eApp
User Guide

MINNESOTA LIFE

SECURIAN®

Table of Contents

Recent Changes 3

Introduction 3
Background 3
e-Signature 3
Requirements 3

Register for eApp 4

New Cases 5
Start New Case 6
Proposed Insured 7
Proposed Insured Continued 8
Beneficiaries 9
Plan Information 10
Policy Date 11
Additional Agreements 12
Existing Insurance 13
Existing Insurance Details 14
Child Medical Information 15
STOLI and Premium Financing 16
Representative Information 17
Representative Report 18
Representative Comments 19
Financial Services and Product Summary 20
Premium and Billing 21
Underwriting Requirements 22
Validate and Lock Data 23
Validate and Lock Data 24

e-Signatures 24
e-Signature Method 25
Signing Parties are Present 26
Signing Parties are Present 27
cont. 27
Signing Parties are Present 28
cont. 28
Signing Parties are NOT present 29
Proposed Insured's 30
e-Signature 30
e-Signature Process – Email(s) Sent 32
Client Notification 33

e-Signature – Client Process 33
Client Log In 33
Application Review 34
Signature Verification 35
Thank You 36

e-Signature – Advisor Process 37
Advisor Notification 37
Advisor 38
Log In 38
Application Review 39
Signature Verification 40
Thank You 41

Existing Cases 42
My Cases 43
Alerts 44
Case Details 45

Pending e-Signature Cases 46
View My Cases 46
e-Signer Status – Resend e-mail 47

Frequently Asked Questions 48

Recent Changes

Introduction

Background

Minnesota Life's eApp, facilitated by iPipeline, is a process where all the application information is entered electronically, allowing you to spend more time selling and less time on paperwork.

eApp minimizes the amount of information that you need to gather from your client. This dynamic electronic tool populates the necessary forms based on the client's coverage needs. Redundancy in entering information is completely eliminated by this technology. There also is no need to determine which forms are necessary as the tool will generate the proper state and product specific forms based on the answers.

eApp transfers the management of the requirements to Minnesota Life. There is no longer the need for you or your assistant(s) to schedule medical exams, labs, or Tele-Interviews.

e-Signature

eApp utilizes technology for the capture of an electronic signature (e-Signature). You will no longer be asked to go back to your client to obtain a signature on a form that was missed. A few quick clicks on the information you have entered previously and you either e-sign immediately or generate a secure email to your client and/or respective owners to gather the necessary signatures in all of the appropriate places.

Once the e-Signatures are secured by the respective parties, the application is instantaneously submitted to Minnesota Life and ExamOne to facilitate the application and medical requirement ordering process via secure channels.

Requirements

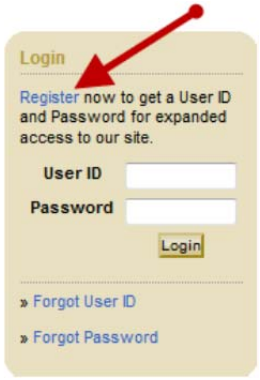
The following requirements are needed to use eApp:

- Internet connection
- PC
- Advisor and client email (if client is not present) addresses
- Pop-ups need to be enabled

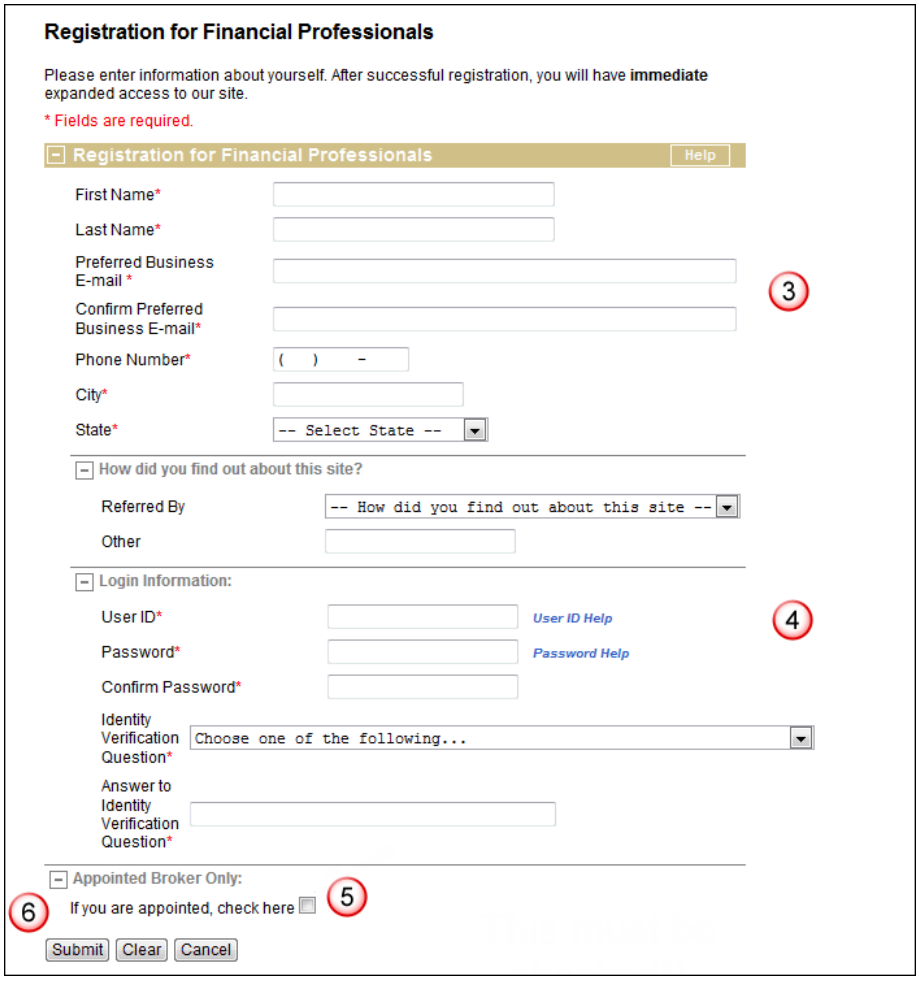
Register for eApp

The advisor needs to register to start using eApp on SecurianAdvisor or LifeCenter.

1. Click on "Register" in the corner of the login box.



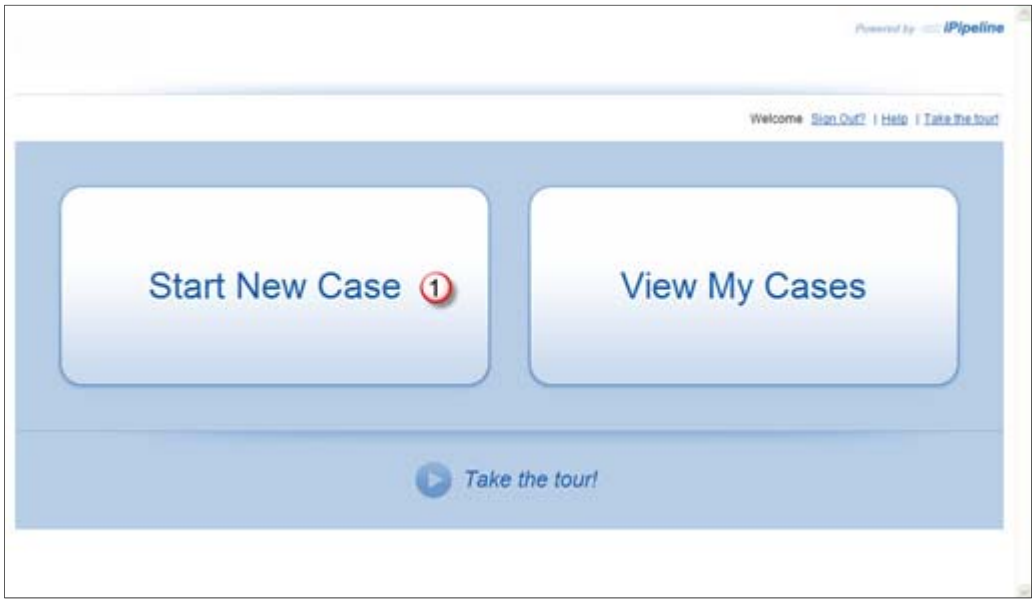
2. Accept the terms of use and legal notice
3. Enter personal information
4. Enter login and verification information
5. Check to indicate appointment
   NOTE: This box must be checked in order to proceed with registration
6. Click “submit”



New Cases

The Welcome Page allows you to start with a new application.

