# 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

| | *Lincoln National* | *Nationwide* | *Securian* | *Prudential* | *US Life* | | |
|---|---|---|---|---|---|---|---|
| **Non NY Carriers:** | *American General* | *John Hancock* | *North American* | *Principal* | *Symetra* | *United of Omaha* | |

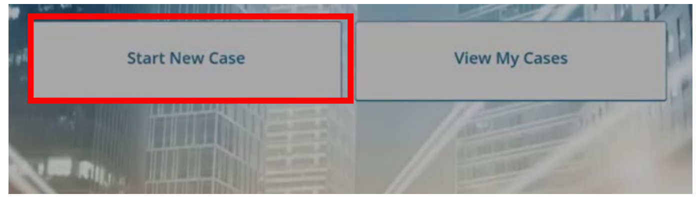
Access the e-App platform through Innovative Underwriters website: https://innovativeunderwriters.com.

***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 |
|---|---|---|
| *American General* | *LA, MT, PA* | *X* |
| *Equitable* | *PA, VT, WI* | |
| *John Hancock* | *MT, PA, UT, WI* | *X* |
| *Lincoln Life* | *PA* | |
| *Nationwide* | *PA* | |
| *North American* | *None* | *X* |
| *Principal* | *None* | *X* |
| *Prudential* | *PA* | |
| *Securian* | *PA, WI* | |
| *Symetra* | *OK, PA* | *X* |
| *United of Omaha* | *MT, PA* | *X* |
| *US Life* | *None* | |

## Step-by-Step Instructions for e-Application

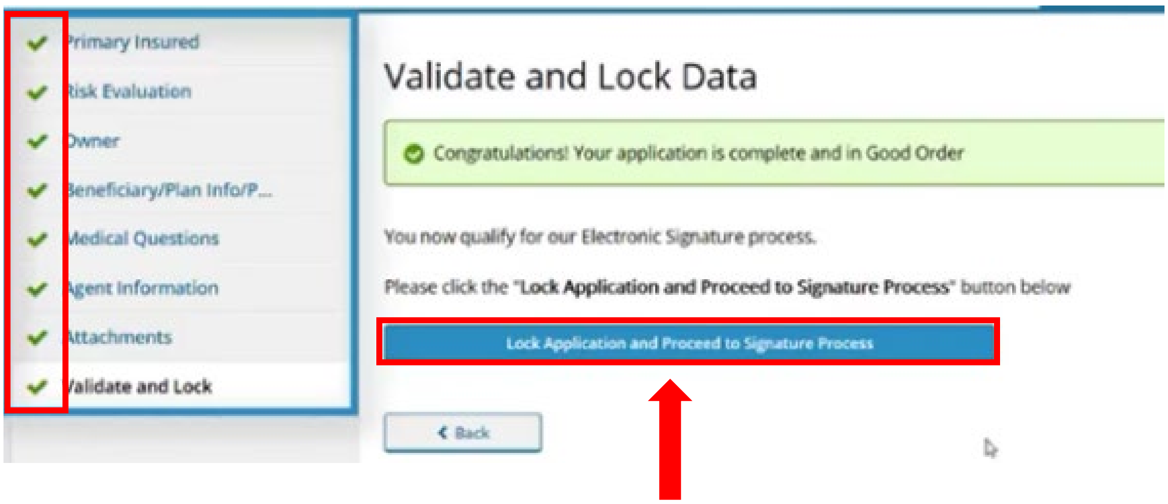
1. Log into the e-App platform and start a **NEW CASE**




