



Occidental Life Insurance Company of North Carolina

Pioneer American Insurance Company

Pioneer Security Life Insurance Company

IA American Life Insurance Company



# American Amicable Group Mobile Application

Training Tutorial



## Mobile Application Overview

#### Ensures applications are in good order

- Eliminate incomplete applications and missing forms
- Reduce processing delays
- Accurate premium/death benefit calculations

#### **Functionality**

- Can be used with your IPAD or similar tablet device
- Agent friendly online application process
- Applicants sign on the screen using their finger or a stylus
- Partially completed applications can be saved to complete at a later time
- Attach & send images of supplemental documents such as voided checks
- Transmit application and all related documents electronically at the click of a button.
- A soft copy of the paperwork is available for you to save or print for your records
- Easy self-registration process you can be ready to write an application in only minutes

#### Requirements

- Designed for tablet devices
- Internet connection
- Face to face sale with the client

#### **Products Available**

- Final expense products (Ages 50 to 85 and Ages 0 to 49)
- Easy Term
- Mortgage Term

## Mobile Application Registration

Initial Registration

In order to begin using the Mobile Application, you must first complete the online registration process. You will need your Agent Writing number.

- I. Go to -www.lnsuranceApplication.com/
- Click on NEW USER OR PASSWORD RESET link



2 Establish your Password

Enter the following information on the Registration screen:

- I. Agent Number
- 2. New password
- 3. Confirm new password
- 4. Last 4 digits of your SSN or Tax ID
- 5. Click **Submit**

American Amicable Pioneer Security Pioneer American Occidental IA American
Set Password
Agent Number
New Password Must be at least 6 characters.
Confirm Password
Last 4 of Social
Submit
Return to Login

## Starting a New Application

3 New Application

Once logged in to the Mobile App, select **New Application** from the main menu.



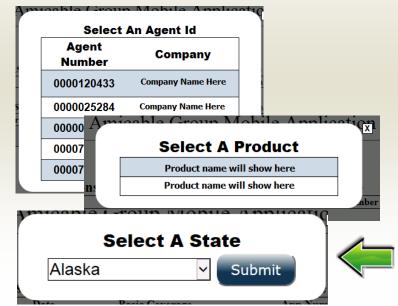
The **APPLICATIONS IN PROGRESS** will show all of your applications which have not yet been transmitted to the Home Office.

The **APPLICATIONS PREVIOUSLY TRANSMITTED** will show all of your completed applications sent to the home office.

4 Write Application

Make your selections from the following pop-up menu options:

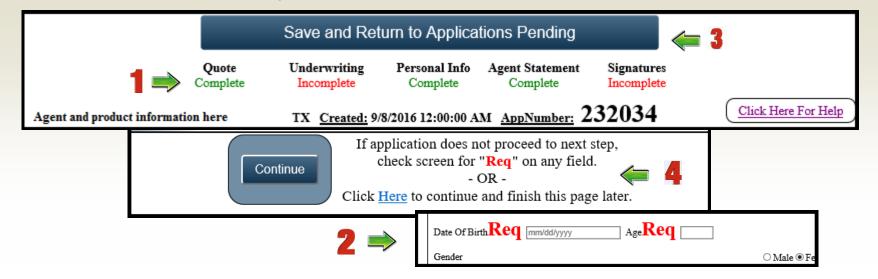
- I. Company (by agent id if applicable)
- 2. Product
- **State** (choose the State where the application will be signed)
- 4. Click **SUBMIT**



