



eSuite Instruction Guide

Helping You Grow Your Business

Welcome to Innovative Underwriters eSuite package

Our eApplication, Drop Ticket, and eSignature platforms make it easier for you to do business with IU - providing your clients a quick and convenient experience.

e-Application

Reduce policy issue cycle times and receive faster paid commissions! This process helps eliminate paper applications and allows you to complete applications online along with eSignatures. Unlike paper apps, eApp will not forget forms and will put everything in good order.

Pages 2 - 4

Drop Ticket

Save time and serve more clients through our multi-carrier, online, mobile enabled Drop Ticket option. This quick and easy option is the fastest route to an underwriter when a purchase decision has been made.

Pages 5 – 9

Drop Ticket VS e-Application

Comparison chart to identify which best serves your individual cases.

Page 9

eSignature

Our eSignature platform provides flexibility for you to obtain client signatures electronically for Informal Inquiries, HIPAA, and Reg 194 Disclosure.

Pages 10 - 14



eApplication Guide

Helping You Grow Your Business

Welcome to Innovative Underwriters eApplication

Reduce policy issue cycle times and receive faster paid commissions! This process helps eliminate paper applications and allows you to complete applications online along with eSignatures. Unlike paper apps, eApp will not forget forms and will put everything in good order.

Available Carriers

	<i>Lincoln National</i>	<i>Nationwide</i>	<i>Securian</i>	<i>Prudential</i>	<i>US Life</i>		
Non NY Carriers:	<i>American General</i>	<i>John Hancock</i>	<i>North American</i>	<i>Principal</i>	<i>Symetra</i>	<i>United of Omaha</i>	

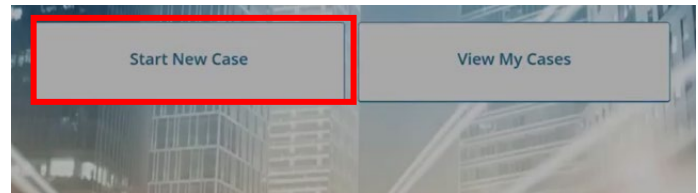
Access the e-App platform through Innovative Underwriters website:
<https://innovativeunderwriters.com>.

Please note: if you are taking an application for a carrier listed in the states below, you **MUST** complete contracting paperwork prior to submitting the e-Application. The IU licensing and contracting team can be reached via phone 800-446-7872; or email: c&l@innovativeunderwriters.com

CARRIER	PRE-APPOINTMENT STATE	NOT AVAILABLE IN NEW YORK
<i>American General</i>	<i>LA, MT, PA</i>	<i>X</i>
<i>Equitable</i>	<i>PA, VT, WI</i>	
<i>John Hancock</i>	<i>MT, PA, UT, WI</i>	<i>X</i>
<i>Lincoln Life</i>	<i>PA</i>	
<i>Nationwide</i>	<i>PA</i>	
<i>North American</i>	<i>None</i>	<i>X</i>
<i>Principal</i>	<i>None</i>	<i>X</i>
<i>Prudential</i>	<i>PA</i>	
<i>Securian</i>	<i>PA, WI</i>	
<i>Symetra</i>	<i>OK, PA</i>	<i>X</i>
<i>United of Omaha</i>	<i>MT, PA</i>	<i>X</i>
<i>US Life</i>	<i>None</i>	

Step-by-Step Instructions for e-Application

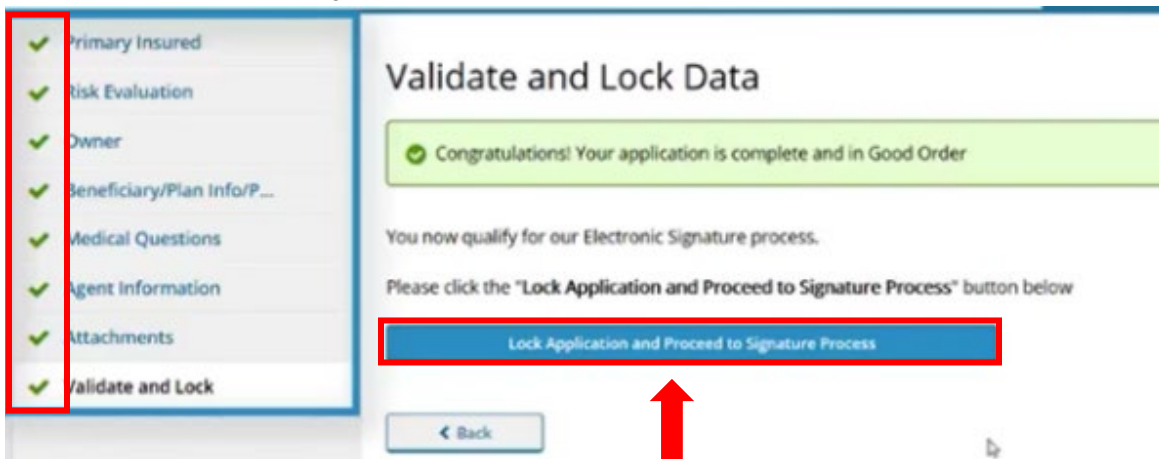
1. Log into the e-App platform and start a **NEW CASE**



