Equitable
Life & Casualty Insurance Company

Annuity eApp User Guide

EQUITABLE
— LIFE & CASUALTY INSURANCE COMPANY —
A commitment to caring since 1935.

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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

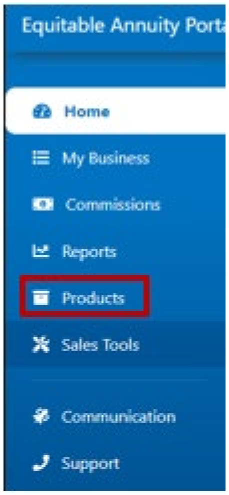
Agents may also contact Annuity New Business for assistance or questions regarding online applications.

HELPFUL HINTS & HIGHLIGHTS

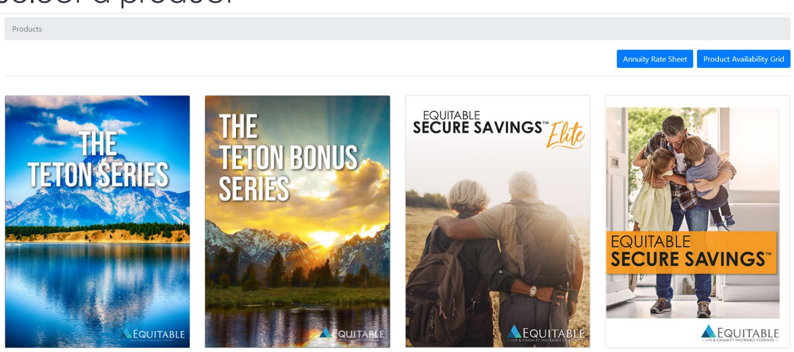
- eApp is supported on computer-based web browsers, iPad and Android tablets. Devices must be connected to the internet. We do not recommend using eApp on Smartphones. eApp is not optimized for these devices.
- Valid e-mail address is required for Electronic Signature (E-Signature). If the potential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



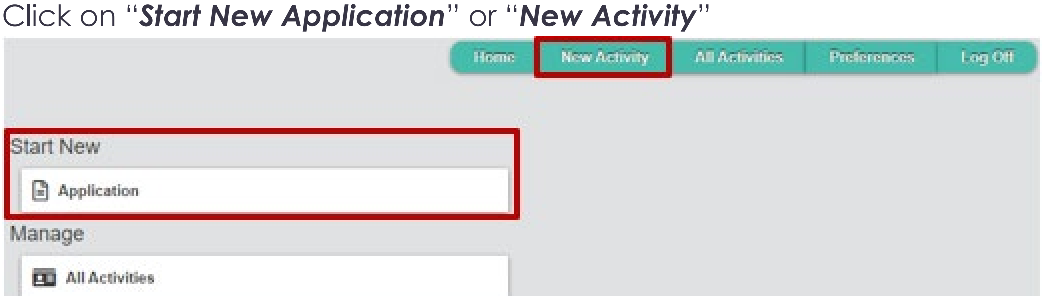
3. Select a product



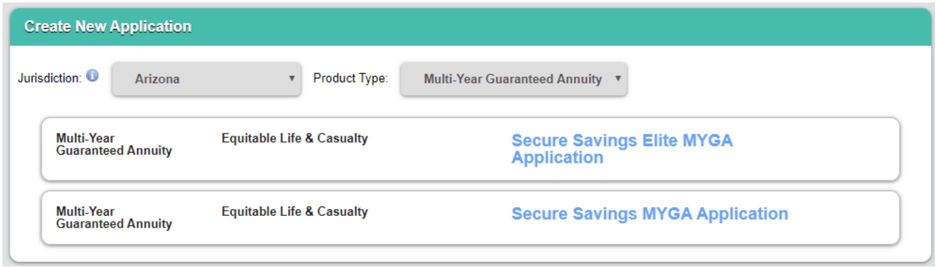
4. Once product is selected, click on "***Start eApp***"