1. Click on Start New Case.



Start New Case

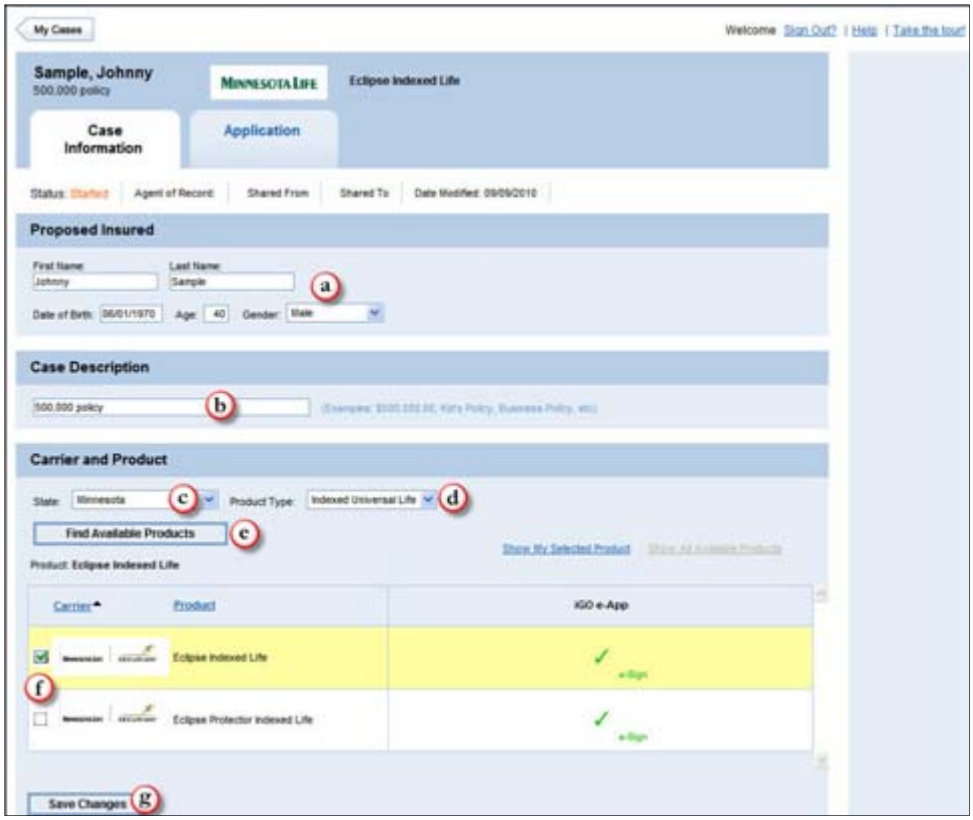
The first page of starting a new case appears. To start a case:

a. Enter proposed insured's name, date of birth, and gender.

Note: Insured's age will prepopulate based on birth date entered.

Note: Yellow fields are required throughout eApp.

b. Enter a Case Description. This is not a required field but may help identify the case more easily.
c. Select Issue State.
d. Select Product Type.
e. Click Find Available Products. The products that are available based on your selection appear below.
f. Select the check box of the product.
g. Use Save Changes button to save the case.



Note: The My Cases button takes you to a list of all your cases throughout the eApp process.

Proposed Insured

Application Tab appears which provides access to complete the electronic app.

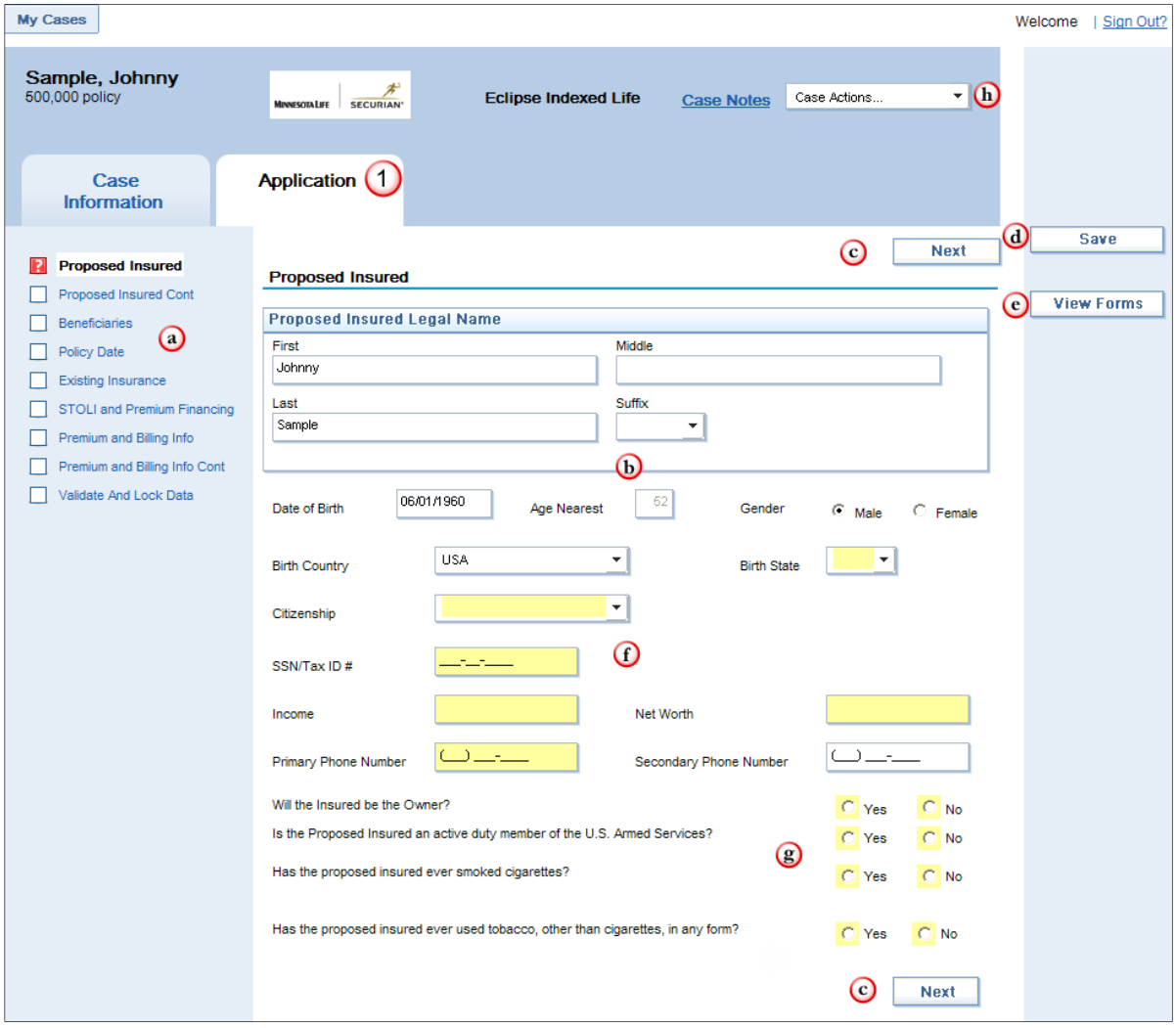
1. Click the Application tab.

The Proposed Insured page appears. The following information is available on this page:

a. A menu of each page of the application. It identifies completed pages with a green check mark or uncompleted pages with a red question mark. This menu also provides navigation to each page.

> Note: The application can be completed in any page order.

b. Previously entered information is saved on each page of the eApp.
c. Next buttons take you to the next page in the application.
d. Save button saves the information as data is entered into the application.
e. View Forms button provides a view of the actual application.
f. As noted previously, yellow highlighted fields are required.
g. Special activities questions are required and may trigger additional application forms.
h. Start a new case



Proposed Insured Continued

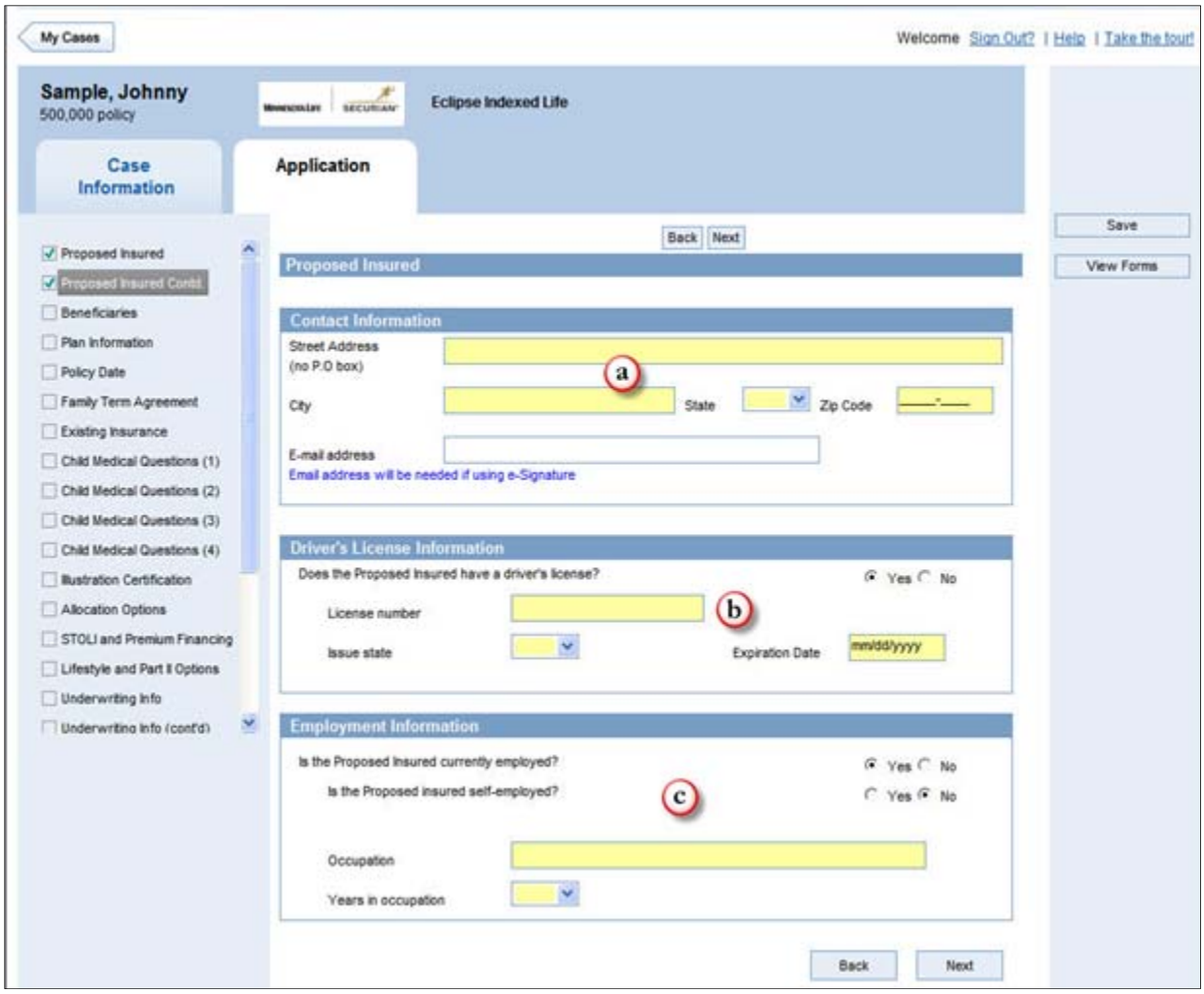
Proposed Insured page continues. The following information is available on this page:

a. Contact Information.
b. Driver's License Information.

Note: Additional information is needed if you answer "Yes" to this question.

c. Employment Information.

Note: Additional information is needed if you answer "Yes" to this question.



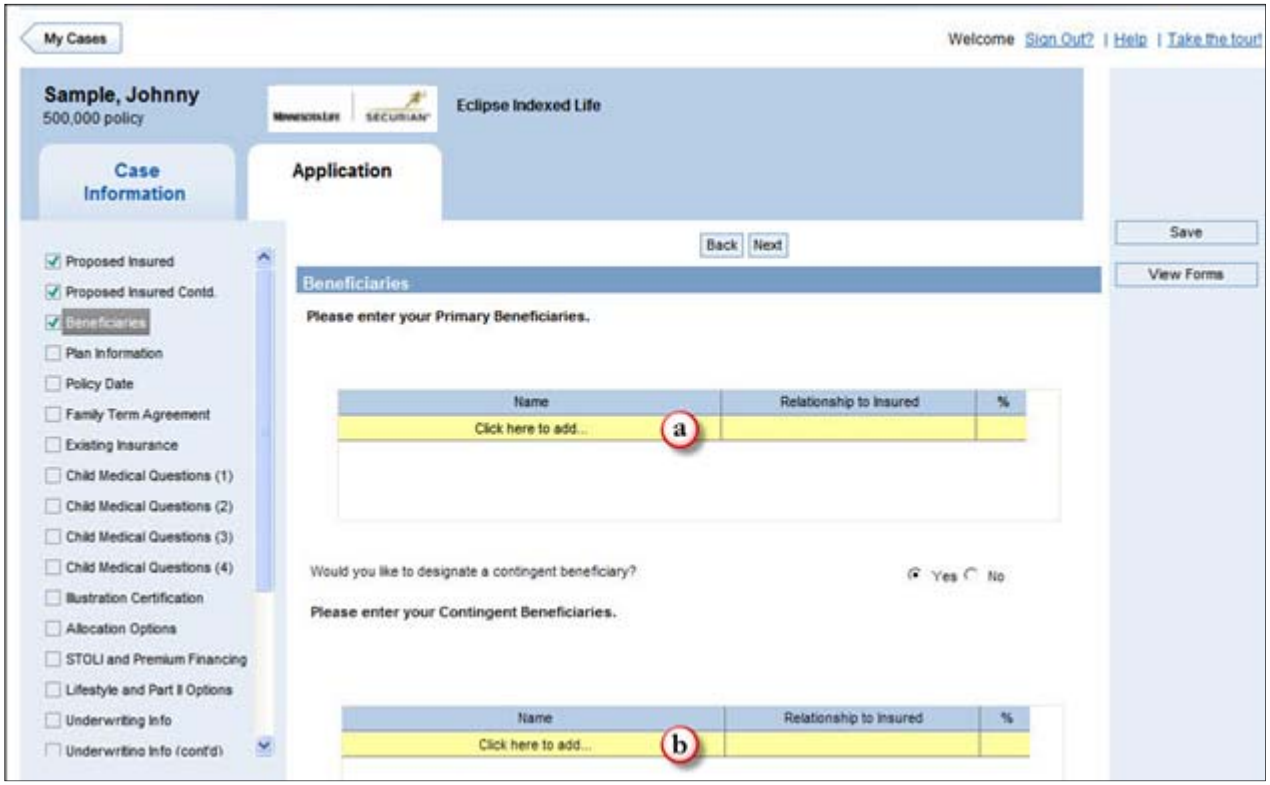
Beneficiaries

The Beneficiaries page provides steps to add:

a. Primary beneficiaries.
b. Contingent beneficiaries.

Follow the steps in eApp to add the beneficiaries.

Note: If there are more than six primary beneficiaries, enter the extra beneficiaries as contingent. In the Additional Information section of the Representative's Report, indicate that all beneficiaries listed are to be primary beneficiaries and include the percentages.

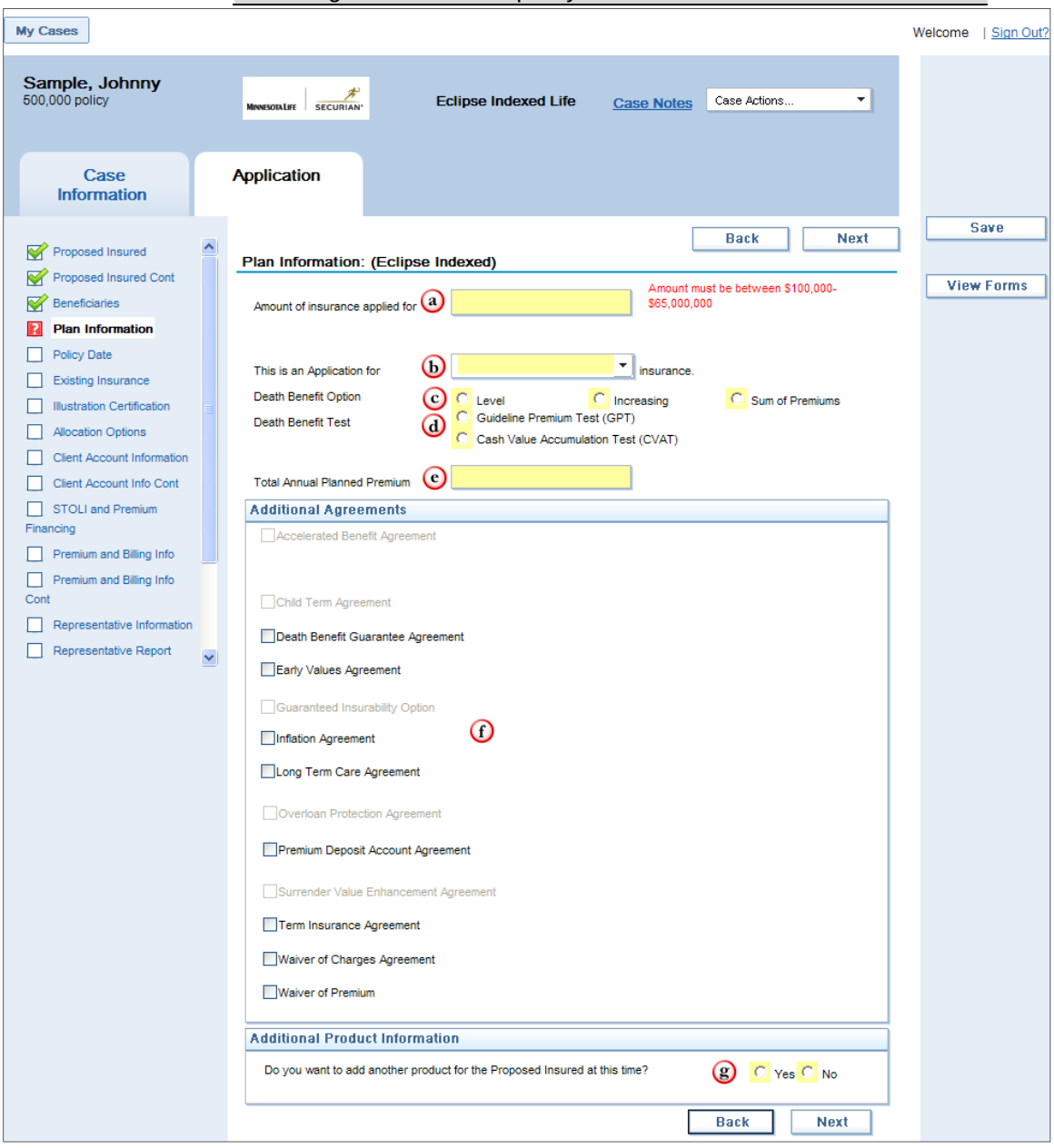


Plan Information

The Plan Information page provides steps to add:

a. Amount of Insurance.
b. Type of insurance – personal, business, other.
c. Death benefit option
d. Death benefit test option.
e. Total annual planned premium.
f. Additional Agreements. Agreements are shown based on the product and client information.
g. Additional products. If "yes" is selected, an additional field appears requesting the product name(s) and information.