2. Choose the **CARRIER**

3. Click **SELECT** and complete all fields of the application

4. When all check marks along the left-hand side turn green (✓) the application is ready to be submitted

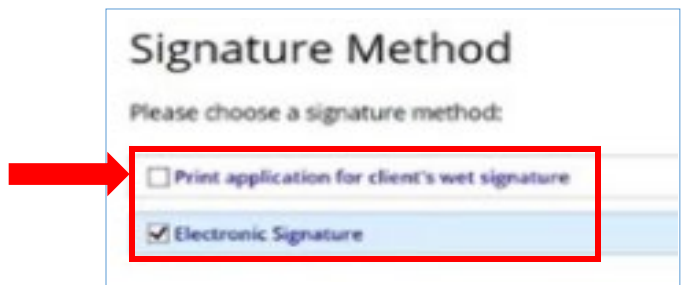


5. **LOCK APPLICATION** and proceed to **SIGNATURE PROCESS**

6. Choose **E-SIGN** (or print the app for wet signature, if needed)

7. Choose **E-SIGN via EMAIL**

If you are using a Guardian exam for another carrier, the Non-Medical (Part 2, Part B) of the application will be required. Please print for client signature.



8. An **EMAIL NOTIFICATION** will be sent to you once all signatures have been collected from the insured/owner (*Client will use the last four digits of their SSN to access*)
9. **SUBMIT** application for processing.
10. You will receive an email to **SIGN AS AGENT**

Tips For Using e-Application

- Complete all areas highlighted in **yellow**
- **✓ Green check marks** indicate the section is complete
- **? Red question marks** indicate required information is missing
- Application sections do not have to be completed in order
- Additional sections will populate for travel, aviation, pilot etc.
- **Auto-save feature** saves your progress after each completed page
- **Stop and return to an application later** by simply clicking SAVE
- Applications remain **saved in the system for 120 days** – this restarts every time you modify the application
- Emails come from donotreply@ipipeline.com
- Note there are **3 buttons that the client must open before signing:**
 - **Review app, Buyer's Guide, & Decline**
- Click **VIEW FORMS** to print a paper application, if desired
- Enter **personal notes** prior to submitting in the **NOTATIONS** section
- **Resend client emails** under **CASE STATUS**; choose **RESEND**
- If a client **declines the application**, I-pipeline will notify you
- The application can be **unlocked** at any time. However, if you acquired signatures prior to unlocking, those will be removed and new signatures will be required on all pages.
- A dashboard displaying your cases will be available as you start using the e-app tool. Select **VIEW CASES**
- Case Manager email: lunewbusiness@innovativeunderwriters.com

Firm Office Name

Innovative Underwriters



Drop Ticket Guide

Helping You Grow Your Business

Welcome to Innovative Underwriters Drop Ticket

Save time and serve more clients through our multi-carrier, online, mobile enabled Drop Ticket option. This quick and easy option is the fastest route to an underwriter when a purchase decision has been made.

Available carriers

American General	Principal**
American National	Protective Life
Banner Life	Prudential
John Hancock*	SBLI
Pacific Life	William Penn

Access Drop Ticket

Enter from the E-submissions tab on Innovative Underwriters website
<https://innovativeunderwriters.com/term-on-the-go/>

If using Drop Ticket for the first time, you will need to register.