5. Page will automatically route to Firelight.

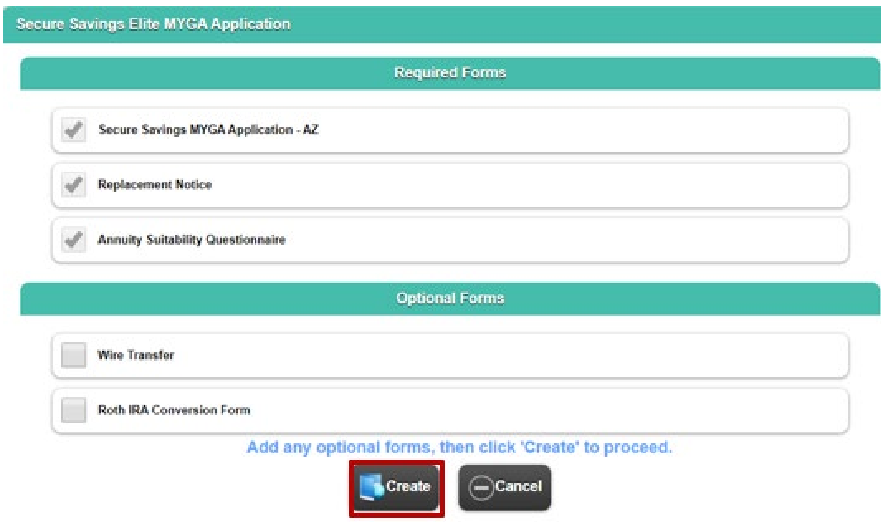
6. Click on "***Start New Application***" or "***New Activity***"



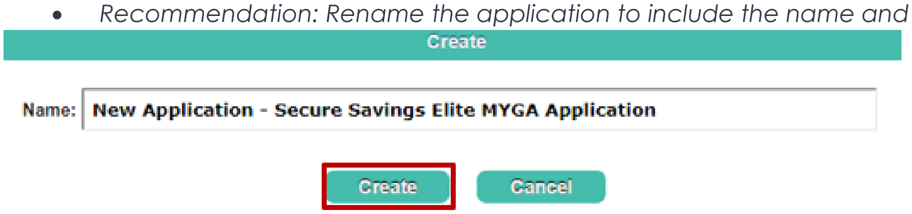
7. Select the "***Jurisdiction***" (State of Sale) and "***Product***"



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



9. Name the Application and select "***Create***"
   - *Recommendation: Rename the application to include the name and residence state for easier searches.*



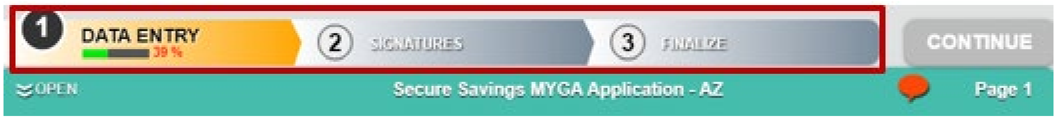
10. The system will open the application and forms.
    - *Other required forms will auto populate as needed.*

HOW TO NAVIGATE THROUGH AN APPLICATION:

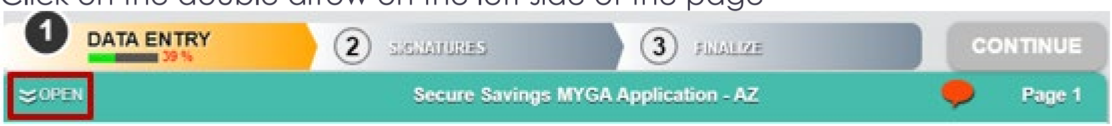
To navigate through all application pages:

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

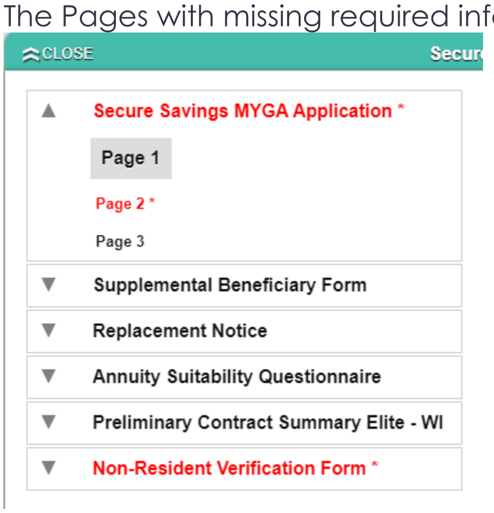
2. The Status Bar at the top of the page displays your progress.



