

Annuity eApp User Guide



Table of Contents

Table of Contents	1
Contact Infomartion	2
Introduction	3
Helpful Hints & Highlights	3
How to Access a new Application	4
How to navigate through an application	5
How to add attachments	6
E-Signature Process	7
How to submit the application	10
How to Print application.....	10
How to view application history	11
How to Copy Application.	12

CONTACT INFORMATION

Address

Equitable Life & Casualty 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@EquiLife.com

Agency: Annuity.AgencyServices@equilife.com

Agent Portal: <https://portal.equilife.com/>

Hours of Operation

Equitable Life & Casualty 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
- E-Signature Process
- How to submit the Application
- How to Print a PDF of the application
- How to copy an application
- How to view application history

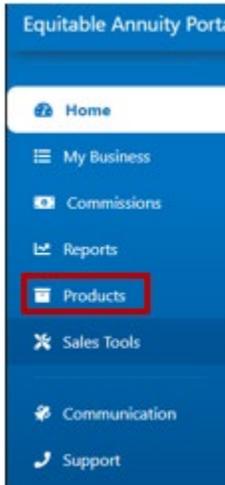
Agents may also contact Annuity New Business for assistance or questions regarding online applications.

HELPFUL HINTS & HIGHLIGHTS

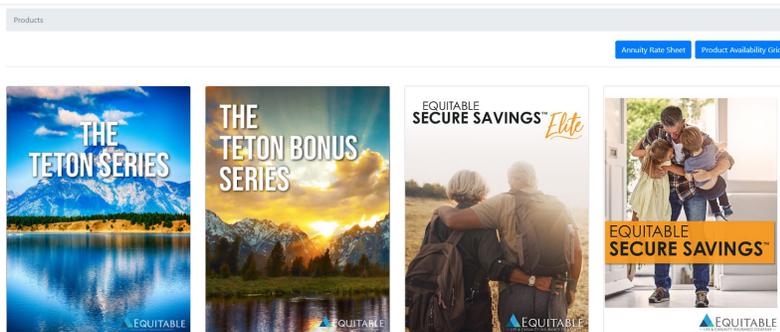
- eApp is supported on computer-based web browsers, iPad and Android tablets. Devices must be connected to the internet. We do not recommend using eApp on Smartphones. eApp is not optimized for these devices.
- Valid e-mail address is required for Electronic Signature (E-Signature). If the potential 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 ACCESS A NEW APPLICATION

