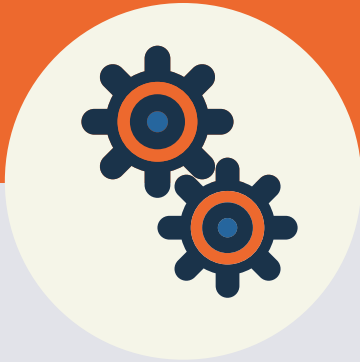


# NEW VANTAGE FINAL EXPENSE



## E-App User Guide



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# What You Need to Know.

The E-App is powered by FireLight, a technology of Insurance Technologies. Our E-App is an intuitive, simple, and quick application process that has many useful tools such as an electronic signature, minimization of errors and missing requirements, and faster issue times.

## Technical Requirements

- Internet Access
- All internet browsers are supported
- For use on PC, laptop, or tablet devices
- 128 MB of RAM
- Cookies and Java Script Enabled
- Not for use on mobile devices

## Helpful Hints & Highlights

- To access the E-App, please go to The Agent Portal. Under Agent Tools menu on the left, select Electronic Application.
- E-Apps are not received by the carrier until all signatures have been collected and the application has been submitted.
- Agents must sign via E-Signature.
- Applicants may sign via E-Signature or by phone calling 877-888-0352.
- A valid e-mail address is required for Electronic Signature (E-Signature).
- After the E-App is submitted (with appropriate E-Signatures) , the agent will receive an e-mail that contains the underwriting decision or they can check the Agent Portal.

# How to Access a New Application.

1. Sign in on [The Agent Portal](#).
2. Click on Electronic Application.
3. Select Writing Agent Number and Application Type/Product (Electronic Application with FireLight), then Select 'Launch FireLight', and click on "Application" to start a new application.
4. Enter the 'Jurisdiction' (Applicant's residence state) and 'Product Type'.
5. Name the Application.

Recommendation: Rename the application to include the Applicant's last name and residence state for easier searches.

6. The system will open the application and forms.
7. All 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.
8. On page 1 of the application, specify whether telephone signature will be used to collect the applicant's signature. Check the 'Yes' or 'No' box. If telephone signature is not selected, then E-Signature will be used to collect the applicant's signature.



Will this application be voice signed?  yes  no

9. Save your client's application information before closing the application by clicking 'Save' in the navigation bar in the upper right hand corner.
10. The Status Bar at the top of the page displays your progress.



## How to Navigate Through an Application.

To navigate through all application pages:

1. Click on the double arrows on the right and left sides of each page -or-
2. Click on 'Open' in the upper left hand corner. The pages with missing required information are in red font.

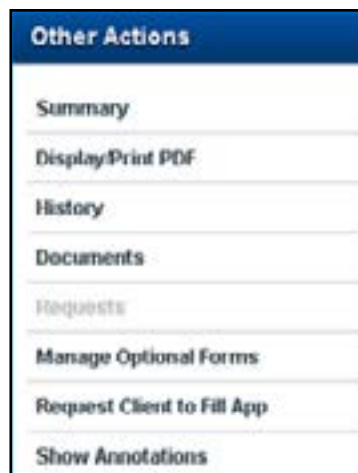


# How to Add Attachments.

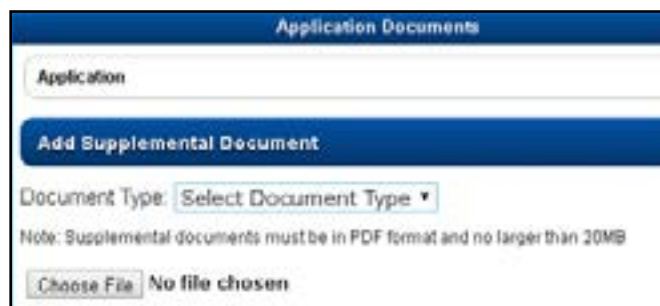
1. To add attachments, select 'Other Actions' from the navigation bar in the upper right hand corner.



2. Select 'Documents' when the drop down menu appears.



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



# How to Sign an Application.

When signing a Final Expense E-App, there are two key things to keep in mind:

1. The proposed insured can sign the application either via telephone by calling 877-888-0352 or electronically by E-Signature. Please note, you will be prompted to indicate which signature method your client will be using on page 1 of the application.
2. All parties other than the proposed insured, including you (the agent) and the Payor and Owner (if different than insured), must sign the E-App electronically via E-Signature.