**A non-medical must be included with John Hancock accelerated underwriting applications.*

***Important message prior to completing ticket for Principal: The following email must be entered in Section 3 on the ticket so that we are notified your ticket has been dropped.*

DropTicket@innovativeunderwriters.com

It's as Easy as 1, 2, 3

Step 1

Spend 5 minutes gathering basic information from your client to start the simple online process for life insurance

Step 2

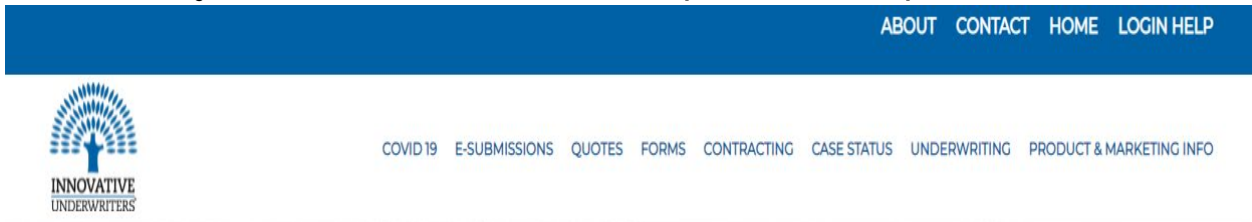
A trained call center specialist contacts your client to complete the application via 20-minute phone call and sets up paramed exam (if required)

Step 3

You sit back and wait for the policy to be issued
[See simple instruction guide on next page](#)

Step-by-step Instructions for Drop Ticket

- To begin: Go to our website <https://innovativeunderwriters.com/term-on-the-go/>
- Once there you choose **E-submissions** as per below snapshot:



Carriers Available:

- American General
- American National
- Banner Life
- John Hancock
- Pacific Life
- Principal**
- Protective Life
- Prudential SBLI
- William Penn

Next step either Login or Register (if you never used the system).



**If doing a ticket for Principal drop ticket you will need to scroll down on the screen and just hit the blue box per example below:



Once you click the blue box it takes you right into the ticket.



Proposed Insured

This process is not available for the state of NY.

* Required

First Name * **Middle Name** **Last Name ***

Date of Birth *

Gender *
 Male Female

Street Address *

City * **State *** **ZIP ***

Email Address *

IMPORTANT NOTE: When dropping a ticket for Principal you *must add our email* under the Advisor section as per below as that is the way we are notified the ticket was dropped:

Contact Email Address *

DROPTICKET@INNOVATIVEUNDERWRITERS

Next Step for all other carriers (except Principal) to start the drop ticket:

- Click **START QUOTE**

Start a quote...

State: * **Date of Birth:** * * * **Save Age**

Gender: Male Female **Smoker/Tobacco:** Yes No

Rate Class: * **Type of Insurance:** * **Face Amount:** \$

Carrier: **Product Name:**

Hide Non-Preferred Carriers **Sort Quotes By:**

- Complete all * red asterisks sections
- Select **Carrier**

- Hit Blue button to QUOTE then the following will appear:

Quick Quote						Request Carrier Appointment	Quotes
Carrier	Annual	Monthly	Product Name	Rate Class			
Preferred							
<input type="checkbox"/> Legal & General	\$344.84	\$29.31	OPTerm 20 - 20 Year	Preferred Non-Tobacco	Rate Analyzer ▶	Forms ▶	Ticket ▶
Standard Plus							
<input type="checkbox"/> Legal & General	\$458.79	\$39.00	OPTerm 20 - 20 Year	Standard Plus Non-Tobacco	Rate Analyzer ▶	Forms ▶	Ticket ▶
Standard							
<input type="checkbox"/> Legal & General	\$534.29	\$45.41	OPTerm 20 - 20 Year	Standard Non-Tobacco	Rate Analyzer ▶	Forms ▶	Ticket ▶

- Choose Ticket of your choice and then ticket will open for the carrier of choice. Ex: below

1 Personal information ▼
2 Policy Details
3 Payment
4 View & Submit

Proposed Insured

Please complete the highlighted information and select **Save & Continue ▶** to move to the next section.

Product	Face Amount	Rate Class	Annual Premium
OPTerm 20 - 20 Year	\$500,000	Preferred Non-Tobacco	\$344.84

Proposed Insured

Name

Date of Birth

Gender

Please contact me

Local time : ▼

We will call you within 2 hours of designated time
Available Interview Hours: Monday-Friday, 9:00 am to 10:30 pm EST.

Primary Telephone Number - -

Primary Telephone Type ▼

Secondary Telephone Number - -

Secondary Telephone Type ▼

Address

▼

Email Address

Please provide your client's email address so they can complete their application online.

Proposed Insured is Owner

[Preview XML](#)
[Preview Ticket](#)
Save & Continue ▶

- Once complete you View & Submit
The fulfillment center for the carrier will reach out to your client by email or phone to complete the interview process within 24-48 hrs.

The case will be uploaded into Smart Office and an Innovative case manager will be assigned to you and provide you with all updates on the case.

For questions on Drop Ticket, contact [Angie DeFazio](#) at 215-875-8778.