# 5 Data Entry

#### **Key Points:**

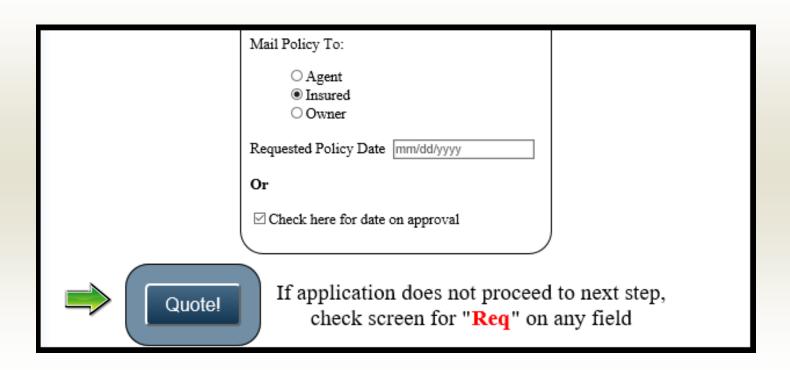
- I. As you begin to enter items on each new application screen, the status "**Incomplete**" will show at the top of the screen. Once all of the required items have been entered and all edits have been passed, the status will change to "**Complete**" after you move to the next screen.
- 2. Enter the client's information in the fields provided. If a required field is left blank, the appropriate field will be flagged with a red "Req" to show you which item(s) is missing.
- 3. You can save what you have entered by clicking **Save and Return to Applications Pending** button at the top of the screen.
- 4. On the **Underwriting** and **Personal Info** screens, you can advance to the next entry screen without completing all "Req" fields by clicking the indicated "Here" link found at the bottom of these screens. Any required fields which were left blank must be answered before the application can be signed. Clicking the "Here" link will also save what you have entered on that screen.



## **Quote Screen**

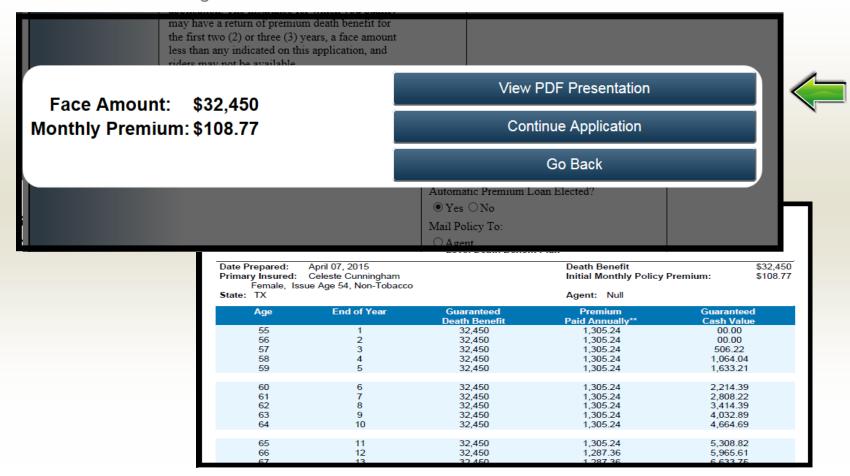
Once all information has been entered on the first screen,

1. Click **Quote!** to view a presentation PDF showing the face amount, premium, cash values, etc.



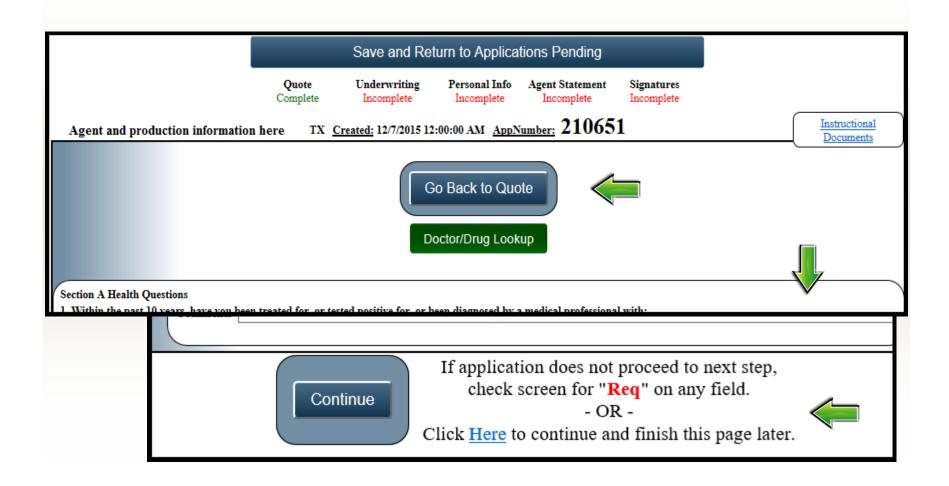
The Mobile App will display the FACE AMOUNT and PREMIUM.