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

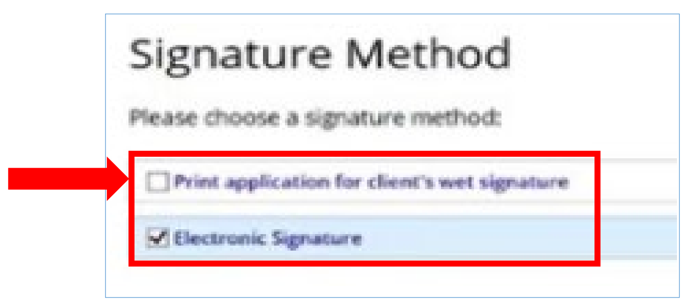



5. **LOCK APPLICATION** and proceed to **SIGNATURE PROCESS**

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.*



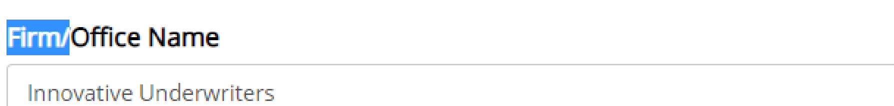
8. An **EMAIL NOTIFICATION** will be sent to you once all signatures have been collected from the insured/owner *(Client will use the last four digits of their SSN to access)*

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



# 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.***

**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*

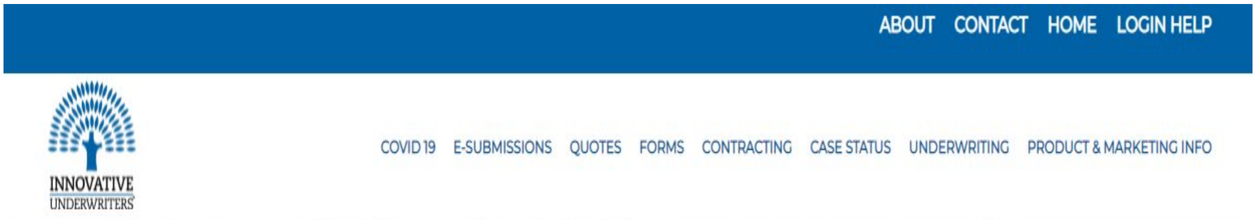
*See simple instruction guide on next page*

****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**

## Step-by-step Instructions for Drop Ticket

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




**<u>Carriers Available:</u>**

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

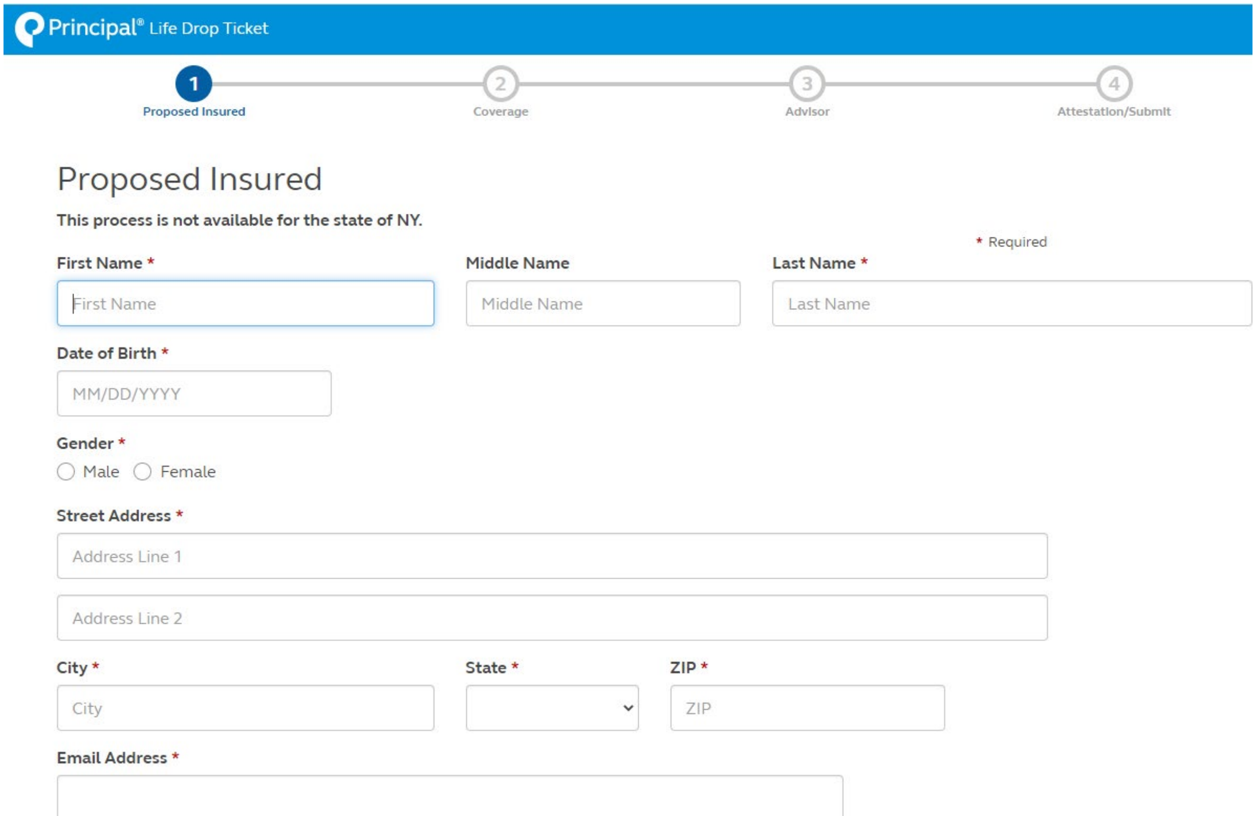
Next step either Login or Register (if you never used the system).