Drop Ticket VS e-Application:

DROP TICKET	e-APPLICATION
Perfect solution for smaller cases that allows you to support a larger customer base while spending more time prospecting and less time on paperwork	Paperless option that ensures you are always using the right forms and helps reduce application scrubbing time that accelerates underwriting and policy issuance.
Quick form that pushes the tele-interview and signature collection to the carrier and their fulfillment center.	Fully electronic process where the advisor submits the application on-line and sends electronically to the client for e-signature; then back to you for submission.
Abbreviated application requiring only basic client information along with additional state requirements	Part 1 of application completed online
Carrier supported call center completes application upon your authorization, gathering additional information including medical questions and ordering exams	Intuitive system guides you through the application to ensure 100% in good order
Carrier supported call center collects client signatures	Client has opportunity to sign application electronically
This process allows you to "drop" it and move on	This process allows you to always be in full control



eSignature Guide

Helping You Grow Your Business

Avoid Delays & Save Time

Welcome to Innovative Underwriters eSignature platform, providing flexibility for you to obtain client signatures electronically.

The forms available for eSignature through Innovative Underwriters are:

- [Informal Inquiries](#)
- [HIPAA](#)
- [Reg 194 Disclosure](#)

We recommend clicking each form above and saving a copy to your documents on your computer for quick and easy access.

An electronic consent form will be included automatically for each eSignature case.

California cases require an additional consent form. A pre-made template is available within the eSignature platform for your convenience. Please reference pages 2 & 3 for additional steps.

Carriers Accepting IU eSignature Documents:

The following carriers are accepting applications with IU forms signed electronically. Additional carriers will be added when available and we will keep you up to date with the most current details.

- John Hancock
- Principal
- Protective

Access eSignature

Access the eSignature platform from the Innovative Underwriters website via this link <https://innovativeunderwriters.com/forms/> and enter your GOL login credentials. The following pages offer a tutorial for using the platform.

Once a transaction has been sent to a client, it will remain in your system for the default 7 days. If you wish to make the default longer, you may do so in the settings option. **Please do not shorten** as some carriers require transactions be made available for a minimum of 7 days.

Questions

If you have questions regarding eSignature, or other [IU eServices](#), please contact Kim or Angie.
Kim Wilcox | Kwilcox@innovativeunderwriters.com | 215-875-8681

Angie DeFazio | ADeFazio@InnovativeUnderwriters.com | 215-875-8778

Your IU e-Signature Dashboard will appear upon login. Click **NEW TRANSACTION**

Dashboard Transactions Templates

Dashboard

NEW TRANSACTION

My Transactions

REQUIRES MY SIGNATURE 0

COMPLETED 0

EXPIRING SOON 0

IN PROGRESS 1

Recent Transactions View all

Transaction name	Recipients	Last Updated	Status
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Enter client name in the transaction name field and click **CREATE**.

Create New Transaction

Name*
Client Name

Description

Message to all recipients (optional)

Use Template
Select a template

SETTINGS

Language: English Timezone: (GMT 0:00) GMT

Review before completion: [toggle] Enable screen-reader accessibility: [toggle]

Expiration
Type: Day(s) 7

CANCEL CREATE

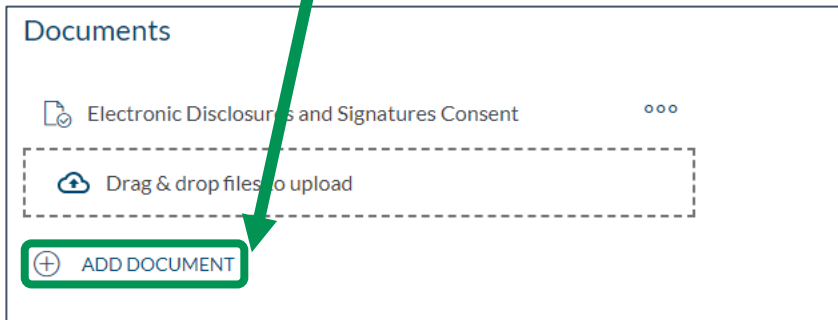
California cases must select the additional required consent form from the **TEMPLATES** section