Note: Additional information is needed if you select additional agreements to the policy.



Policy Date

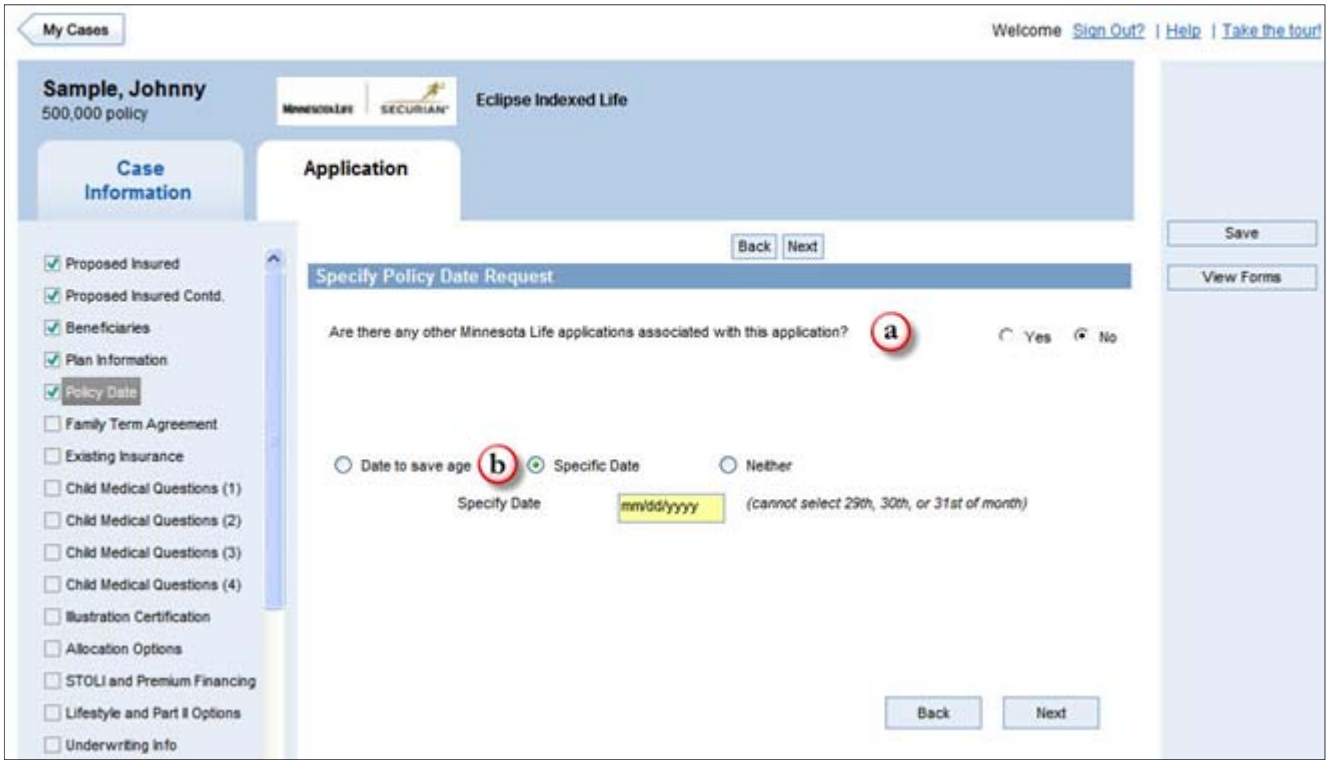
The Policy Date page provides steps to select:

a. Additional applications.

Note: Additional information is needed if you select additional applications.

b. Policy Date.

Note: Additional information is needed if you select a specific policy date.



Note: The menu highlights completed sections with a green check mark.

Additional Agreements

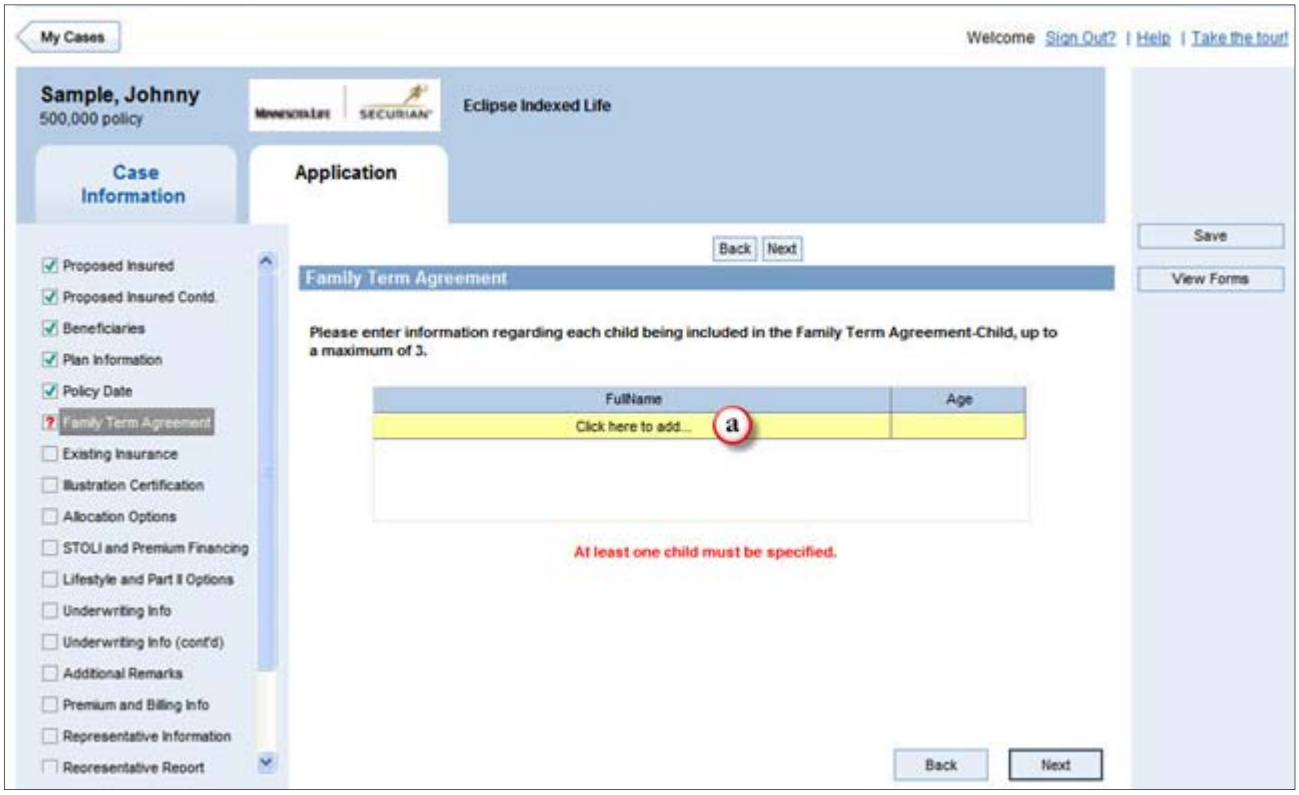
If additional agreements are selected, eApp provides the pages which require completion. These pages provide the specific steps for agreements. Family Term Agreement is shown as an example.

a. Additional information.

Note: Additional information is needed if you select additional agreements.

Follow the steps on eApp to complete the required information.

Note: Specific instructions can be found in red text throughout eApp.



