Arizona	 Product Type: 	Fixed Indexed Annuity ~
Fixed Indexed Annuity	SILAC Insurance Company	Denali Bonus FIA Application
⁼ixed Indexed Annuity	SILAC Insurance Company	Denali FIA Application
Fixed Indexed Annuity	SILAC Insurance Company	Teton Bonus FIA Application
⁼ixed Indexed Annuity	SILAC Insurance Company	Teton FIA Application

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

Cre	ate New	Application				
Jurisd	diction: 🕕	Arizona	~	Product Type:	Multi-Year Guaranteed Annuit 🗸 🗸	
ſ	Multi-Yea Guarante	r ed Annuity	SILAC Insurar	nce Company	Select Product Type	s Elite MYGA
	Multi-Yea	r	SILAC Insuran	ice Company	Fixed Indexed Annuity	s MYGA Application
ļļ	Guaranteed Annuity				Multi-Year Guaranteed Annuity	

10. Once "Multi-year Guaranteed Annuity" product is selected the "Secure Savings" and "Secure Savings Elite" applications will display.

Multi-Ye Guaran	ear teed Annuity	SILAC Insurance Company	Secure Savings MYGA Application
Multi-Ye Guaran	ear teed Annuity	SILAC Insurance Company	Secure Savings Elite MYGA Application
urisdiction: 🛈	Arizona	 Product Type: 	Multi-Year Guaranteed Annuity \vee
Create Nev	v Application		

Once an application is

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

	Required Forms	
Secure Savings N	YGA Application - AZ	
Replacement Noti	50 C	
Annuity Suitability	Questionnaire	
	Optional Forms	
Wire Transfer		
	Add any optional forms, then click 'Create' to procee	rd.
the Applic Recommen	ration and select " <i>create</i> " dation: Rename the application to include the Create	e name and state of sale for easier

Name: New Application - Secure Savings Elite MYGA Application

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

11.

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.

	0		11	0		
		Home	Other Actions	Save	Save As	Log Off
	CONTINUE					
	Page *	1				
AP	PLICATIO	N STA	TUS			
0	The Status	s Bar a	at the top o	of the	page di	splays y

DATA ENTRY	2 SIGNATURES	3 FIMILIZE	CONTINUE
SODEN	Secure Savings	MYGA Application - AZ	🏓 Page 1

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

DATA ENTRY	2 SIGNATURES	3 FINALIZE	CONTINUE
SOPEN	Secure Savings	MYGA Application - AZ	🤛 Page 1

• 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.

Solar Entrat	2 SAGLATURES	CA Application A7	
<u>Sec.</u>	Secure Savings in t	CATAPPEICEUCH-AZ	 rage i

• HOW TO RENAME AN APPLICATION

o To rename an application once it has been started. Select the pencil icon next to the application name

₩OPEN	Secure Savings	MYGA Application - AZ	🟓 Page 1	
DATA ENTRY	2 signatures	3 FINALIZE	CONTINUE	
	re Savings Ente in FOA Applicati		Nome Other Actions	Save Cog On

o Application summary will display, once the application name is update select "rename"

	Summary	
Name:	New Application - Secure Savings Elite MYGA Ap	Rename
Status:	Data Entry	
Carrier:	SILAC Insurance Company	
Product:	Secure Savings Elite MYGA Application	
Activity Name:	Application	
Jurisdiction:	Arizona	
Policy Number:	6407ELC20123013271	
Errors On Forms:	Yes	
Created:	12/30/2020	
Last Updated:	12/30/2020	

• 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"

Add Supplemental Document Document Type: Other Note: Supplemental documents must be in PDF format and no larger than 20 MB.	Application			
Document Type: Other Note: Supplemental documents must be in PDF format and no larger than 20 MB.	Add Supplemen	ntal Document		
Note: Supplemental documents must be in PDF format and no larger than 20 MB.	Document Type:	Other	•	
	Note: Supplemental do	cuments must be in PDF for	mat and no larger than 20 MB	8
	Upload			

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

1	Documents
	Application
	Other <u>View</u> Remove
	Add Supplemental Document
	Document Type: Other Note: Supplemental documents must be in PDF format and no larger than 20 MB.
1	Choose File No file chosen Upload

• HOW TO COPY APPLICATION.

• Select "*All Activities*" from the navigation bar in the upper right-hand corner.