## E-Signature Process.

When the application is 100% complete, a message will appear 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. Once the application has been completed, select 'Use E-Signature' to start the signing process. The applicant must have a valid e-mail address.
2. Once E-Signature is selected, you will see a list of required signers based on the information completed in the application.
3. Select the role(s) then the appropriate signature method.
4. To continue to sign, select 'Sign Now'.
5. You must verify the identity of the applicant and enter their information. Below are acceptable forms of identification:
  - Driver's License • State Issue ID
  - Passport • Resident Alien ID
6. Select the 'I have reviewed' check box to acknowledge they have reviewed and agree with the content and terms for each completed document.
7. Once all documents have been reviewed and approved, select 'Sign'.
8. Complete the Signer Full Name, City, State and Today's Date.
9. The signature box is automatically completed when filling in the Signer Full Name field.
10. To replace the typed name, the signer may use a mouse or finger to overwrite the typed name.
11. Select 'I Consent' and repeat the same process for all other signers.

## How to Remotely Sign With E-Signature.

1. When the E-App prompts you to start the Signature Process, you should select 'Owner'.



2. You should click on 'Send Email Request' instead of 'Sign Now' to allow the client to access the application through their email and sign on their own/remotely.



3. The below fields need to be completed. The 'Your Name' field automatically populates with the name of the agent that is logged into the Portal.
4. Once the required fields are completed, click on 'Send Email Request' to send the email to the client.



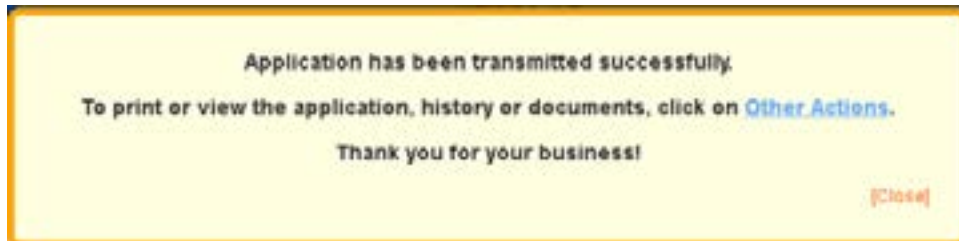
5. The client should then receive an email with a link. They should click on that link and identify themselves with the last 4 digits of their SSN and their birth date. The application will then pop up as normal for the client to sign. Once the client has completed the signature process, you will receive a notification telling you that the application can be submitted.

# 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.



4. To print or view the application, click on 'Other Actions' in the message box or in the navigation bar in the upper right hand corner.
5. Once the application has been submitted and the applicant selected Telephone Signature to sign the application, please follow the Telephone Signature process (page 8) to collect the signature(s) to complete the entire application process.

# Telephone Signature Process.

CALL TOLL FREE  
**877-888-0352**

## **Before Starting the Telephone Signature Process:**

- You (the agent) must sign the application electronically and submit the application.
  - You will need the application number, located on page 1 of the application in the upper right corner, for the telephone signature process.
  - The applicant must remember the unique 4-digit pin he/she created on the Telephone Electronic Signature Sheet of the application. The 4-digit pin will be used during the telephone signature process.
1. After the application has been submitted, call toll-free 877-888-0352 and follow the prompts.
  2. After the greeting, the applicant must confirm he/she wants to continue with the telephone signature process by pressing 1 or by pressing 7 to stop the process.
  3. Enter the application number. This is the 'Application ID' number located on page 1 of the application in the upper right corner.
  4. Enter the last 4 digits of the applicant's Social Security Number (SSN)
  5. If the applicant agrees to the HIPAA Authorization, he/she would press 1 or may press 7 to stop the process.
  6. The applicant must confirm he/she agrees to the telephone signature authorization and will be asked to enter their unique 4-digit pin. The 4-digit pin is the same pin number the applicant chose on the Telephone Electronic Signature Sheet. If he/she does not agree and wants to discontinue the telephone signature process, press 7.



# Point-of-Sale Underwriting Review Process

Once the application has been submitted with all signatures, the application will be processed using the Point-of-Sale underwriting engine. The underwriting engine will determine if the application is Approved, Declined, or requires further Underwriting Review.

To view the E-App status updates in real time, go to the agent portal and click on Electronic Application. You will see a list of all the E-Apps you have submitted which includes the Application Number, Policy Number, Product, Client Name, Status, and Application Date.

The following are the statuses that may appear under the Status column:

- Active
- Underwriting Review
- Decline
- Telephone Signature Pending

An e-mail with the E-App underwriting decision will be sent to you and the applicant will receive an e-mail confirming their application was submitted.

If the E-App is pending underwriting review, the applicant may call into the Underwriting Department to speak directly with an underwriter Monday through Friday between 7:00 am MDT to 5:00 pm MDT. The underwriter will determine the applicant's eligibility status over the phone. If approved, the underwriter will give the applicant their policy number.

## CONTACT & SUPPORT

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