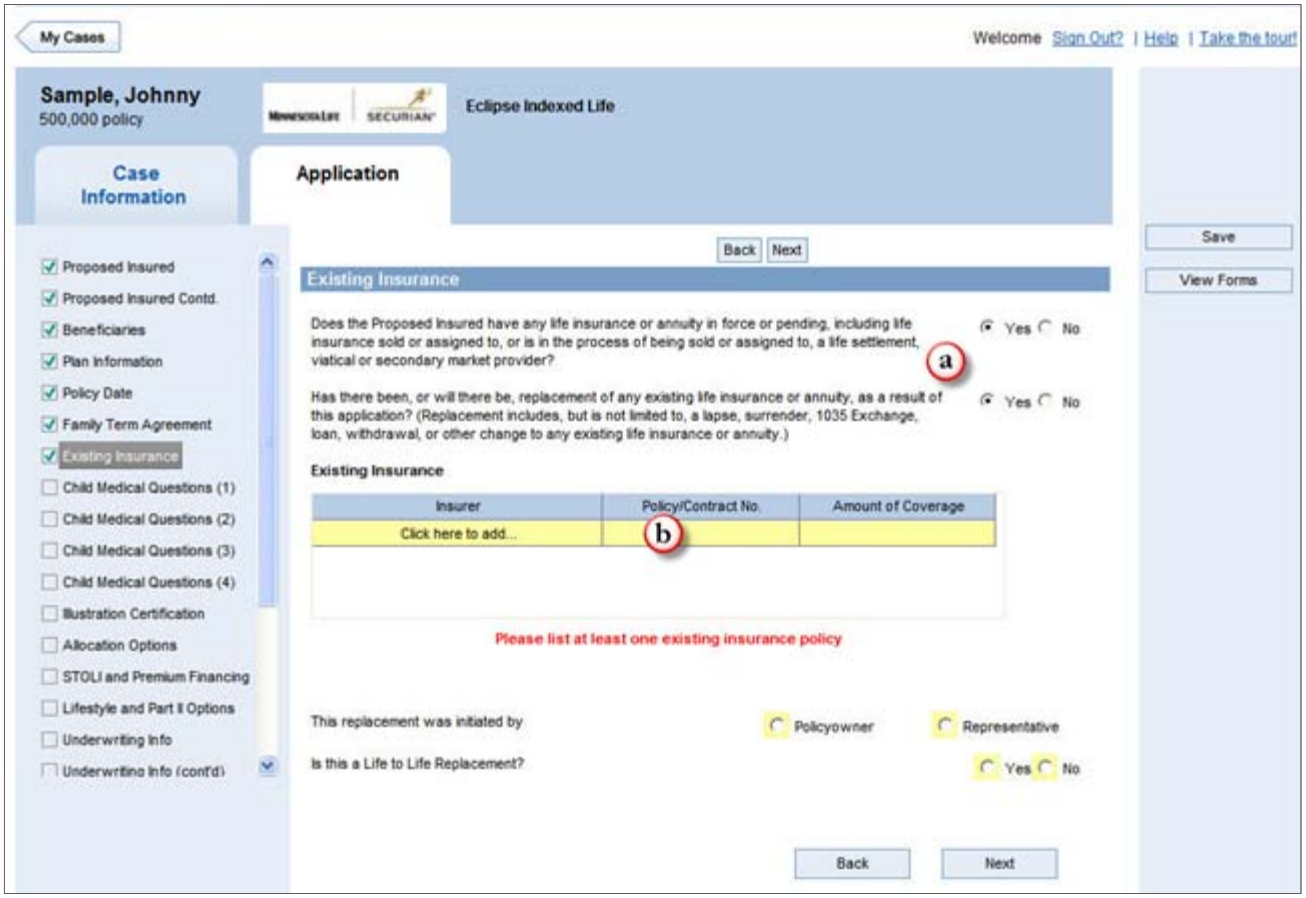
Existing Insurance

The Existing Insurance step is to determine if the client is replacing any other insurance policies.

a. Select if client has existing or replacing policies.
b. Complete information on existing policies.

> Note: Additional information is needed if you select existing insurance.

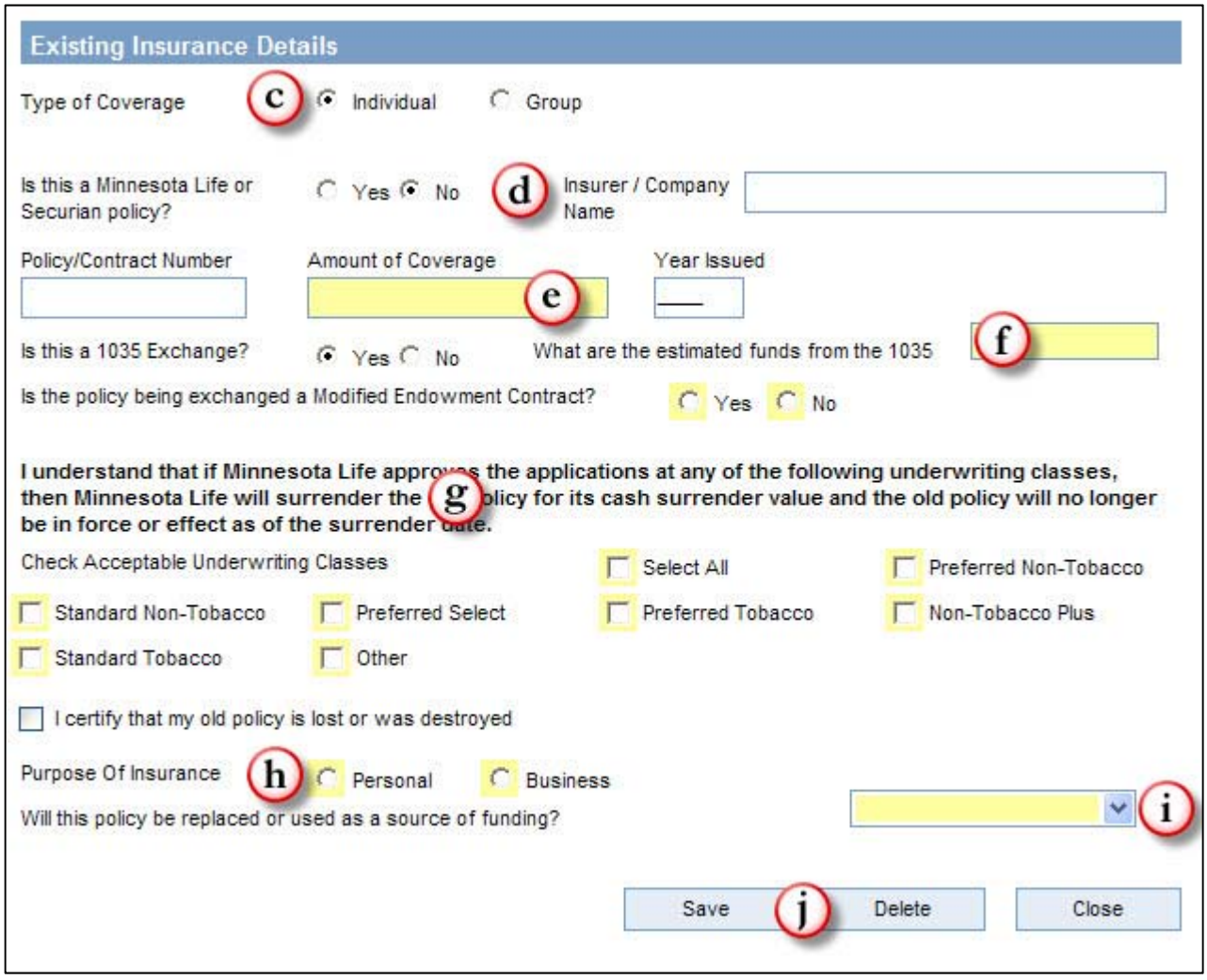
Follow the steps on eApp to complete the required information.



Existing Insurance Details

The Existing Insurance Detail window appears if the client is replacing existing insurance, whether with Minnesota Life or another carrier.

c. Select type of coverage.
d. Replaced carrier information.
e. Complete amount of coverage.
f. Select if it's a 1035 exchange.
g. Additional information required on a 1035 exchange.
h. Select purpose of insurance.
i. Select if policy will be replaced or used as a source to fund new policy.
j. Buttons to save or delete information, or close window.