1. You can view the PDF of the PRESENTATION, CONTINUE the application, or GO BACK to the prior screen to make changes.



## **Underwriting Screen**

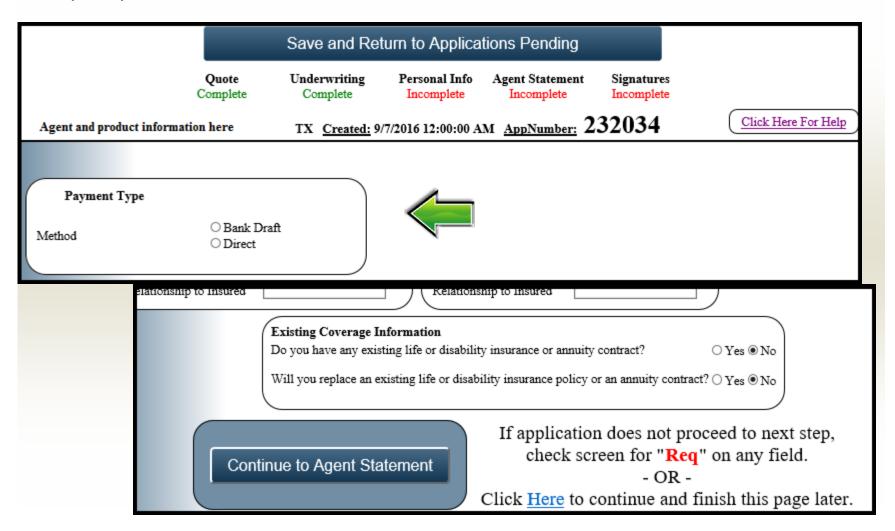
Complete the Health Information Questions presented and then continue to PERSONAL INFO (or back to QUOTE to make changes)