1. Sign into the agent portal at <https://portal.equilife.com/>
2. Click on “**Products**”



3. Select a product



4. Once product is selected, click on “**Start eApp**”

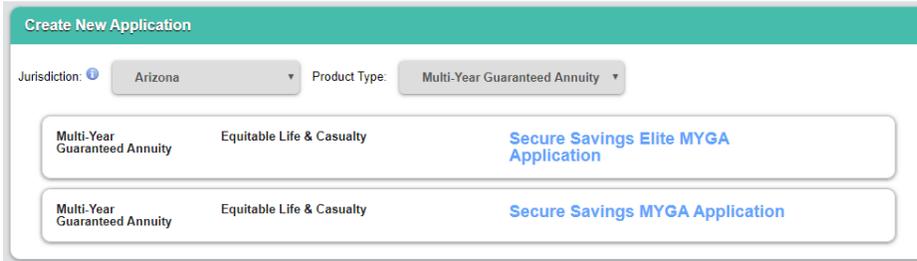


5. Page will automatically route to Firelight.

6. Click on “**Start New Application**” or “**New Activity**”

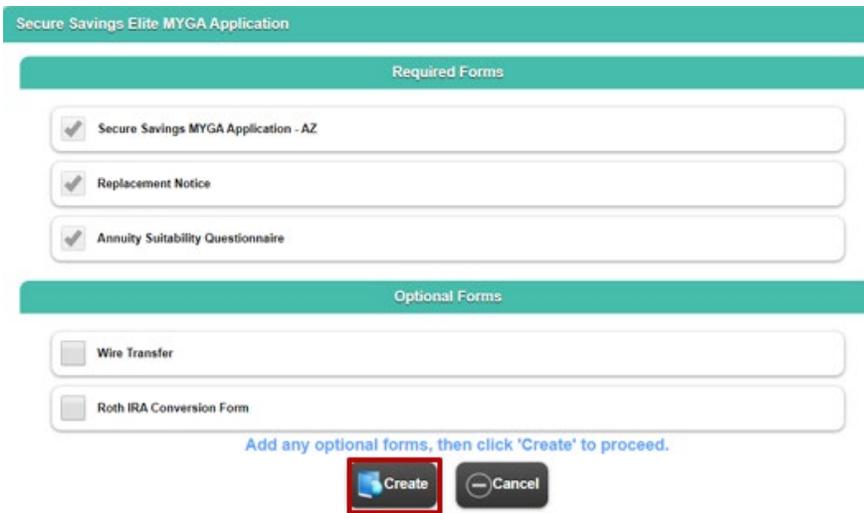


7. Select the “**Jurisdiction**” (State of Sale) and “**Product**”



The screenshot shows a form titled "Create New Application". At the top, there are two dropdown menus: "Jurisdiction" set to "Arizona" and "Product Type" set to "Multi-Year Guaranteed Annuity". Below these are two rows of application options, each with a "Multi-Year Guaranteed Annuity" icon, "Equitable Life & Casualty" text, and a blue link: "Secure Savings Elite MYGA Application" (top row) and "Secure Savings MYGA Application" (bottom row).

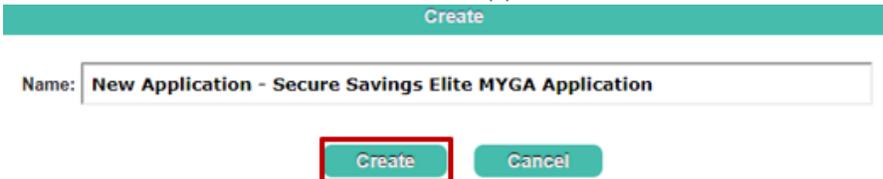
8. Required forms display along with optional forms. Add optional forms as needed and select “**Create**”



The screenshot shows a form titled "Secure Savings Elite MYGA Application". It is divided into two sections: "Required Forms" and "Optional Forms". Under "Required Forms", there are three items with checked checkboxes: "Secure Savings MYGA Application - AZ", "Replacement Notice", and "Annuity Suitability Questionnaire". Under "Optional Forms", there are two items with unchecked checkboxes: "Wire Transfer" and "Roth IRA Conversion Form". Below the optional forms, there is a blue instruction: "Add any optional forms, then click 'Create' to proceed." At the bottom, there are two buttons: "Create" (highlighted with a red box) and "Cancel".

9. Name the Application and select “**Create**”

- *Recommendation: Rename the application to include the name and residence state for easier searches.*



The screenshot shows a dialog box titled "Create". It has a text input field labeled "Name:" containing the text "New Application - Secure Savings Elite MYGA Application". Below the input field are two buttons: "Create" (highlighted with a red box) and "Cancel".

10. The system will open the application and forms.

- *Other required forms will auto populate as needed.*

HOW TO NAVIGATE THROUGH AN APPLICATION:

To navigate through all application pages:

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



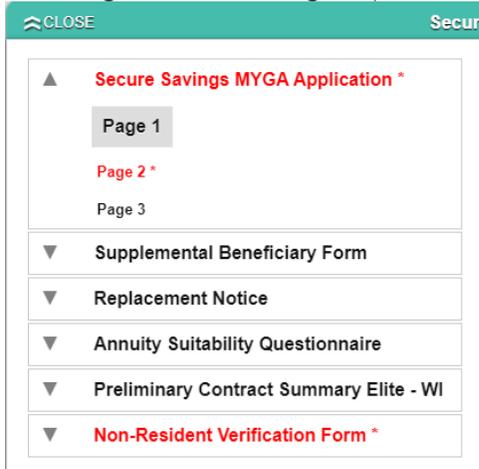
2. The Status Bar at the top of the page displays your progress.