Child Medical Information

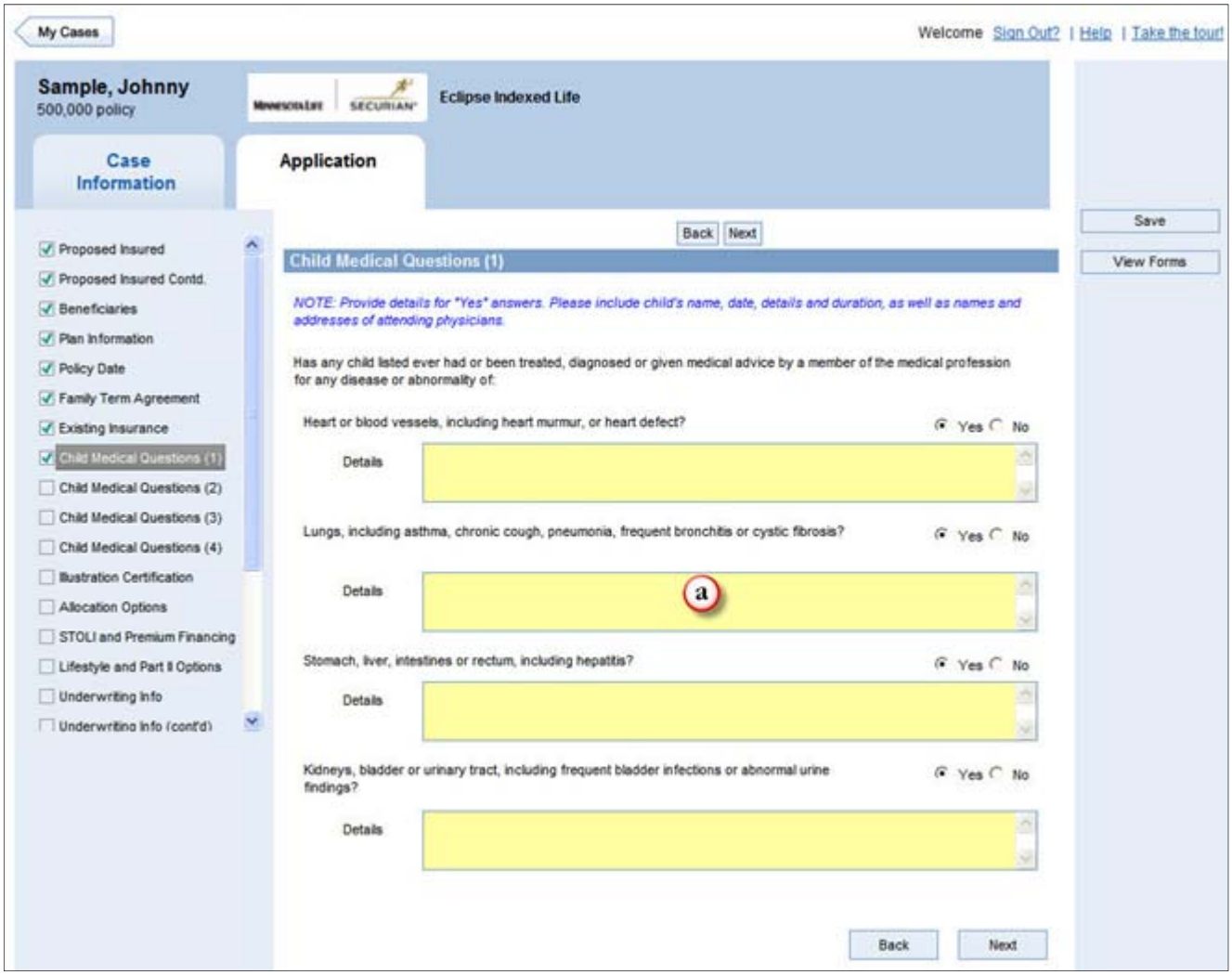
Medical questions appear when the Family Term Agreement is selected.

a. Answer the specific medical questions.

Note: Additional information is needed if you answer “Yes” to any of these medical questions.

Follow the steps on eApp to complete the required information.

Note: There may be more than one page of medical questions.



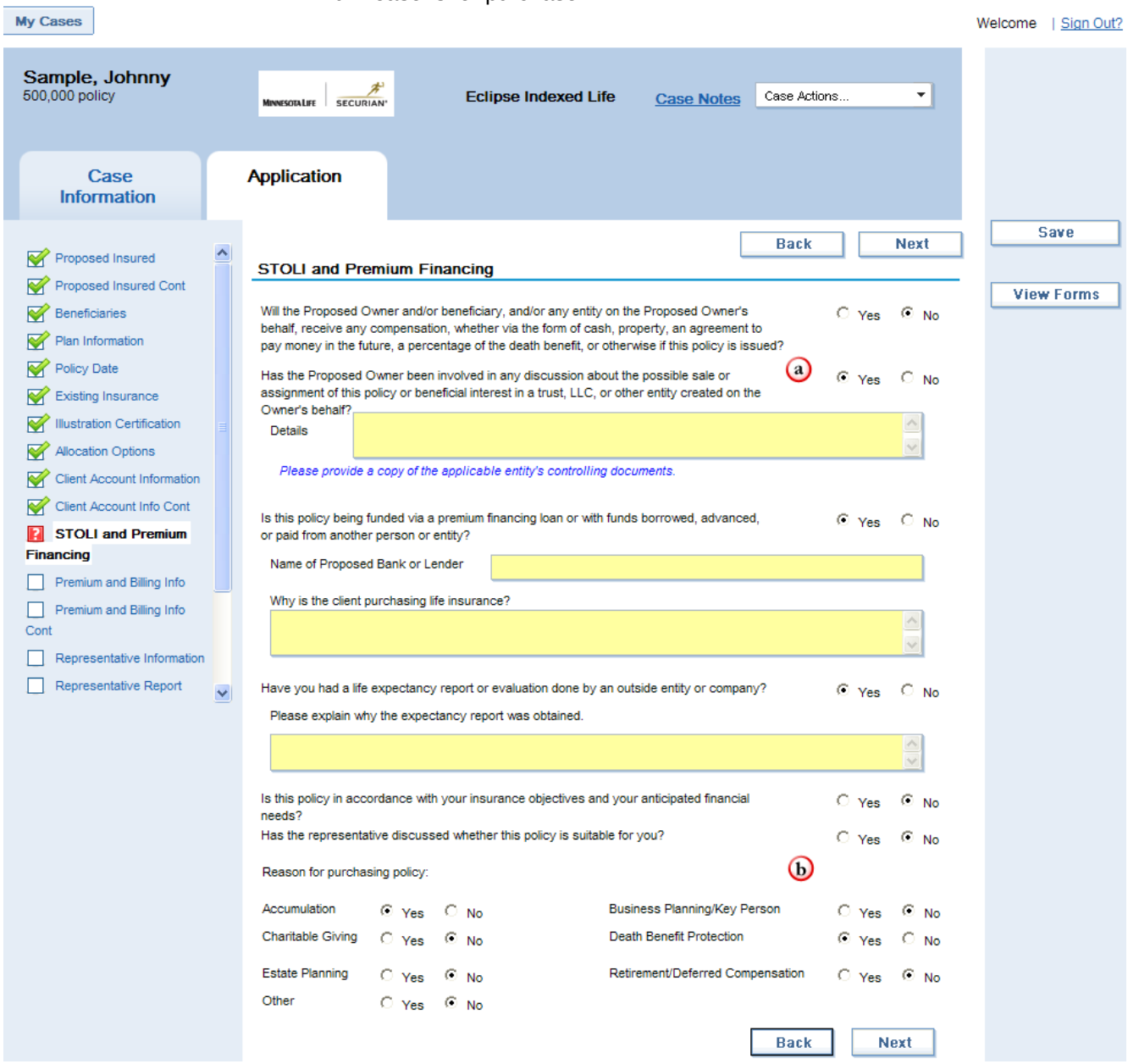
STOLI and Premium Financing

Questions appear on STOLI and Premium Financing.

a. List of specific STOLI and premium financing questions.

> Note: Additional information may be needed if you answer "Yes" to any of these questions.

b. Reasons for purchase.

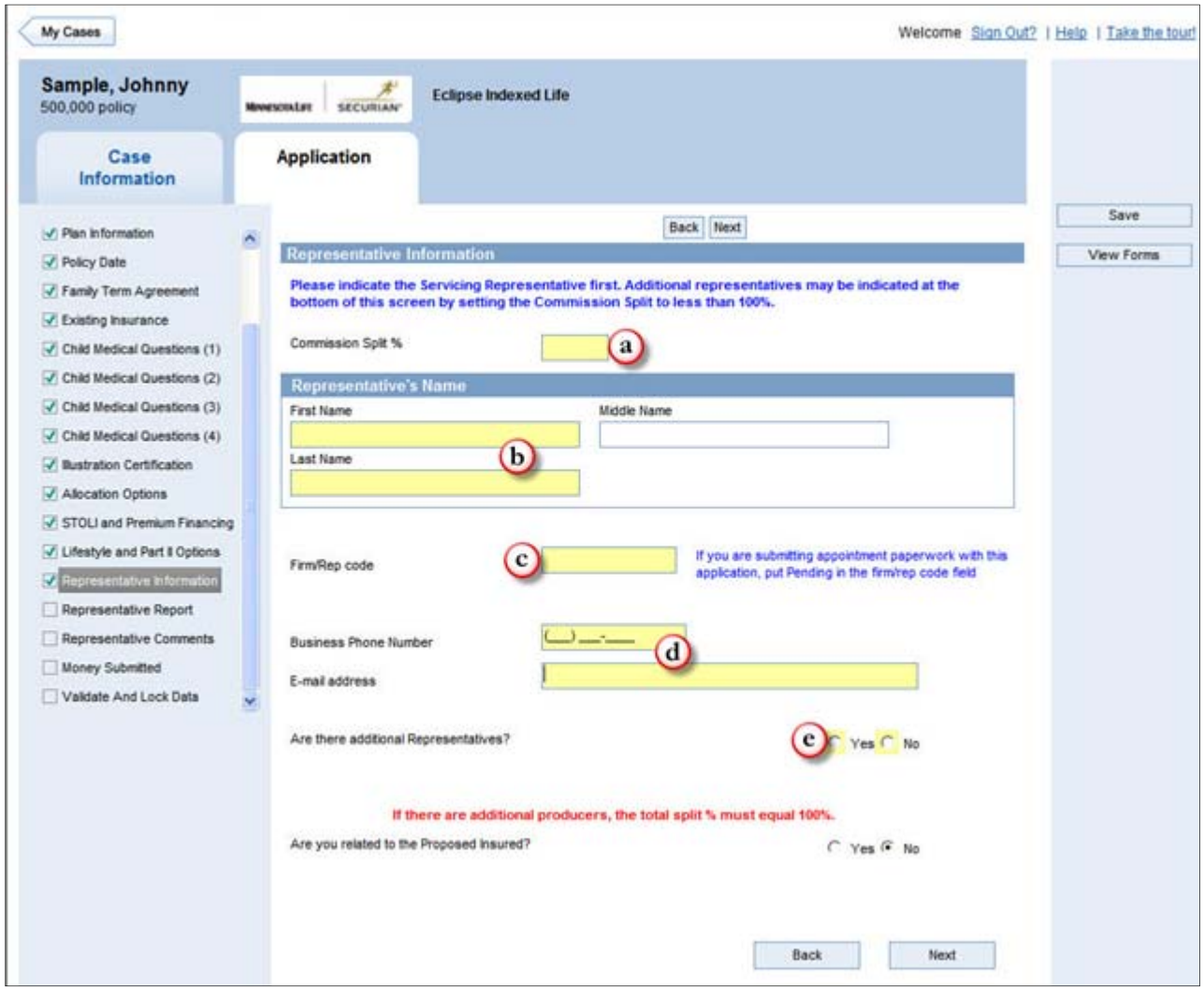


Representative Information

The Representative Information page is where you provide your information.