9

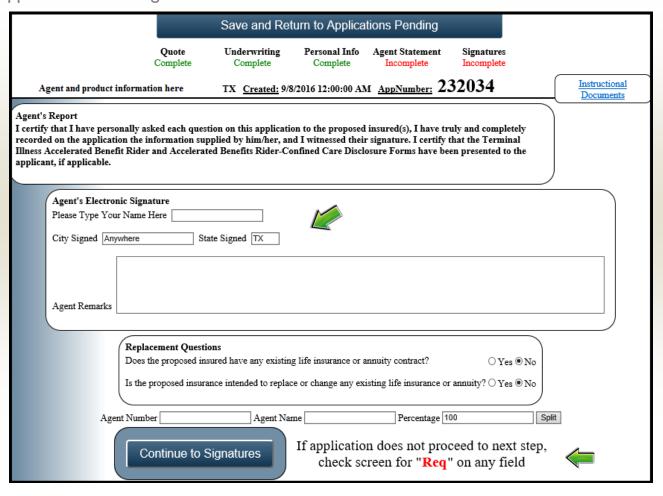
#### Personal Information Screen

#### Complete personal information and then CONTINUE TO AGENT STATEMENT



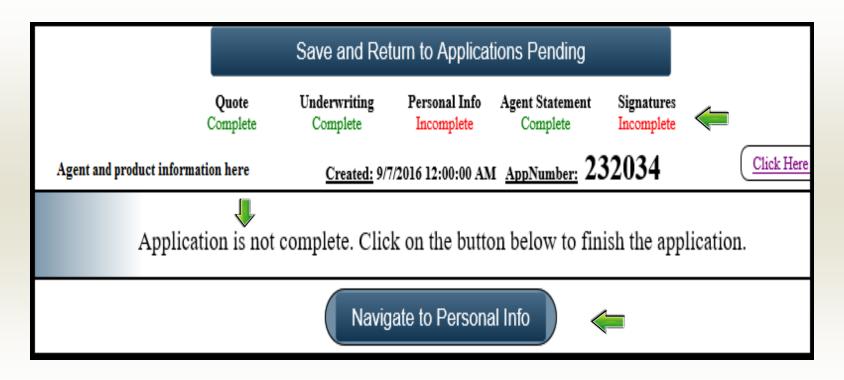
## 1 Agent Statement Screen

Complete the **Agent Statement** information and then CONTINUE TO SIGNATURES. **Note:** If you didn't complete all "Req" fields on the previous screens, you will be instructed to complete them before the application can be signed.



## 11 Validation of Required Information

If you try to move forward to signatures and have not completed all "Req" fields, you will receive the "Application is not complete" message below. Press the NAVIGATE button to return to the incomplete screen. Please note the status bar shows you the incomplete screens.

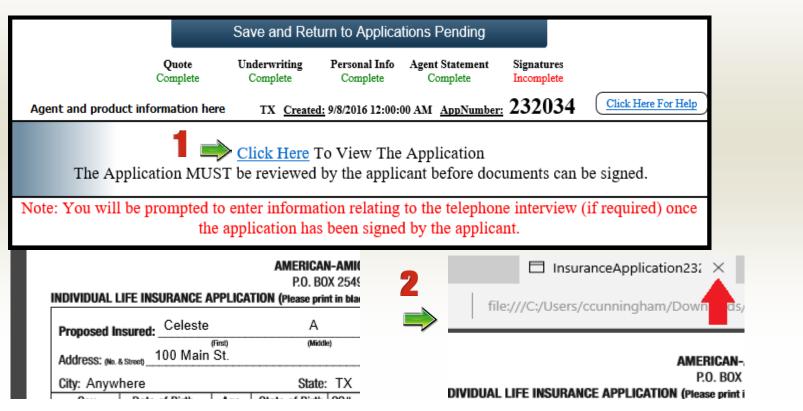


## Preview Application (All required information has been validated)

Before signing the application, the client MUST first preview the application documents.

- I. Select the Click Here link (shown below) to view the application
  - I. Application will be displayed. Allow the client to scroll through and review all of the application documents.
- 2. After all application documents are reviewed, close the tab containing the application (depending on browser type) to be redirected to the signature screen (see next page)

Please note the telephone interview text in red below. This will be discussed after the upcoming "Add Signature(s)" section.

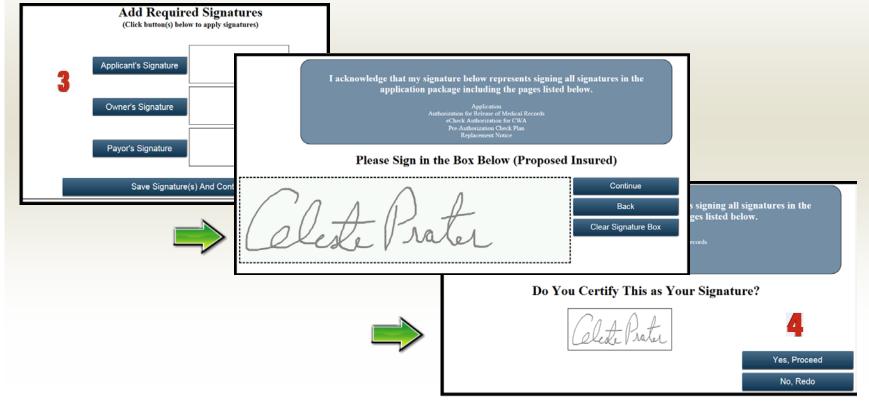


# 13 Add Signature(s)

Client can now sign in the signature area of the screen using a stylus pen or simply with their finger

- **3.** Click the appropriate name button, sign, and continue.
- **4.** The client will be asked to certify the signature by clicking YES, PROCEED or NO, REDO. Once YES, PROCEED is selected, you will return to the SIGNATURE screen

Note: If the Owner or others are required to sign the application, there will be additional designated signature boxes for them to sign as well. Follow steps 3 and 4. If client is not available to sign, you can add them later.