	Home	New Activity	All Activities	Preferences	Log Off
Start N	lew				
	pplication	1			

• 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

🔮 <u>Week</u> Month	Quarter <u>VID</u> All	Q Saved	Search 🗸 🛛 Ad	vanced Search	
	U	ser My Activities	✔ 🤍 Status Any	✓ Sort L	ast Update 🗸 🗸
New Application -	Secure Savings Elite MYGA A	oplication Se	cure Savings Elite N	IYGA Application	Data Entry
Last Action: Back Office Message	Last Audit Entry: 12/30/2020 2:50: Confirmation Number: 8407ELC2012 activity by the Back Office provider. <u>View History</u> Created: 12/30/2020	45 PM EST 3013271' was assigned to	the View	Requests	elete Copy
New Application	- Teton FIA Application	Ţ	eton FIA Application	1	Data Entry
Last Action: Updated By Agent	Last Audit Entry: 12/30/2020 2:48 Activity was updated by 'Ashley Dav View History Created: 12/23/2020	:47 PM EST idson'.	View	Requests	elete Copy
New Application -	Secure Savings Elite MYGA A	oplication se	cure Savings Elite N	IYGA Application	Data Entry
Last Action: Back Office Message	Last Audit Entry: 12/30/2020 2:48: Confirmation Number '6407ELC2012 activity by the Back Office provider. View History Created: 12/30/2020	19 PM EST 3013270' was assigned to	the View	Requests D	elete Copy

- 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.
 Copy

Copy the selected activity As Is OR change jurisdiction, product or optional forms.

Copy As Is

Copy with Changes

Cancel

h

• HOW TO PRINT APPLICATION

• Select "*Other Actions*" from the navigation bar in the upper right-hand corner.

	Home	Other Actions	Save	Save As	Log Off		
CONTINU							
CONTINU							
🤛 Page	1						
Select "Di	splav/r	orint PDF"	when	the drop	o-down r	nenu dis	plays.
Other Actions	- F J / F			P			P/-
Summary		-					

Display/Print PDF
History
Documents
Requests
Show Annotations

0

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

	Select Documents to Print		
-	Print Selected Documents Back to Application		
Application	Secure Savings MYGA Application	÷	*
Application	Supplemental Beneficiary Form	2	*
Application	Replacement Notice		
Application	Annuity Suitability Questionnaire		
Application	Preliminary Contract Summary Elite - WI		
Optional Form	Preliminary Contract Summary WI		
Optional Form	Non-Qualified Transfer Form		
Optional Form	Non-Qualified Transfer Form 2		

HOW TO VIEW APPLICATION HISTORY

• Select "*All Activities*" from the navigation bar in the upper right-hand corner.

Home	New Activity	All Activities	Preferences	Log Off
tart New				
Application	1			

- 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.
- \circ $\;$ List of applicants can be sorted by status, date, activity name or product name.
- \circ $\;$ You can also search for a specific application in the search bar.
- Applications are available to view and copy for 120 days.

<u>(</u>	<u>Jaak Month Quartar Y1D All</u>		Advanced
llser kania nunez@equilife.con	User: My Activit	ties ▼ Status: Any ▼ Sort: Date	; v
Copy of Copy of M	GA APP OT - Rev 090119 - SS Elite WI	Secure Savings Elite MYGA Application	Complete
Last Action: Back Office Message	Last Audit Entry: 10/18/2019 5:20:08 PM EST All Back Office Processing Complete. <u>View History</u> Created: 10/18/2019	View Reque	ests Copy
🗎 MYGA APP OT - Re	v 090119 - Demo App	Secure Savings Elite MYGA Application	Complete
Last Action: Back Office Message	Last Audit Entry: 10/17/2019 4:46:17 PM EST All Back Office Processing Complete. <u>View History</u> Created: 10/17/2019	View	ests Copy
Copy of MYGA APF	POT - Rev 090119 - SS Elite WI	Secure Savings MYGA Application	Complete
Last Action: Back Office Message	Last Audit Entry: 10/16/2019 1:15:42 PM EST All Back Office Processing Complete. <u>View History</u> Created: 10/11/2019	View Reque	Copy
Copy of Copy of M	(GA APP OT - Rev 090119 - SS Elite WI	Secure Savings Elite MYGA Application	Complete
Last Action: Back Office Message	Last Audit Entry: 10/15/2019 12:25:35 PM EST All Back Office Processing Complete. <u>View History</u> Created: 10/15/2019	View Requ	ests Copy

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.
- o 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 No

Client Sign, Select Sign	1 INOW gnature Choice
Please indicate below the method you v	would like to use to obtain the client signature.
iji Sign Now	👷 Send Email Request

• 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".