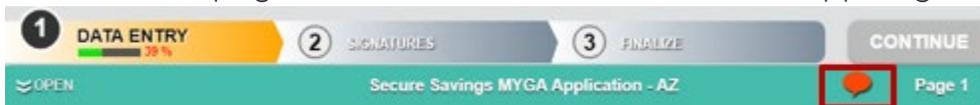
3. Click on the double arrow on the left side of the page



4. The Pages with missing required information are in red font.



5. 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.

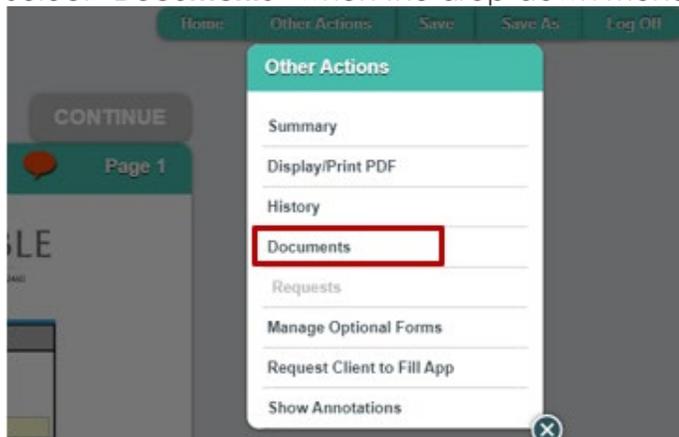


HOW TO ADD ATTACHMENTS:

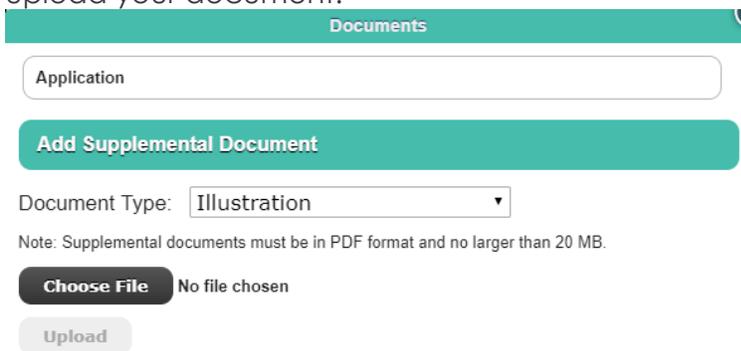
- To add attachments, select “**Other Actions**” from the navigation bar in the upper right-hand corner.
 - Example: If the owner on the application is a trust, you will use the attachment feature to attach a copy of the trust documents.



2. Select **"Documents"** when the drop-down menu displays.

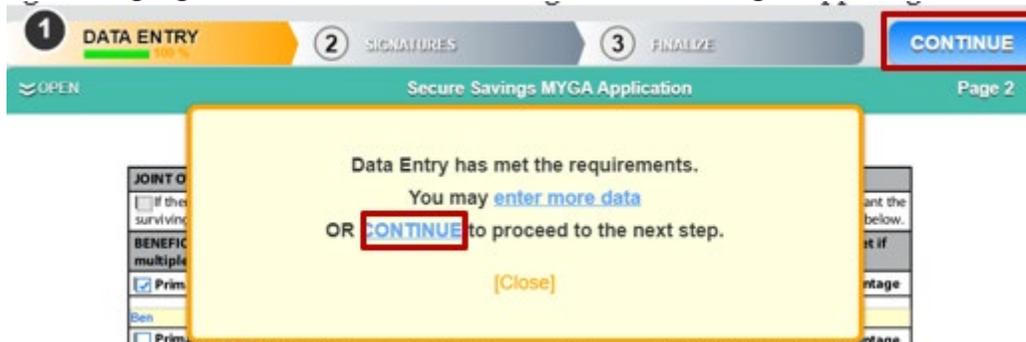


3. Select the **"Document Type"** you would like to upload and select **"Choose File"** to browse and upload your document.