a. Enter **commission split percentage**, if applicable.
b. Enter **first and last name**.
c. Enter **firm and rep code number**.
d. Enter **business phone number** and **email address**.
e. Select **other agents** on the policy if the commission is split.

Note: Additional information is needed if you answer "Yes" to this question.



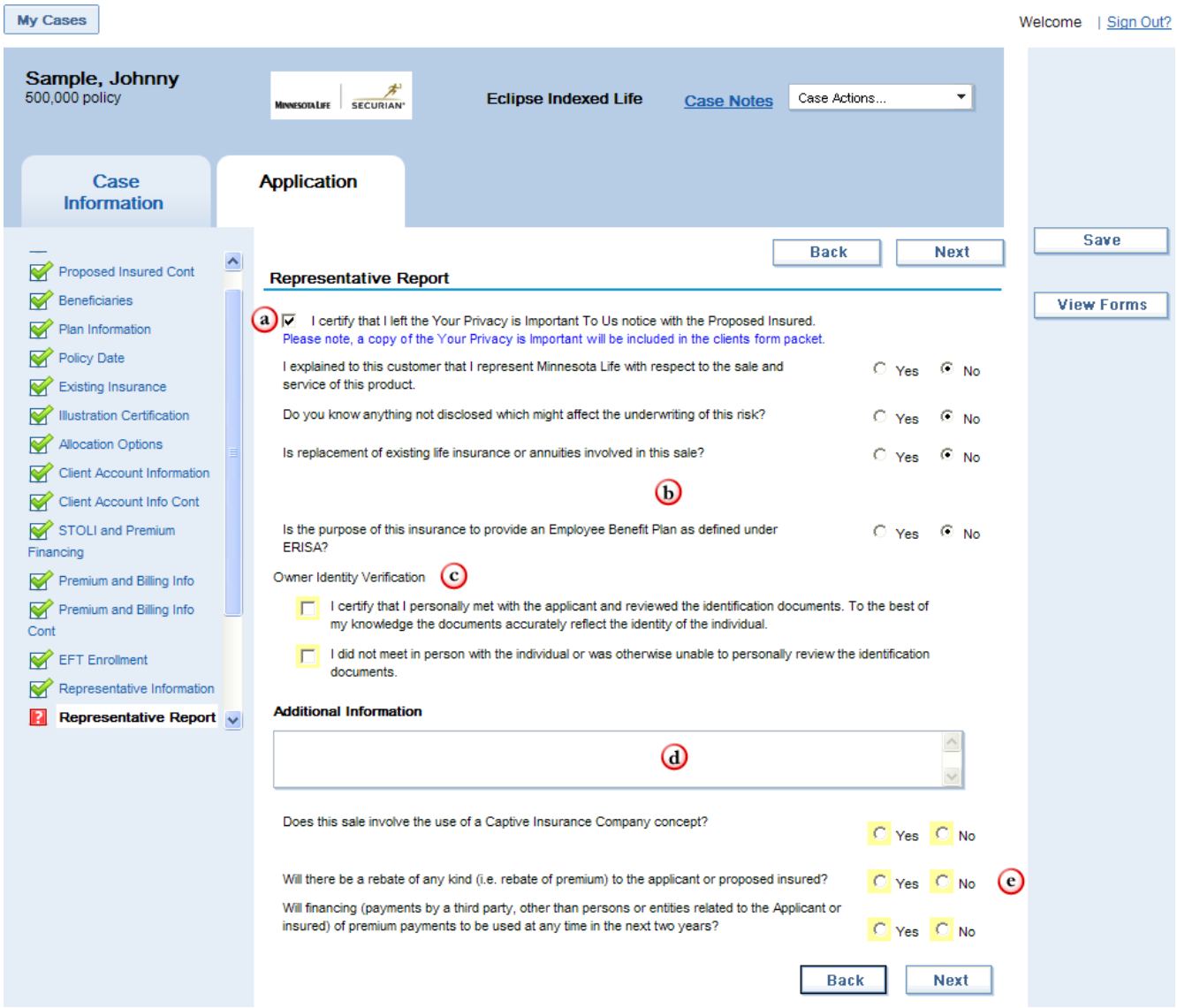
Representative Report

The Representative Report page provides privacy notice certification, along with questions on underwriting, replacement and ERISA.

a. Select **Your Privacy is Important to Us** notice certification.
b. Answer **the additional questions**, if applicable.
c. Indicate whether the owner's ID was verified.
d. Include **any additional instructions**, e.g. additional beneficiaries.

Note: Additional information may be needed if you answer "Yes" to any of these questions.

e. Indicate Captive Insurance, rebate of premium, or premium financing if applicable.

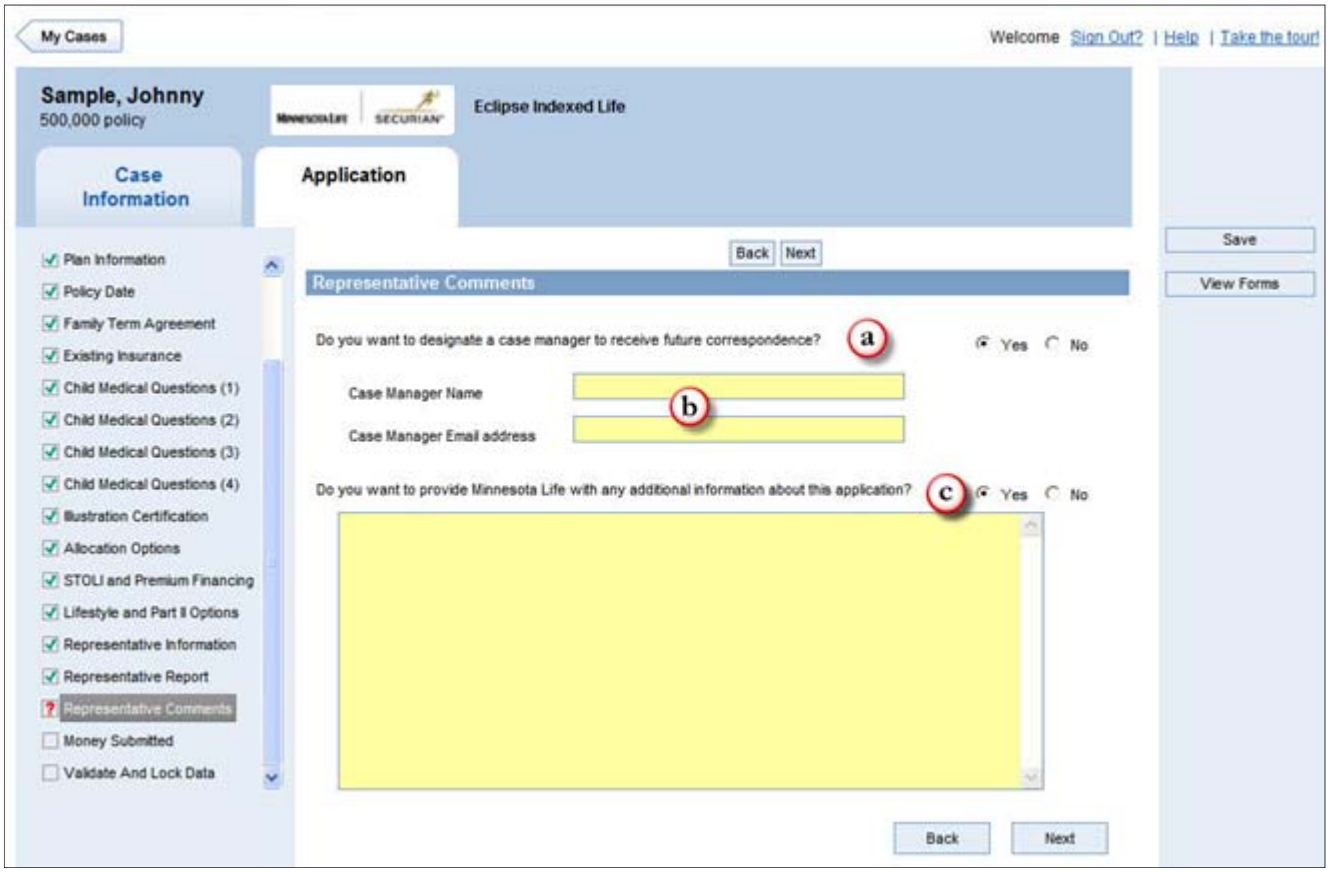


Representative Comments

The Representative Comments page provides the opportunity to designate a Case Manager and provide additional information to the home office.