Register Login Demo

**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:

Principal IMPORTANT

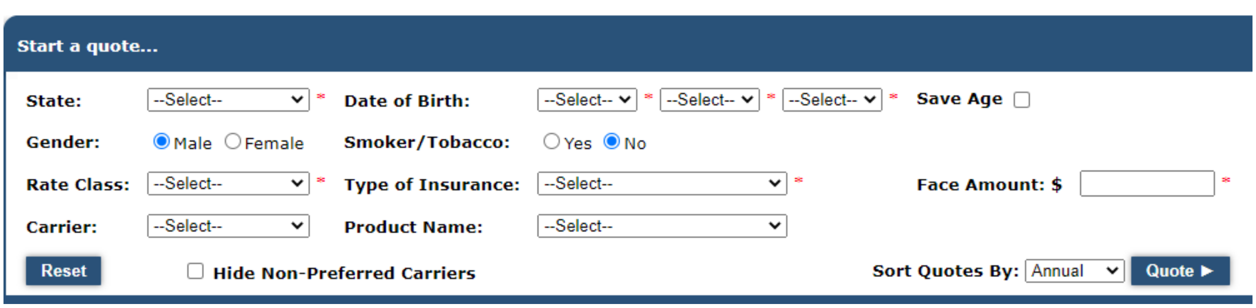
Once you click the blue box it takes you right into the ticket.




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:

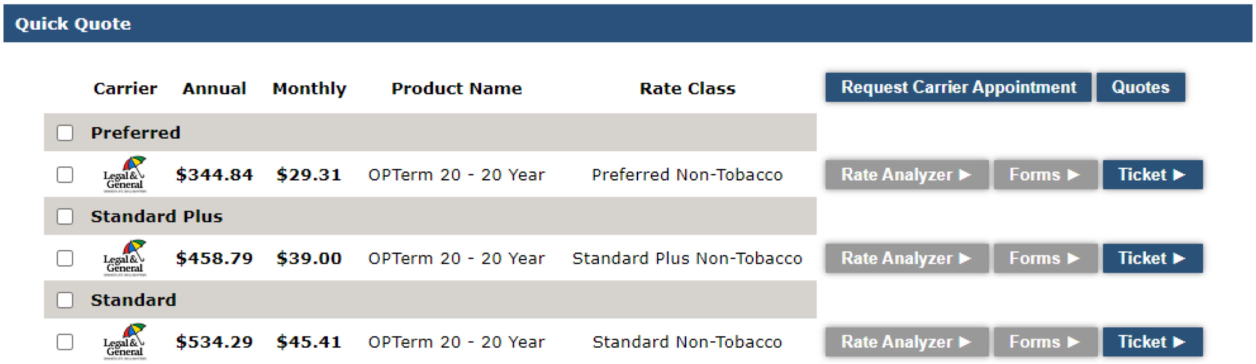

Next Step for all other carriers (except Principal) to start the drop ticket:

- Click **START QUOTE**

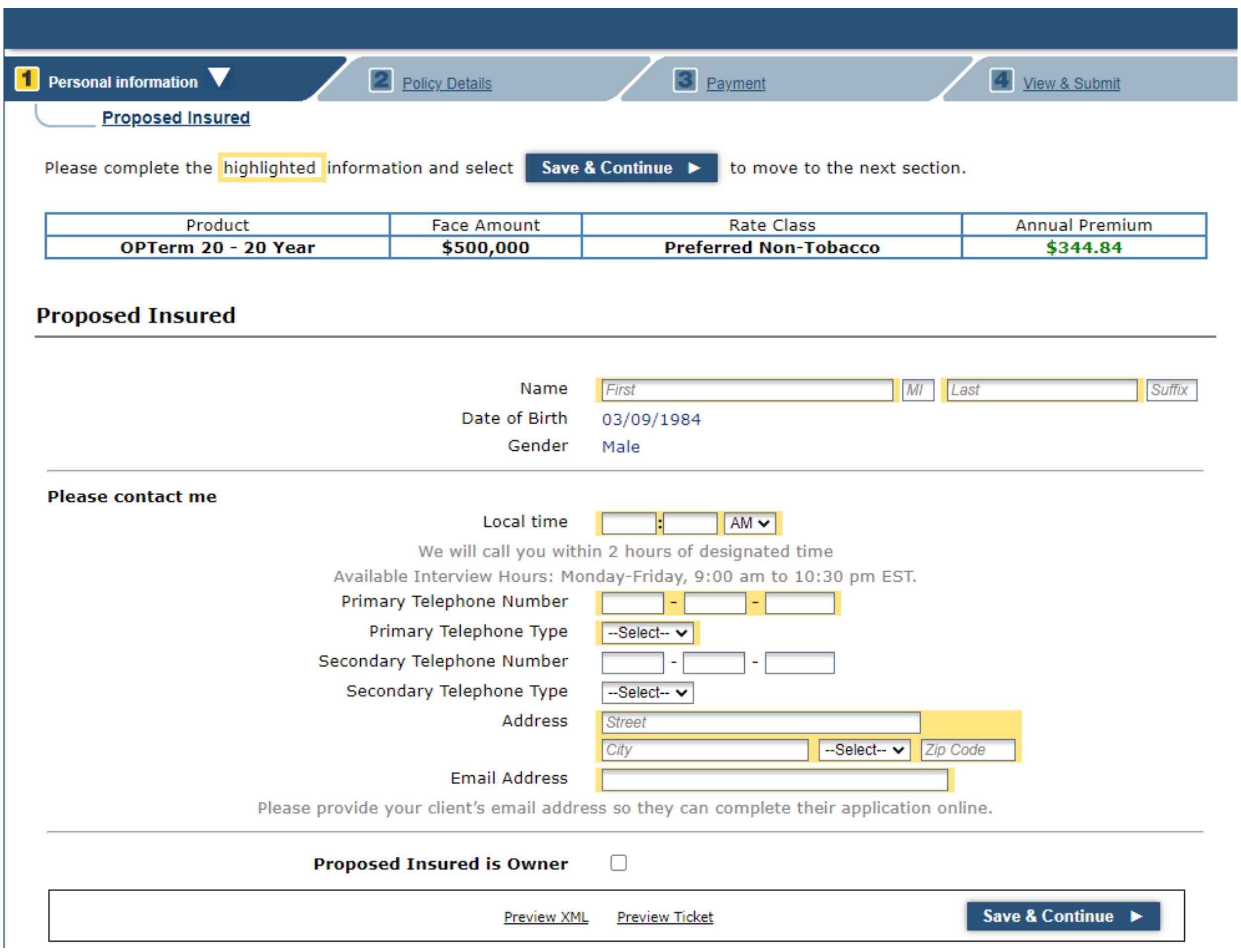



- Complete all * red asterisks sections
- Select **Carrier**

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




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




•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.