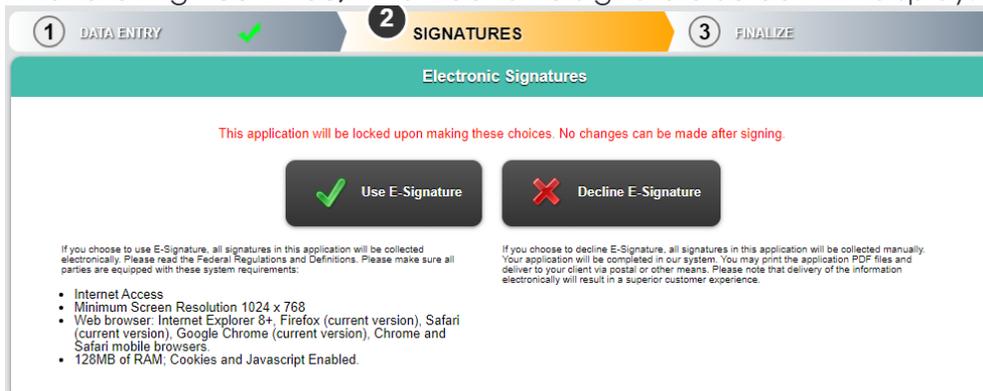


E-SIGNATURE PROCESS:

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.



1. After clicking “**Continue**,” the Electronic Signature Screen will display.



1 DATA ENTRY **2** SIGNATURES **3** FINALIZE

Electronic Signatures

This application will be locked upon making these choices. No changes can be made after signing.

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:

- 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.
- 128MB of RAM, Cookies and Javascript Enabled.

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 electronically will result in a superior customer experience.

2. Select ‘**Use E-Signature**’ to start the signing process.

- The applicant must have a valid email address.

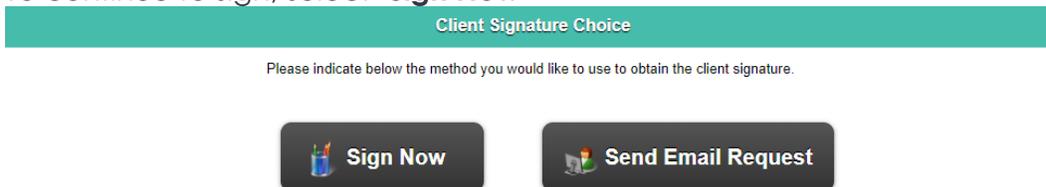
3. Once E-Signature is selected, you will see a list of required signers based on the information completed in the application.



List of Required Signers

4. Select the signer’s role

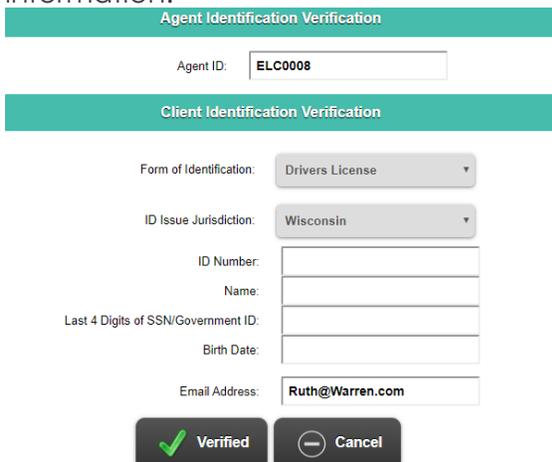
5. To continue to sign, select ‘**Sign Now**’



Client Signature Choice

Please indicate below the method you would like to use to obtain the client signature.

6. If the applicant is signing, you must verify the identity of the applicant and enter their information.



Agent Identification Verification

Agent ID:

Client Identification Verification

Form of Identification:

ID Issue Jurisdiction:

ID Number:

Name:

Last 4 Digits of SSN/Government ID:

Birth Date:

Email Address:

- Select the **'I have reviewed'** checkbox to acknowledge they have reviewed and agree with the content and terms for each completed document.

Owner Signature

Before signing, you must review all pages of each of the 4 documents below.
Please click the buttons below to proceed.

➔

Secure Savings MYGA Application

Supplemental Beneficiary Form

Replacement Notice

Annuity Suitability Questionnaire

I have reviewed and agree with the terms expressed within this document.