Use Template

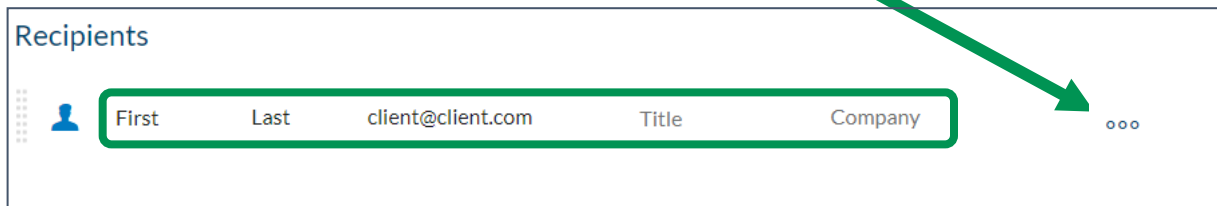
Select a template

CA Consent Form
Must use this for all CA cases submitted.
 , michelle_bork@glic.com

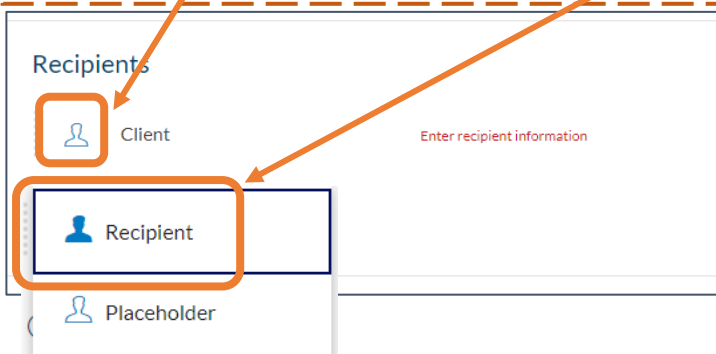
Click **ADD DOCUMENT** and select pre-saved form from your computer; click **OPEN**
The Electronic Disclosures and Signatures consent form is required and will automatically populate for each transaction.



Enter client's **FIRST NAME, LAST NAME, and EMAIL** address. Title and company fields are optional. To remove a recipient, right click on the 3 dots located on the far right and click REMOVE



California cases will have a pre-default client that will need to be changed to recipient. Click on the **human icon** to the left of "client" and click "**recipient**". First, last, & email fields will populate.



All cases require authentication. Click on the **...** to the far right and click **SETTINGS**.



Click **AUTHENTICATION**, and then click the circle for SMS. Enter the clients cell phone number. This is used to send a verification code for them to access the e-Signature document. Click **SAVE**.

The screenshot shows a 'Transaction Test' configuration window. On the left is a sidebar with 'Authentication' selected. The main area is titled 'Authentication Method for Transaction Test' and shows 'General' as the selected type. A message asks to select an authentication method. The 'SMS' option is selected with a radio button. Below, a text box contains the mobile phone number '(201) 555-5555' with a country code dropdown set to the United States. A 'SAVE' button is highlighted in the bottom right corner.

Click the **NEXT** button on the top right

The screenshot shows a document review interface for 'Test case 3' in 'Draft' status. The top navigation bar includes 'Dashboard', 'Transactions', and 'Templates'. A 'NEXT >' button is highlighted in the top right corner. Below the document title, there is a section for 'Documents' with one document listed: 'Electronic Disclosures and Signatures Consent'. A dashed box indicates a 'Drag & drop files to upload' area, and an 'ADD DOCUMENT' button is at the bottom left.

Scroll through document until you reach fields requiring signature.

Click **SIGNATURE** and when green click-to-sign box appears, drag to corresponding signature line on page. Repeat with **SIGNING DATE** and **TEXT FIELDS** where needed. You can adjust the fields by clicking the white corner circles and dragging.

Test case 3 Draft

RECIPIENTS

First Last

Accept Only

FIELDS

Signature

FL Signer Initials

Signing Date

Signer Name

Signer Title

Signer Company

Text Field

Signed at _____ this _____ day of _____, 20____

Witness _____ Proposed Insured _____

SEND TO SIGN

FIELD SETTINGS

G9TNIAPsVikgK

Settings

Field Name

Recipient

First Last

Default Value

Max Length

4000

Is Required

Field Formatting

Conditional Logic (0)

American General/US Life First Ameritas Life Mutual of Omaha Sage Settlement

Click **SEND TO SIGN** in the upper right-hand corner when you're ready to send the document/s to your client.

Your client will receive an email notification from Innovative Underwriters e-Sign with the subject line: **Action Required: Your Innovative Underwriters Document is Ready for Review and Signature**

Once they **click to access**, they will be prompted to **enter their cell phone number** you provided for authentication **to verify their identity**.

A **6-digit code** will be sent to them via text, which they'll enter and then click login. They will need to click/tap **ACCEPT** for the electronic disclosure.

Once they sign and submit, it will automatically be delivered to IUNewbusiness@innovativeunderwriters.com along with a notification to you.