Agent laenanca		
Agent ID: 00	00	
Owner - Client Identi	fication Verification	
Form of Identification:	Drivers License	~
ID Issue Jurisdiction:	Nevada	~
ID Number:		
Name:		
Last 4 Digits of SSN/Government ID:		
Birth Date:		
Email Address:	Valued@Client.com	
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.

-		
	Secure Savings MYGA Application	
	Supplemental Beneficiary Form	
	Replacement Notice	
	Annuity Suitability Questionnaire	
They	e reviewed and agree with the terms expressed within this document.	
Dnce all d	reviewed and agree with the terms expressed within this document. Occuments have been reviewed and approved,	select 'S
Once all d	reviewed and agree with the terms expressed within this document. Ocuments have been reviewed and approved, Owner Signature	select 'S
Once all de	e reviewed and agree with the terms expressed within this document. Ocuments have been reviewed and approved, Owner Signature Before signing, you must review all pages of each of the 4 docu	select 'S ments below
Once all de	e reviewed and agree with the terms expressed within this document. Ocuments have been reviewed and approved, Owner Signature Before signing, you must review all pages of each of the 4 docu Please click the buttons below to proceed.	select 'S ments below
Once all de	e reviewed and agree with the terms expressed within this document. Documents have been reviewed and approved, Owner Signature Before signing, you must review all pages of each of the 4 docu Please click the buttons below to proceed. Secure Savings MYGA Application	select 'S ments below
Once all de	e reviewed and agree with the terms expressed within this document. Documents have been reviewed and approved, Owner Signature Before signing, you must review all pages of each of the 4 docu Please click the buttons below to proceed. Secure Sevings MYGA Application Supplemental Beneficiary Form	select 'S ments below
Once all de	e reviewed and agree with the terms expressed within this document. Documents have been reviewed and approved, Owner Signature Before signing, you must review all pages of each of the 4 docu Please click the buttons below to proceed. Secure Sevings MYGA Application Supplemental Beneficiary Form Replacement Notice	select 'S

- 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.

State: Missons			
State. WISCOTIS	in •	Today's Date: 10	/18/2019
	Sign on this pad to ove	rride the text script	
	Mark	Too	` †
	viain	163	51

• 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.
- o select 'Use E-Signature' to start the signing process.
 - The applicant must have a valid email address.

	JRES 3 FLIALINE
Electron	hic Signatures
This application will be locked upon making th	tese choices. No changes can be made after signing.
🖌 Use E-Signature	Decline E-Signature
If you choose to use E-Signature, all signatures in this application will be collected electronically. Please read the Federal Regulations and Definitions. Please make sure all parties are equipped with these system requirements.	If you choose to decline E-Signature, all signatures in this application will be collected manually Your application will be completed in our system. You may print the application PDF files and deliver to your client via postal or other means. Please note that delivery of the information electronicative will exact in a sponter outsomer experience.
Internet Access Minimum Screen Resolution 1024 x 768 Web browser: Internet Explorer 8+, Firefox (current version), Safari (current version), Google Chrome (current version), Chrome and Safari mobile browsers. 128/MB of RAM. Cookies and Javascript Enabled.	

• 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'

1 DATA ENTRY		ES	3 FINALIZE
	Client Sign	ature Choice	
	Please indicate below the method you wo	uld like to use to obta	in the client signature.
	ij Sign Now	Send	I Email Request
"Send Ema	il To Signer To) Reau	est Signatures" screen will displa
	Send Ema	il To Signer	To Request Signatures
lf you use 'Sen Signer Name: Signer Email:	d Email Request', your signer will rece Valued@Client.com	ive an email me: Subject:	ssage with instructions to complete the electronic application process. Secure Savings Application - Please complete your signatu Dear (CLIENT_NAME), Thank you for applying for "Secure Savings MYGA Application" of SILAC Insurance Company.
Your Name: Your Email: * Signer Last 4 Digits of SSN/Government ID:	Valued@Agent.com]	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
* Signer Birth Date:		Message:	
* These value	ues will not show in email.		
Seno	d Email Request	Generate Li	ink Without Email

- 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
 Send Email To Signer To Request Signatures

If you use 'Send	Email Request', your signer will re	ceive an email mes	sage with instructions to complete the electronic application process.
Signer Name:	Valued Client	Subject:	Secure Savings Application - Please complete your signatu
Signer Email:	Valued@Client.com		Thank you for applying for 'Secure Savings MYGA Application' of
Your Name:	Valued Agent		Use the link included at the bottom of the email to to start the
Your Email:	Valued@Agent.com		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.
* Signer Last 4 Digits of SSN/Government ID:	1234		Please use your birth date and the last 4 digits of your SSN to login.
* Signer Birth Date:	01/01/0101	Message:	
* These value	s will not show in email.		
Send	Email Request	Generate Li	nk Without Email 🕞 Cancel

• 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	
Valued Agent <noreply@firelighteapp.com>(Valued Agent via sendg</noreply@firelighteapp.com>	← ← ··· 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 <u>https://uat.firelighteapp.com/cl92</u>, 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.