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



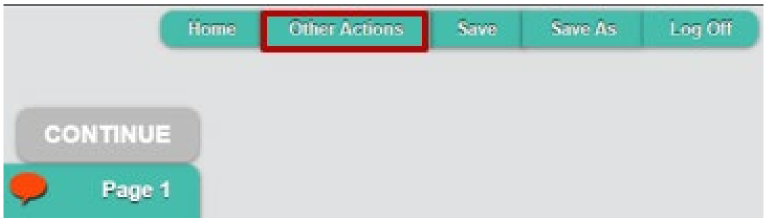
4. The Pages with missing required information are in red font.



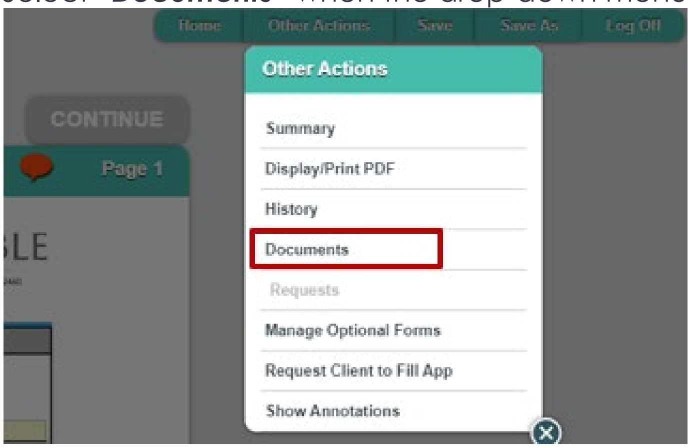
5. All the required fields are marked in red on the application and forms. To locate the required fields on each page, click on the red call out icon in the upper right-hand corner.

HOW TO ADD ATTACHMENTS:

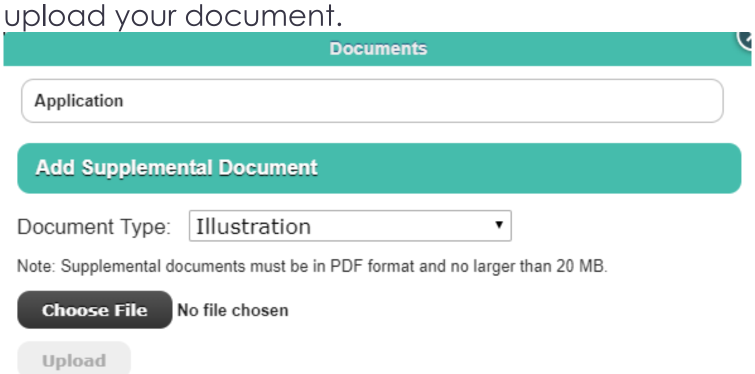
1. To add attachments, select "***Other Actions***" from the navigation bar in the upper right-hand corner.
    - *Example: If the owner on the application is a trust, you will use the attachment feature to attach a copy of the trust documents.*



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

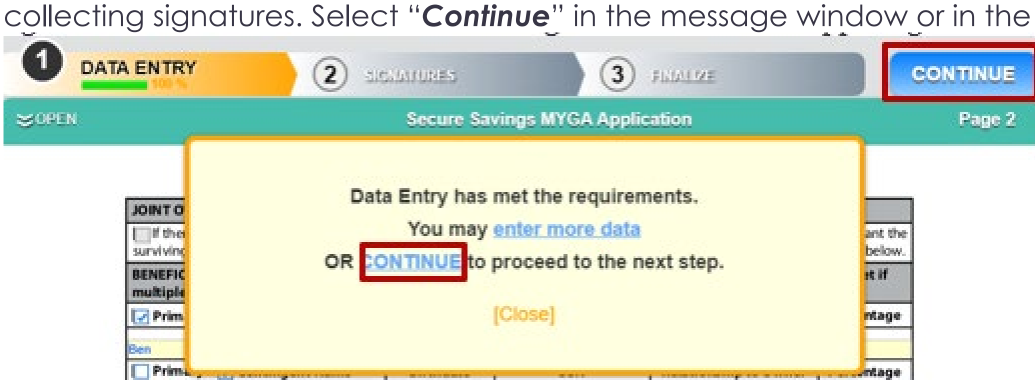


3. Select the "***Document Type***" you would like to upload and select ***"Choose File"*** to browse and upload your document.