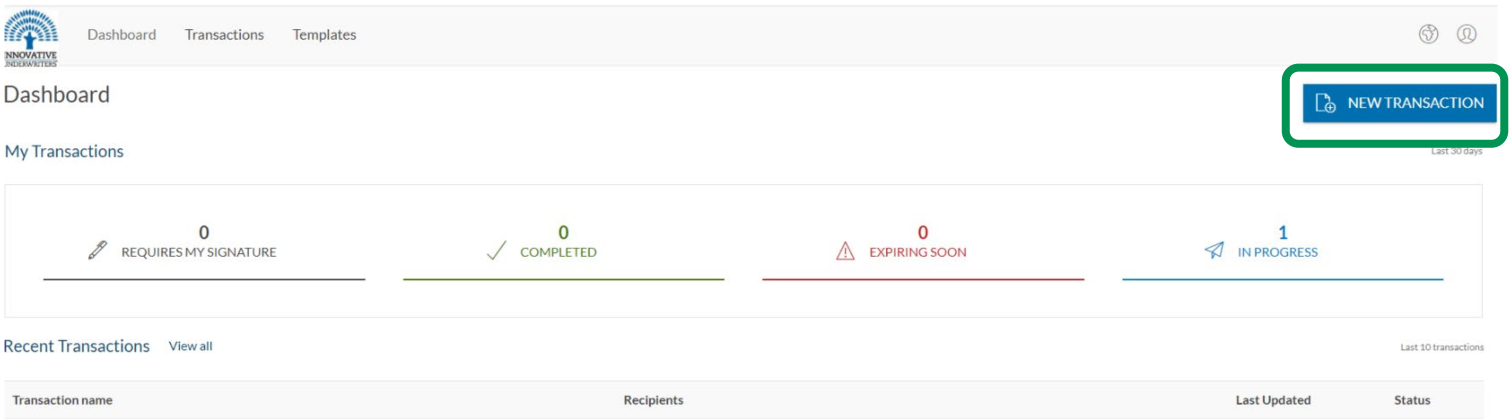
Once a transaction has been sent to a client, it will remain in your system for the default 7 days. If you wish to make the default longer, you may do so in the settings option. **Please do not shorten** as some carriers require transactions be made available for a minimum of 7 days.

## Questions

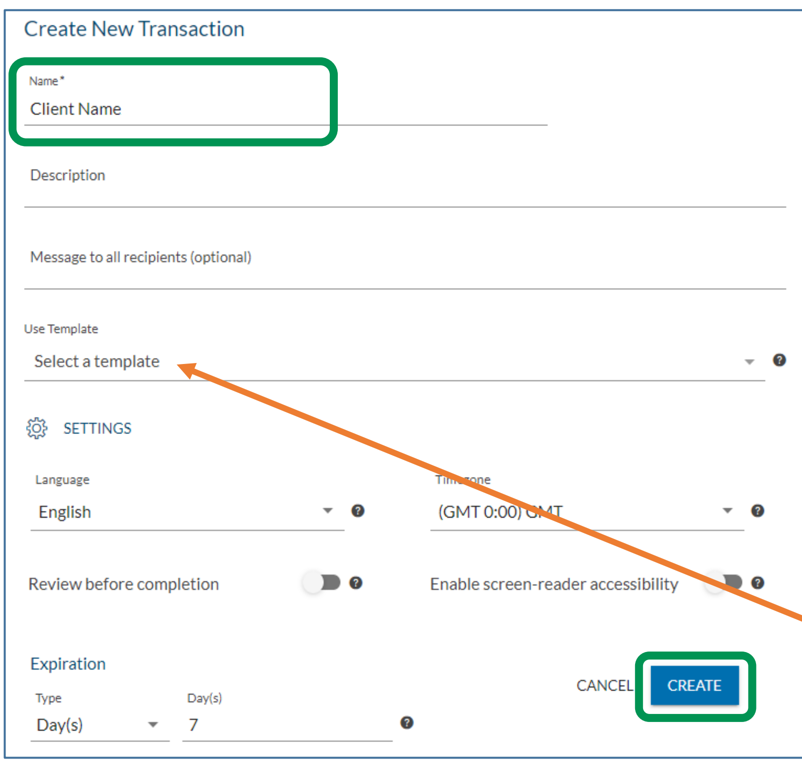
If you have questions regarding eSignature, or other IU eServices, please contact Kim or Angie.
Kim Wilcox | Kwilcox@innovativeunderwriters.com | 215-875-8681