# 14 Add Signature(s) – Cont.

Signature(s) Preview and Completion.

5. The electronic signature(s) will display in each box. Click **SAVE SIGNATURE(S) AND CONTINUE** You will be returned to APPLICATIONS IN PROGRESS.\*

Note: If you are unable to collect all signatures at same time, additional signatures can be added at a later time.

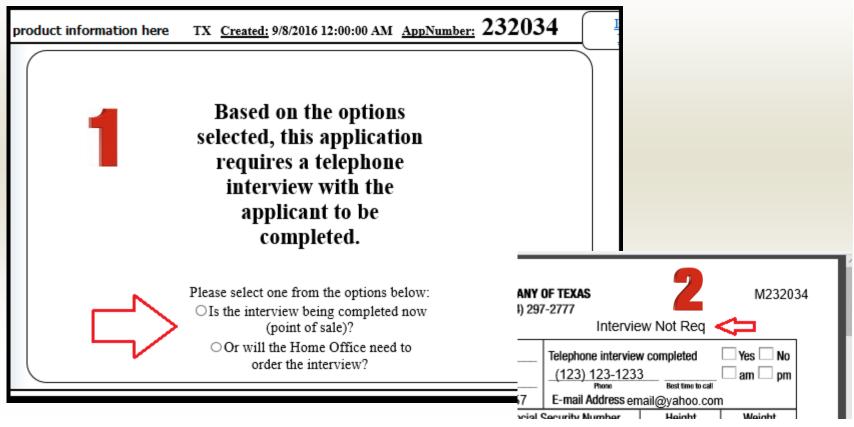




\*If a telephone interview is required, you will be taken to the Telephone Interview Process.

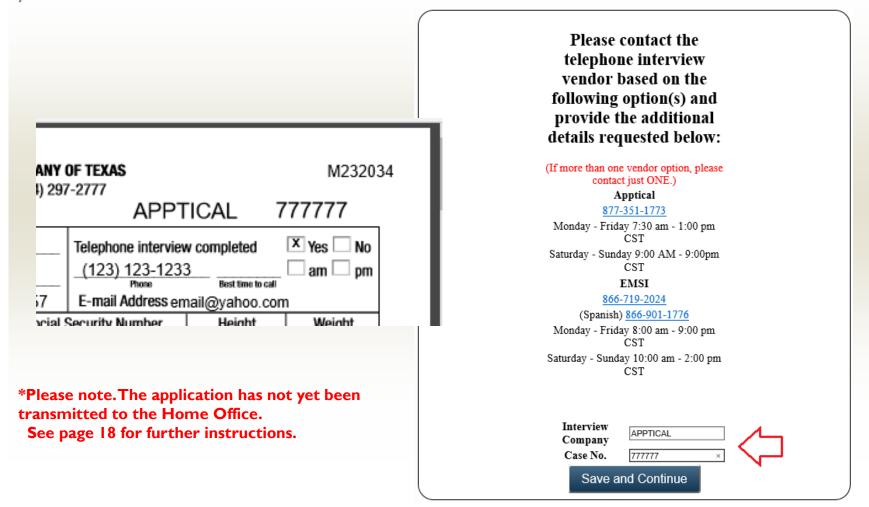
## 15 Telephone Interview Process

- I. Should a telephone interview be required, the following screen will display after completion of applicant's signature. You are encouraged to select the first option and complete the interview at point of sale. However, if the applicant prefers to be contacted later, select Home Office to order the interview.
- 2. Should a telephone interview **not** be required, the application will reflect this after you Save Signature(s) and Continue (prior screen).