Electronically Signing.	
Welcom	e
Last 4 Digits of SSN/Government ID: Birth Date (MM/DD/YYYY): Enter	
OR Passcode:	
Enter	

• 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.

Owner Signature	
Before signing, you must review all pages of each of the 4 documents bel	low.
Please click the buttons below to proceed.	
Secure Savings MYGA Application	
Supplemental Beneficiary Form	
Replacement Notice	
Annuity Suitability Questionnaire	
I have reviseed and acree with the terms expressed within this document	
ce all documents have been reviewed and approved, select 'Si	Sign"
Owner Signature	<i>1</i> 911
Before signing, you must review all pages of each of the 4 documents below.	N.
Please click the buttons below to proceed.	
Secure Savings MYGA Application	1
Supplemental Beneficiary Form	1
Replacement Notice	1
Annuity Suitability Questionnaire	1
🧃 Sign 🕞 Cancel	
e signer should then receive the "Capture Electronic Signature	re Scr
ir Full Name and city the application was signed in.	
The signature box is automatically completed when filling in the Signer F	Full Na
signer may use a mouse to sign and replace the typed name.	
Capture Electronic Signature	
Signer Full Name: Ruth Warren City: Huntsville	
State: Alabama Today's Date: 4/15/2020	
Sign on this pad to override the text script	
Duth Marran	
Ruin warren	

Clear Signature

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

J Consent

0

l Decline

Congratulations, you have signed all the required document sets for this application.	
V OK	

• 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.



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

	Agent Signature	
	Before signing, you must review all pages of each of the 4 documer Please click the buttons below to proceed.	nts below.
	Secure Savings MYGA Application - AL	✓
	Secure Savings Certificate of Disclosure	✓
	Replacement Notice	_
•	Annuity Suitability Questionnaire	~

- 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.

Agent Full Name:	Rose Example	Agent ID:	ELC000B	
City:	Huntsville	State	Alabama	
Today's Date:	4/14/2020			
	Sign on this ped	to override the text script		
	Rose E	=xamp	ble	

• 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.
- o select 'Decline E-Signature' to start the signing process.

1 DATA ENTR	и 🗸	2 SIGNAT	URES		3	FIMALIZE		
	Electronic Signatures							
	This application w	ill be locked upon making t	hese choices. N	lo changes can b Decline E-Sig	e made after	signing.		
If you choose to use electronically. Please parties are equipped	E-Signature, all signatures in this appli e read the Federal Regulations and Def with these system requirements:	ication will be collected finitions. Please make sure all	If you choose i Your applicatio deliver to your electronically v	to decline E-Signature in will be completed in client via postal or oth vill result in a superior	, all signatures in our system. You rer means. Please customer experie	this applicati may print the e note that de ence.	on will be collected man a application PDF files at elivery of the information	ually. nd
 Internet Acces Minimum Scr Web browser (current versi Safari mobile 128MB of RA 	ss een Resolution 1024 x 768 : Internet Explorer 8+, Firefox on), Google Chrome (current v browsers. M; Cookies and Javascript En	(current version), Safari version), Chrome and nabled.						
			_	-	_			

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

1 DATA ENTRY	1	2 SIGNATURES	3 FINALIZE
		Electronic Signatures Decline	d
	You have decline To uploa To revi	d to use E-Signature. All signatures for this applicati id wet signed documents, click on 'Other Actions' an se your decision, click on 'Other Actions' and select	on must be collected manually. Id select 'Documents'. 'Unlock Application'.
		🗸 ок	

o 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
 - o 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.



PAGE 16

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.



Client Valued Client has signed and approved the application Secure Savings Application in Tempe, Arizona on Wednesday, December 30, 2020.

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



- 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.

Application is pending transmission.	
To print or view the application, history or documents, click on Other Actions.	
Thank you for your business!	
[Clos	se]

• 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"

Contact Us	Product Training	Upload Files	Webinars
			Form Type New Application
		ſ	Upload Application File Drag file here or click to select a single file (Only PDF, TIFF, JPEG files accepted. Max file size 20MB)
		. L.	

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