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

Owner Signature

Before signing, you must review all pages of each of the 4 documents below.
Please click the buttons below to proceed.

➔

Secure Savings MYGA Application

✔

Supplemental Beneficiary Form

✔

Replacement Notice

✔

Annuity Suitability Questionnaire

✔

Sign

Cancel

- Complete the Signer Full Name, City and State.
 - 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 overwrite the typed name.

- Select **'I Consent'** and repeat the same process for all other signers

Capture Electronic Signature

Signer Full Name:

City:

State:

Today's Date:

Sign on this pad to override the text script

Mark Test

✔ I Consent

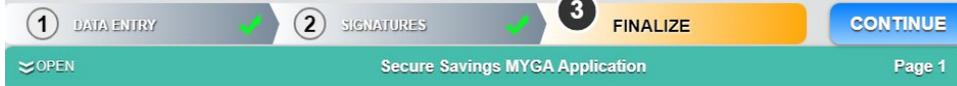
✘ I Decline

↩ Cancel

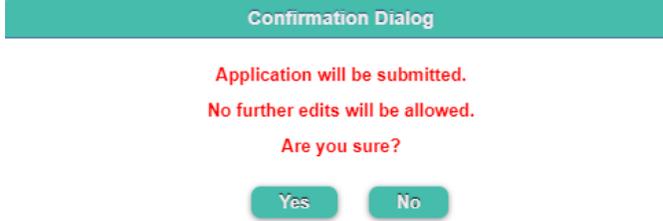
🗑 Clear Signature

HOW TO SUBMIT THE APPLICATION:

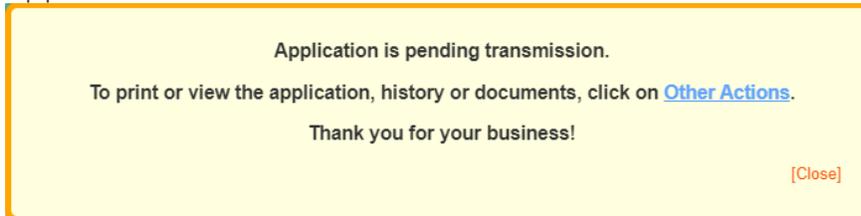
- Once all the e-signatures are collected, select '**Continue**' in the upper right-hand corner



- A confirmation dialog box will appear. Select '**Yes**' to submit the application



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

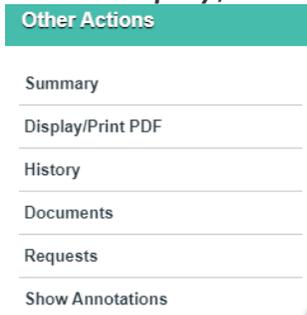


HOW TO PRINT APPLICATION:

- 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 Printing will display, select or unselected any forms you wish to include or exclude and select **"Print Selected Documents"**

Select Documents to Print

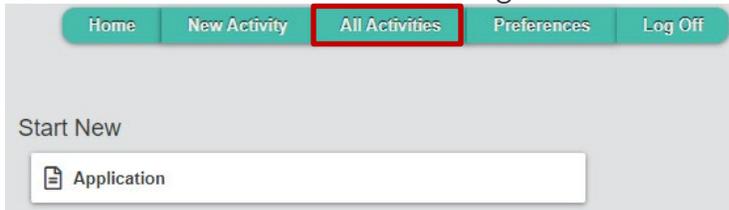
Print Selected Documents

Back to Application

<input checked="" type="checkbox"/>	Application	Secure Savings MYGA Application	↑	↓
<input checked="" type="checkbox"/>	Application	Supplemental Beneficiary Form	↑	↓
<input checked="" type="checkbox"/>	Application	Replacement Notice	↑	↓
<input checked="" type="checkbox"/>	Application	Annuity Suitability Questionnaire	↑	↓
<input checked="" type="checkbox"/>	Application	Preliminary Contract Summary Elite - WI	↑	↓
<input type="checkbox"/>	Optional Form	Preliminary Contract Summary WI		
<input type="checkbox"/>	Optional Form	Non-Qualified Transfer Form		
<input type="checkbox"/>	Optional Form	Non-Qualified Transfer Form 2		