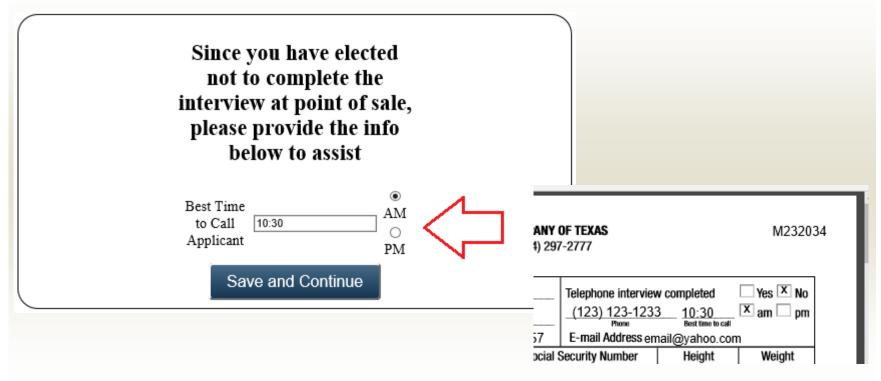
## 16 Telephone Interview Process – At Point of Sale

If you selected "Is the interview being completed now" option, the applicable vendor information will display with instructions for providing the additional details that will reflect on the application after you Save and Continue. You will be returned to APPLICATIONS IN PROGRESS.\*



## 17 Telephone Interview Process – Home Office Order

If you selected the "Will Home Office need to order" option, the following screen will display and request the best time to call the applicant for completion of the telephone interview. Your selection will reflect on the application after you Save and Continue. You will be returned to APPLICATIONS IN PROGRESS.\*



\*Please note. The application has not yet been transmitted to the Home Office. See next page for further instructions.

# 18 Finalizing the Application

Once all signatures are collected, the application is now ready to submit or conduct other activities listed on the menu prior to submitting. On the APPLICATIONS IN PROGRESS screen, the status of the signed case will read "READY TO SUBMIT". Click on the Application if you wish to finalize.

Applications in Progress Select Item Below to Display or Make Changes								
Name	State	Product	Date	Basic Coverage	App Number	Status		
David Smith	FL	Product name here	05/20/2015	\$25,000	300267	Pending		
Marlene Jones	AK	Product name here	05/20/2015	\$35,000	300268	Sigs Needed		
Celeste Prater	AK	Product name here	05/20/2015	\$35,000	300269	Ready to Submit		



Once you click on the case, the menu to the left will appear.
YOUR MENU OPTIONS ARE:

- I. Submit the application to the home office
- **2. Edit Application** (*Note: All signatures will need to be recaptured*)
- 3. View application with the attached electronic signatures
- 4. Add Interview Case Number (if applicable)
- **5. Manage signatures** (If applicable)
- **6. Attach** an Ancillary document (See step 21 for instructions)
- 7. Attach check image (See step 21 for instructions)
- **8. View** attachments (if applicable)
- **9. Delete** attachments (if applicable)
- 10. Delete all application documents

## 19 Add Signature(s) to an application saved previously

- 1. From the list of **Applications in Progress**, click on the application you want to continue processing.
- 2. A pop-up box will display for additional options. Click MANAGE SIGNATURES
- 3. Complete title steps 12, 13, and 14 as described previously in this document.

Applications in Progress Select Item Below to Display or Make Changes							
Name	State	Product	Date	Basic Coverage	App Number	Status	
David Smith	FL	Product name here	05/20/2015	\$25,000	300267	Pending	
Marlene Jones	AK	Product name here	05/20/2015	\$35,000	300268	Sigs Needed	
Celeste Prater	AK	Product name here	05/20/2015	\$35,000	300269	Ready to Submit	
1 1 Applications Previously Transmitted Select Item Below to Display							
Name	State	e Product	Date	Basic Coverage	App Number	Status	



**APPLICATIONS IN PROGRESS** reflect the STATUS of each application in the last column. The different status are:

- PENDING
- SIGS NEEDED
- READY TO SUBMIT

Once submitted, they will reside in section **APPLICATIONS PREVIOUSLY TRANSMITTED.** 

## 20 Editing an Application Which has been Previously Signed

- 1. It is important for both you and the applicant to review the accuracy of the application documents prior to the signature. Any changes made after the signature has occurred will require the applicant to re-sign the application.
- 2. In order to make changes to such an application, select it from the **Applications in Progress** menu. From the menu that appears, select the **Edit** button. When you do so, you will see the pop up reminder below.
- 3. If you choose to proceed, click **Edit App** (reminder any saved signatures will be lost). If you decide not to proceed, click **Cancel**.