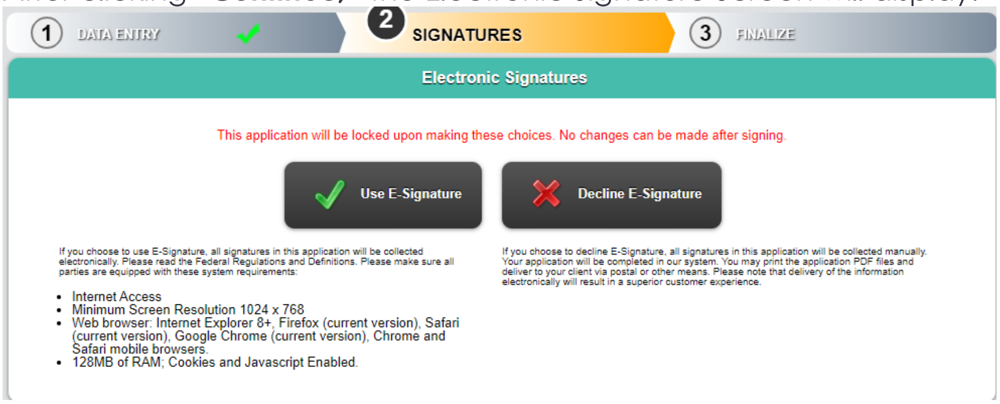


E-SIGNATURE PROCESS:

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.

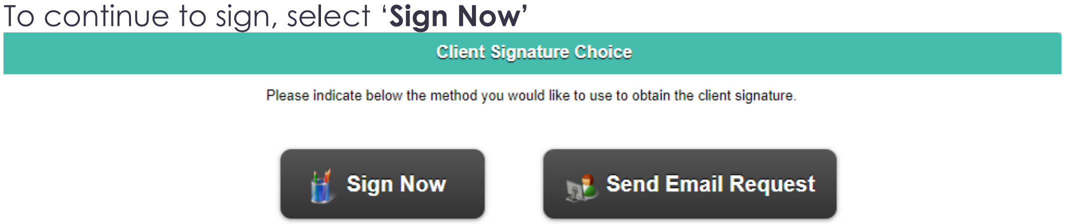


2. Select '**Use E-Signature**' to start the signing process.
   - *The applicant must have a valid email address.*

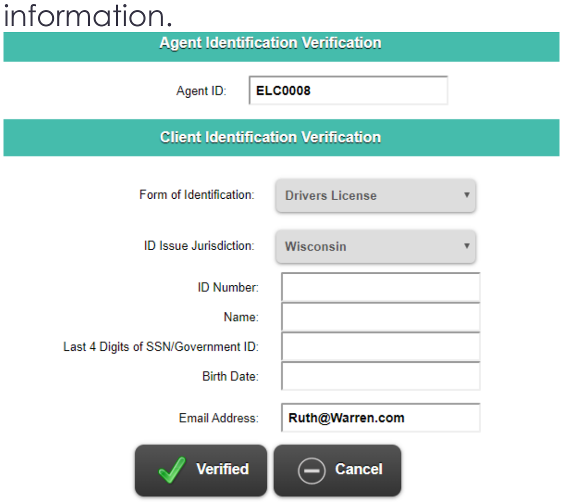
3. Once E-Signature is selected, you will see a list of required signers based on the information completed in the application.

4. Select the signer's role

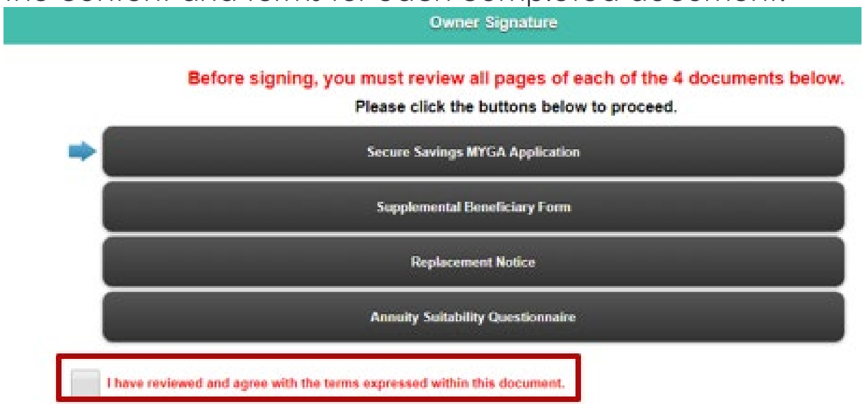
5. To continue to sign, select '**Sign Now**'