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

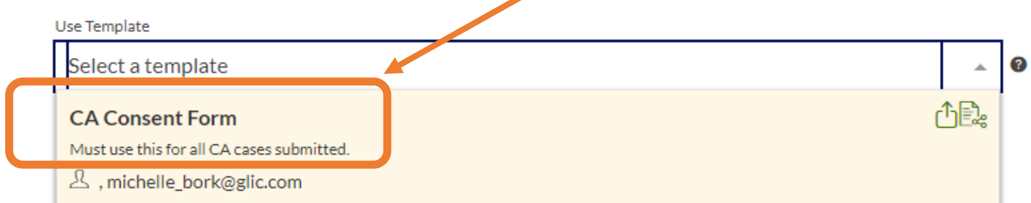
Your IU e-Signature Dashboard will appear upon login.  Click **NEW TRANSACTION**



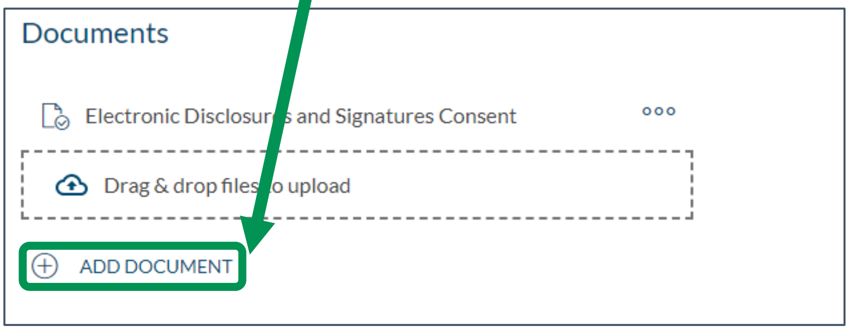

Enter client name in the transaction name field and click **CREATE**.




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

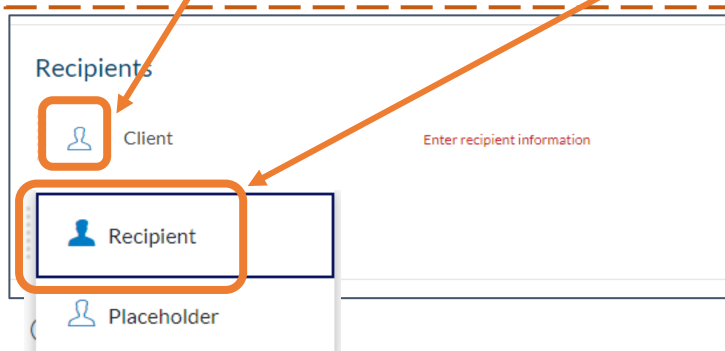


Click **ADD DOCUMENT** and select pre-saved form from your computer; click **OPEN**
The Electronic Disclosures and Signatures consent form is required and will automatically populate for each transaction.