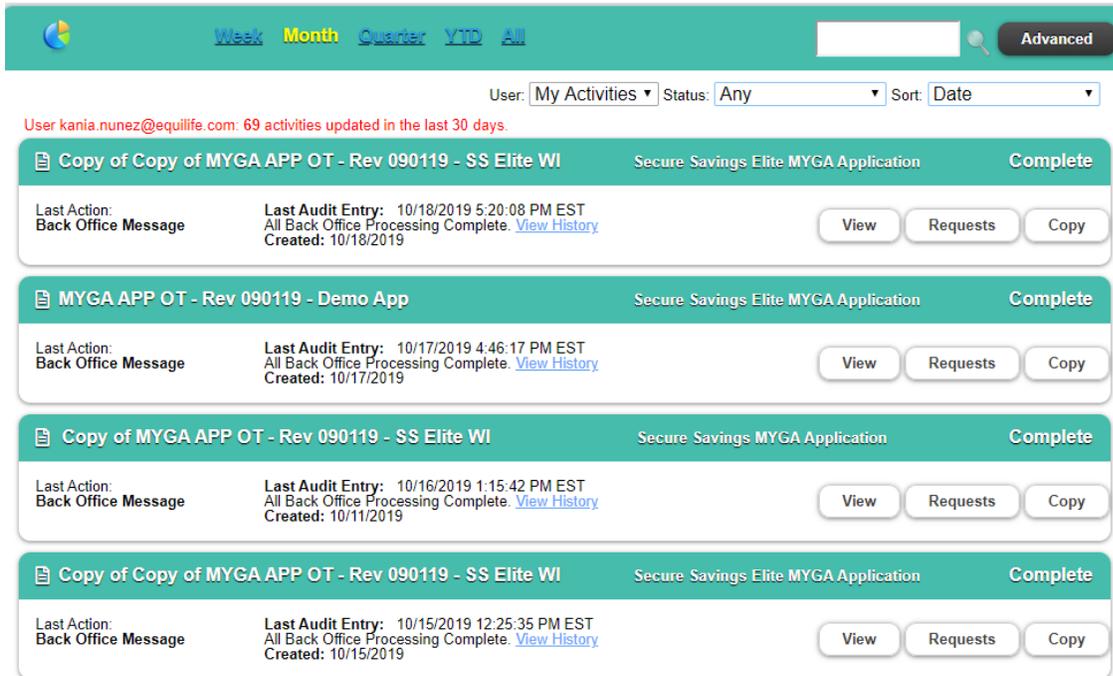
HOW TO VIEW APPLICATION HISTORY:

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



The screenshot shows a navigation bar with five buttons: Home, New Activity, All Activities (highlighted with a red box), Preferences, and Log Off. Below the navigation bar, there is a section titled "Start New" with a search bar containing the text "Application".

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



The screenshot shows a user interface for viewing activities. At the top, there are navigation tabs for 'Week', 'Month', 'Quarter', 'YTD', and 'All'. A search bar with a magnifying glass icon and an 'Advanced' button is also present. Below the navigation, the user is identified as 'User: kania.nunez@equilife.com' with '69 activities updated in the last 30 days'. The interface displays a list of four application entries, each with a title, status, and a 'Complete' indicator. Each entry includes details about the last action (Back Office Message) and the last audit entry (date and time), along with a 'View History' link. Action buttons for 'View', 'Requests', and 'Copy' are provided for each application.

HOW TO COPY AN APPLICATION:

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



2. 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.
3. Once the application you wish to copy has been located select the "**Copy**" button

Week Month Quarter YTD All			Advanced
User: My Activities Status: Any Sort: Date			
User kania.nunez@equilife.com: 69 activities updated in the last 30 days.			
Copy of Copy of MYGA 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. View History Created: 10/18/2019	View	Requests Copy
MYGA APP OT - Rev 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. View History Created: 10/17/2019	View	Requests Copy
Copy of MYGA APP OT - 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. View History Created: 10/11/2019	View	Requests Copy
Copy of Copy of MYGA 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. View History Created: 10/15/2019	View	Requests Copy

4. 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