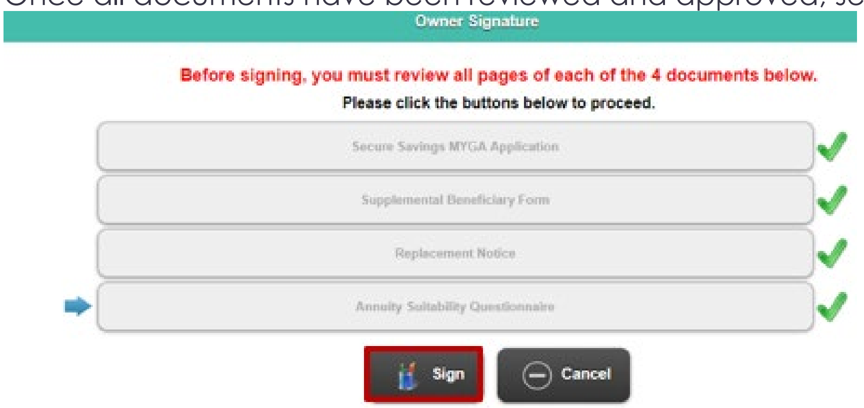
6. If the applicant is signing, you must verify the identity of the applicant and enter their information.



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



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

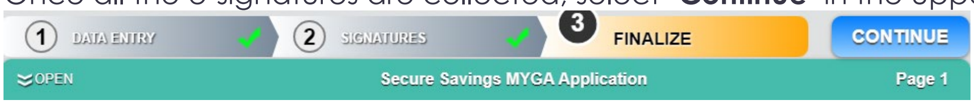


9. Complete the Signer Full Name, City and State.
   - *The signature box is automatically completed when filling in the Signer Full Name field.*
   - *To replace the typed name, the signer may use a mouse to overwrite the typed name.*

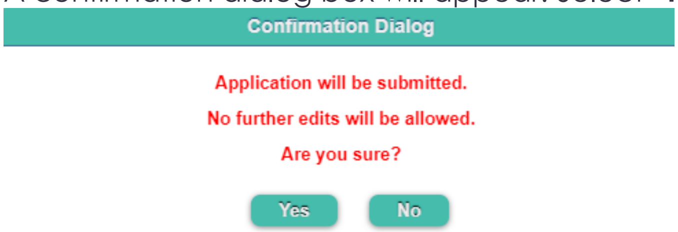
10. Select '**I Consent**' and repeat the same process for all other signers

HOW TO SUBMIT THE APPLICATION:

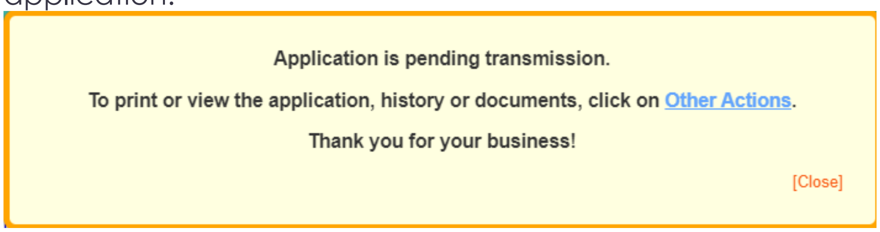
1. Once all the e-signatures are collected, select '**Continue**' in the upper right-hand corner



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

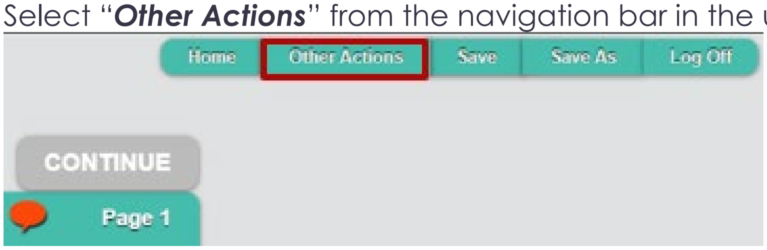


3. Once submitted, a message will appear confirming you successfully submitted the application.

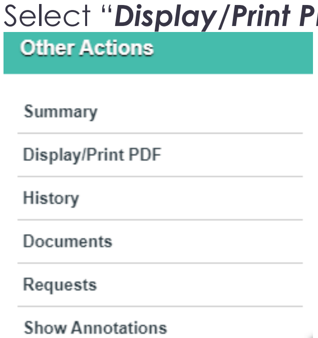


HOW TO PRINT APPLICATION:

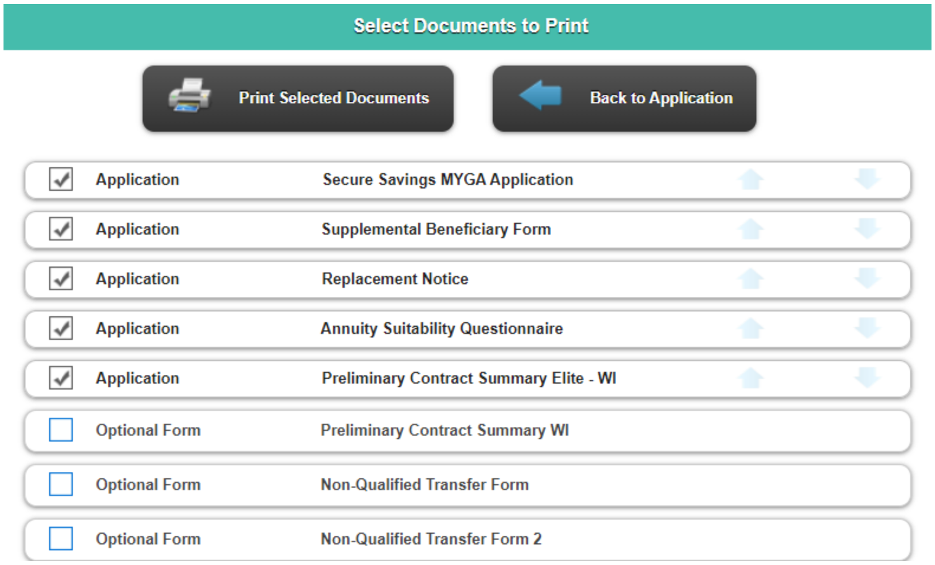
1. Select "***Other Actions***" from the navigation bar in the upper right-hand corner.



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

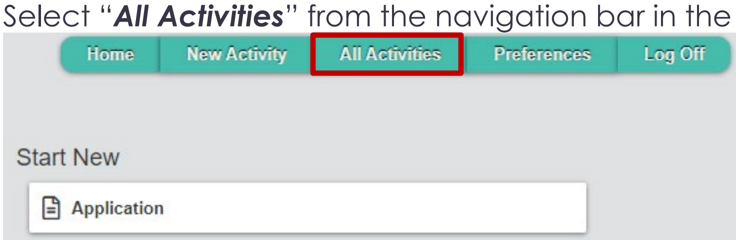


3. List of Forms Printing will display, select or unselected any forms you with to include or exclude and select "**Print Selected Documents**"



HOW TO VIEW APPLICATION HISTORY:

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

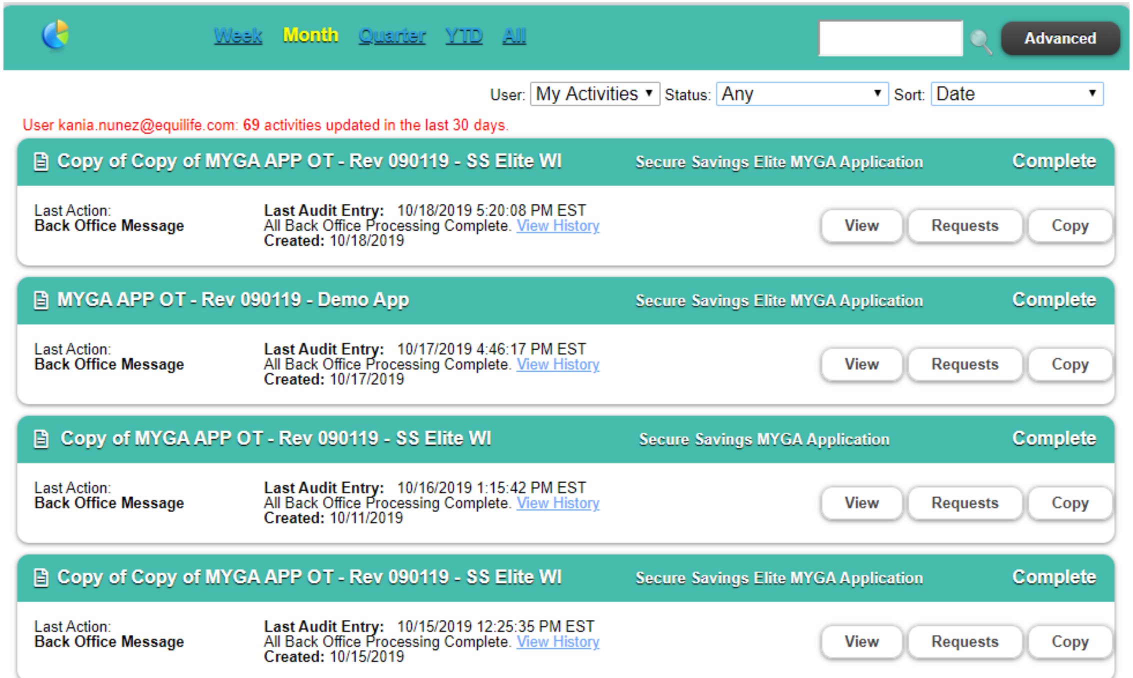


2. List of applications submitted for the month will display
    - *This can be changes to see applications submitted that week, month, quarter, year to date and all.*

3. List of applicants can be sorted by status, date, activity name and product name.

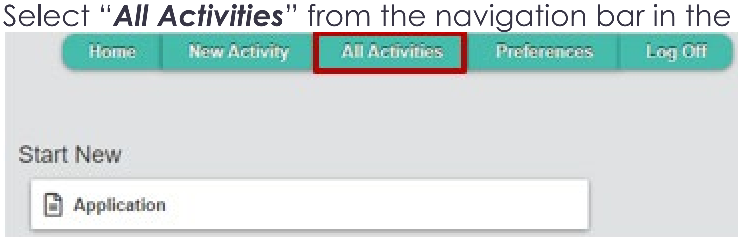
4. You can also search for a specific application in the search bar.

5. Applications are available to view and copy for 120 days.



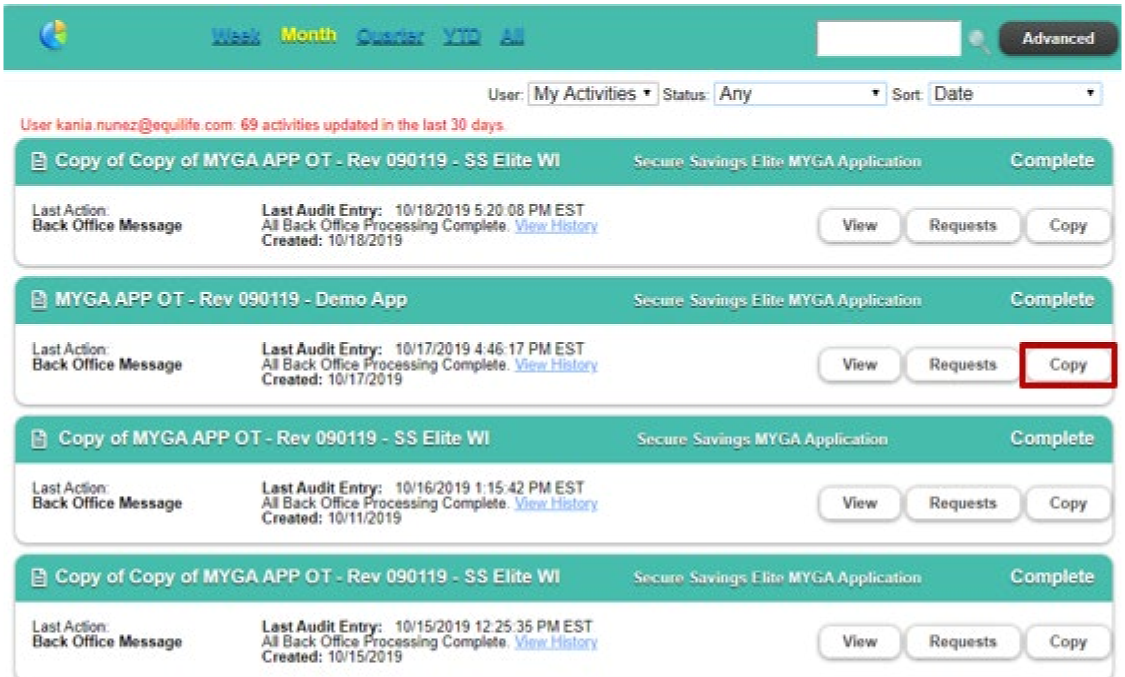
HOW TO COPY AN APPLICATION:

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



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.*