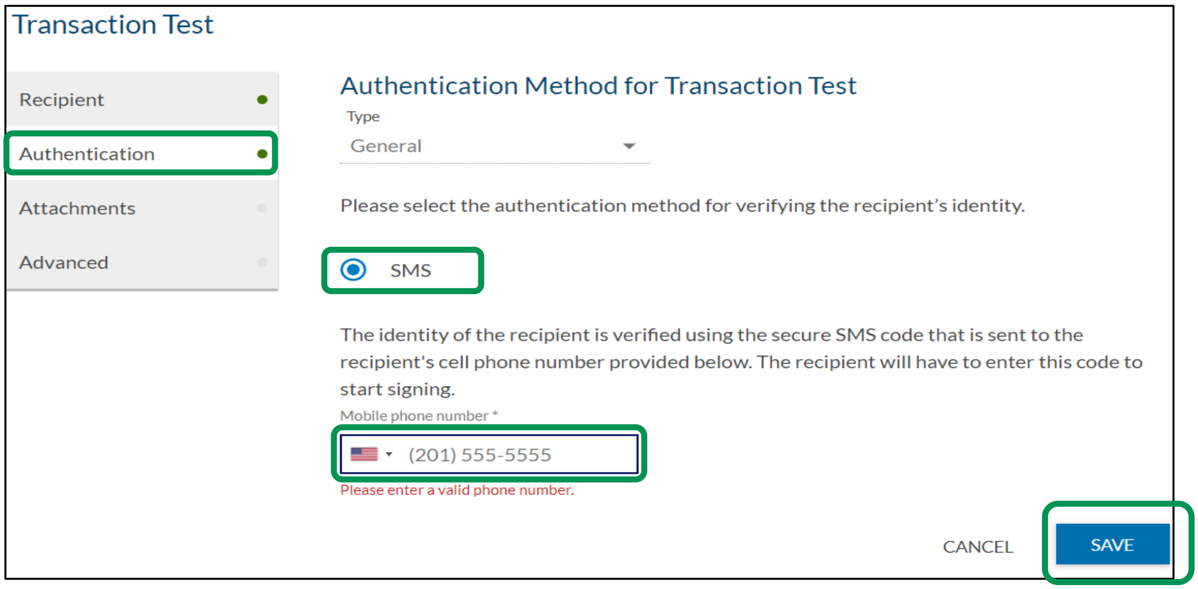

Enter client's **FIRST NAME**, **LAST NAME**, and **EMAIL** address. Title and company fields are optional. To remove a recipient, right click on the 3 dots located on the far right and click REMOVE