## 21 Uploading a Void Check or other Ancillary Document

This option is available to upload any additional documents along with the application package (i.e. copy of voided check)

#### Sample-

- 1. Select the "ATTACH" button next to the type of document you wish to add.
- 2. You will be prompted to either "Take Photo" or choose an existing one on your device. If choosing an existing file to upload, browse to the file destination and select the file to upload and click **Open**.
- 3. Once the desired photo is selected, you'll be asked if you wish to "Attach Check Image?". Select the ATTACH button to upload the file.
- 4. Now that the image has been uploaded, you can VIEW or DELETE it.



Reminder: To be included with the application paperwork, any ancillary documents must be uploaded <u>PRIOR</u> to transmitting the application.

# 22 Special Instructions for Applications written in the **State** of California ONLY

The state of California requires up to 3 additional forms to be completed along with the life insurance application. Those being:

Form No. 3011 – Notice of Lapse designee must be completed with all life applications.

Form No. 9555 – California Senior Notice must be completed on sales to clients age 65 or older.

Form No. 9649 – California Notice Regarding Sale and Liquidation of Assets on sales to clients age 65 or older.

Forms 3011 & 9649 will automatically be completed when needed using the Mobile application. However, since form 9555 is to be completed prior to making the sale with the client, it will remain a separate document. In order to complete form 9555, you must have a paper copy filled out and signed. You will then be able to upload this form by following the "Uploading a Void Check or other Ancillary Document" instructions provided in step 21.

#### To restate,

- The life insurance application, Form No. 3011, Form No. 9649 (when applicable), and other application documents will be completed using the Mobile application.
- Form No 9555 will be completed by hand and uploaded so that it will be joined with the other application documents. NOTE: This is the ONE paper form you MUST have the client sign and give to you. This is a California Department of Insurance Regulation that we must conform and abide by.
- You will be able to transmit all of these items to the Home Office at one time.

# 23 Submitted Applications

Once you submit the application to the home office, it will be found in the **APPLICATIONS PREVIOUSLY TRANSMITTED** section. You will no longer be able to edit. However, you can select the application and view the signed documents.

## American Amicable Group Mobile Application

#### **New Application**

Applications in Progress Select Item Below to Display or Make Changes

Name	State	Product	Date	Basic Coverage	App Number	Status
David Smith	FL	Product name here	05/20/2015	\$25,000	300267	Pending
Marlene Jones	AK	Product name here	05/20/2015	\$35,000	300268	Sigs Needed
Celeste Prater	AK	Product name here	05/20/2015	\$35,000	300269	Ready to Submit



#### Applications Previously Transmitted Select Item Below to Display

Name	State	Product	Date	Basic Coverage	App Number	Status
Celeste PraterFSTX	TX	Product name here	04/17/2015	\$35,000	300135	Sent to Home Office
Celeste PraterTXGS	TX	Product name here	05/20/2015	\$35,000	300266	Sent to Home Office

# 24 Checking Application Status

Once you have successfully transmitted the application to the home office, to follow the application's progress, you will need to login to your "Agent Efile" found on the insurance company's main website. The Mobile Application website is used solely to submit new applications.

## **Questions?**

**Marketing Sales** 

**Agent Hotline** 

800-736-7311

**Prompts 1-1-2** 

**Help Desk** 

**Technical Support** 

800-736-7311

Ext. 2808

marketingassistants@aatx.com

helpdesk@aatx.com