**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.

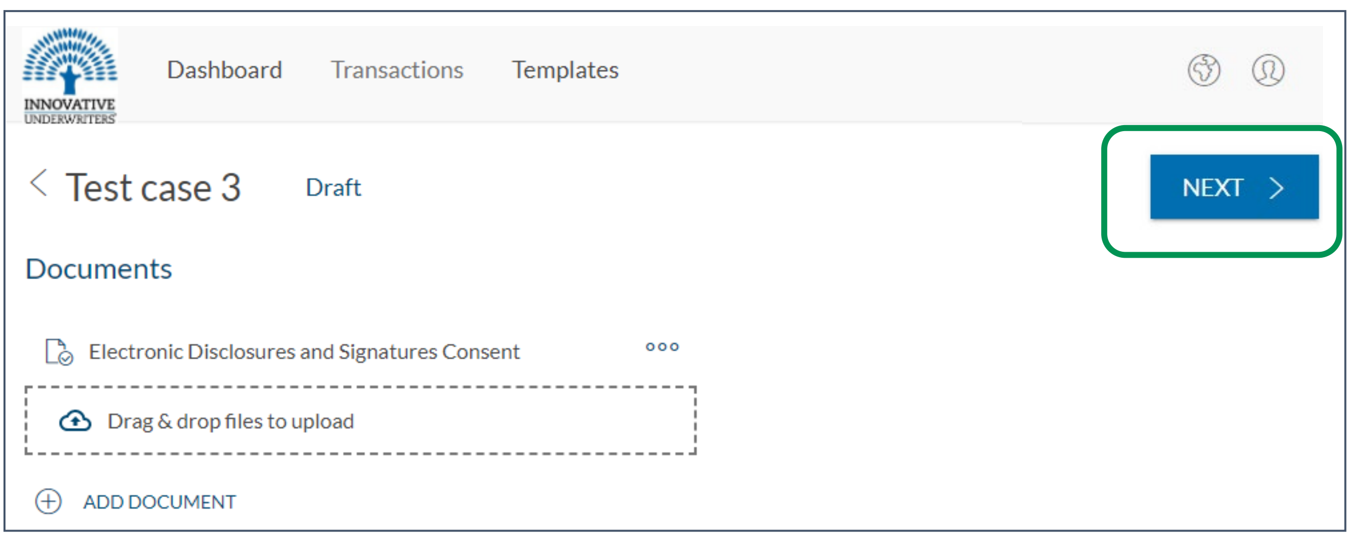



All cases require authentication. Click on the **...** to the far right and click **SETTINGS**.

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**.

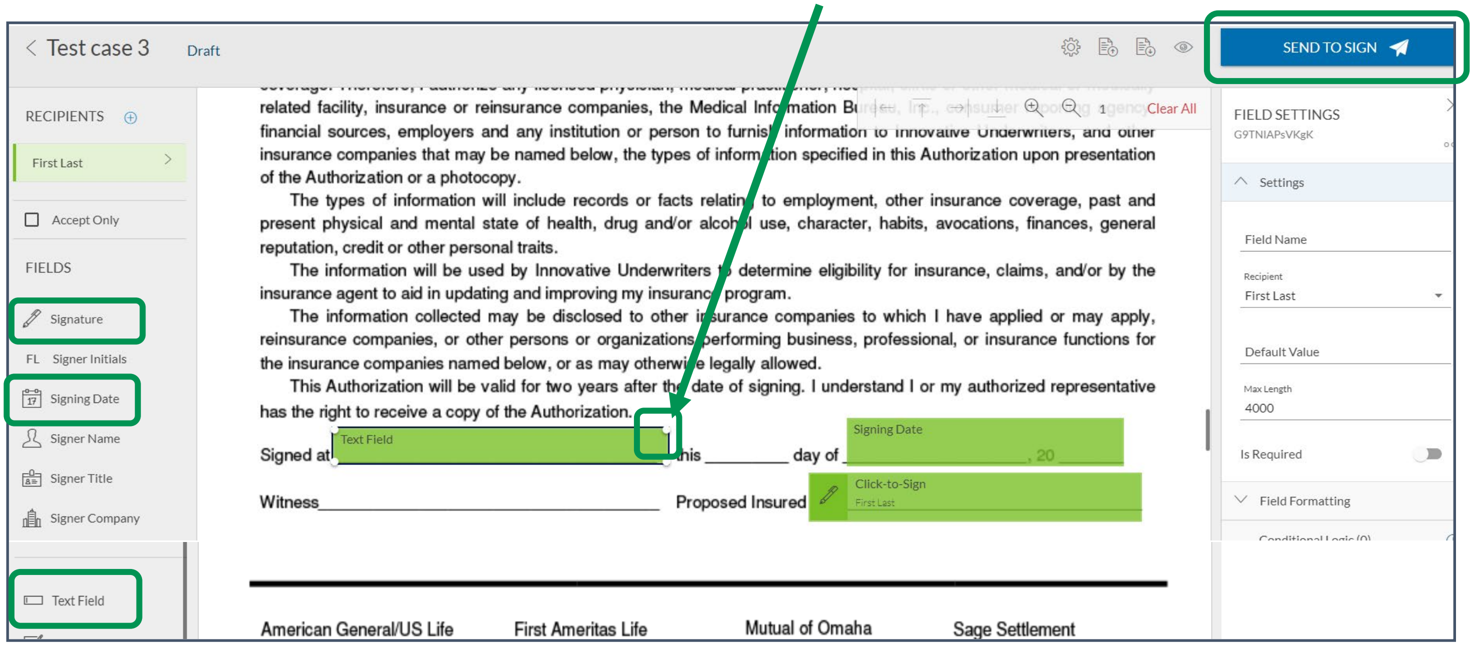



Click the **NEXT** button on the top right




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.




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.