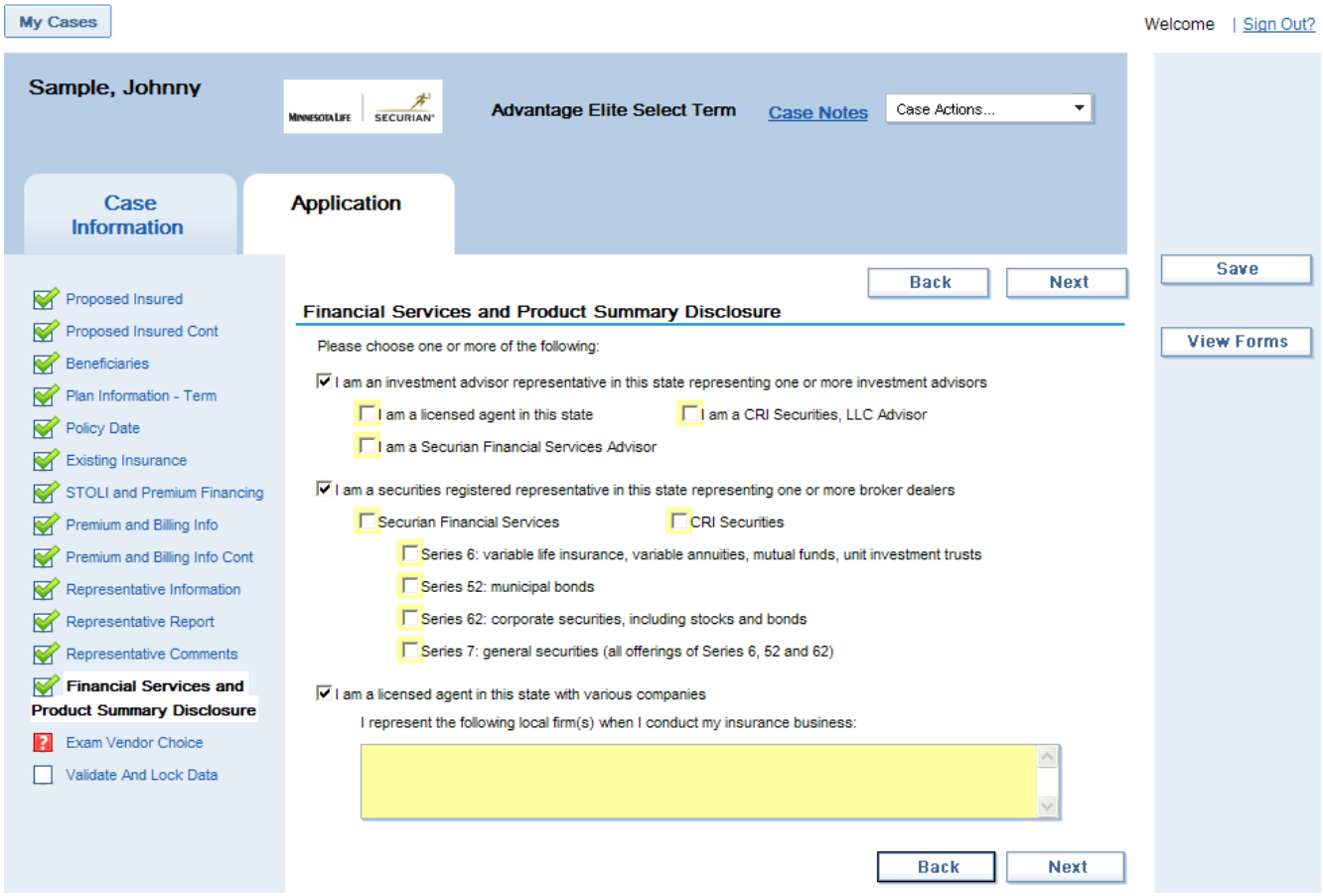
a. Select **Case Manager**, if applicable.
b. Enter **Case Manager's name and email address**, if applicable.
c. Select to **include additional information**, if applicable.

Note: Additional information may be needed if you answer "Yes" to any of these questions.



Financial Services and Product Summary

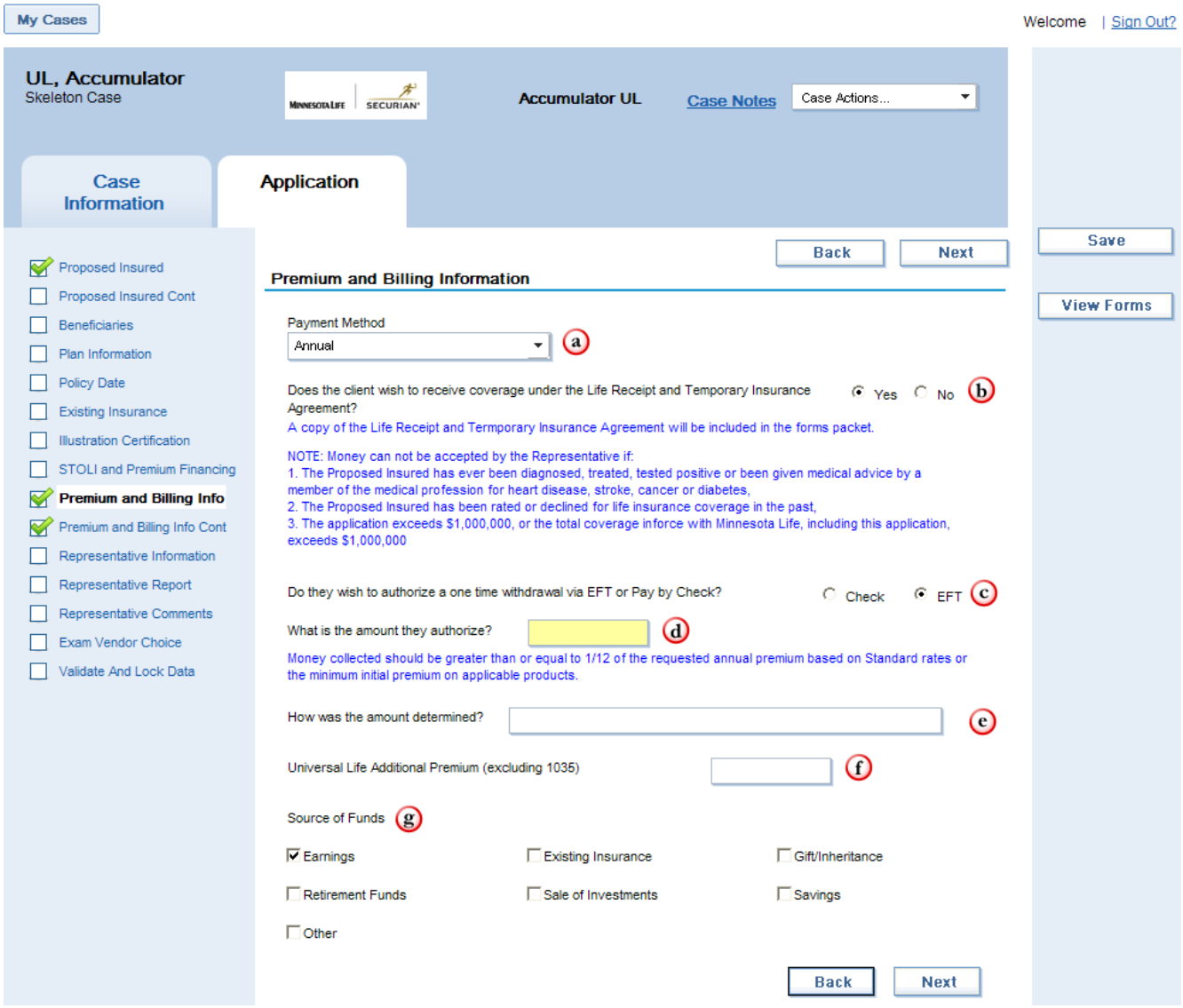
Select the relevant licensing designation, if prompted. Doing so will open additional selection options.



Premium and Billing

The Premium and Billing page records payment and billing preferences and provides the opportunity to draft for temporary insurance or initial premium via electronic funds transfer.

a. Select payment method: annual, semi-annual, quarterly, or monthly.
b. Indicate whether temporary insurance is desired (payment required).
c. If temporary insurance is desired, select payment method: check or electronic funds transfer (EFT).
d. Enter check or draft amount.
e. Enter how amount was determined. Example: one month, preferred non-tobacco.
f. Enter any additional premium, if applicable.
g. Select the source of payment.

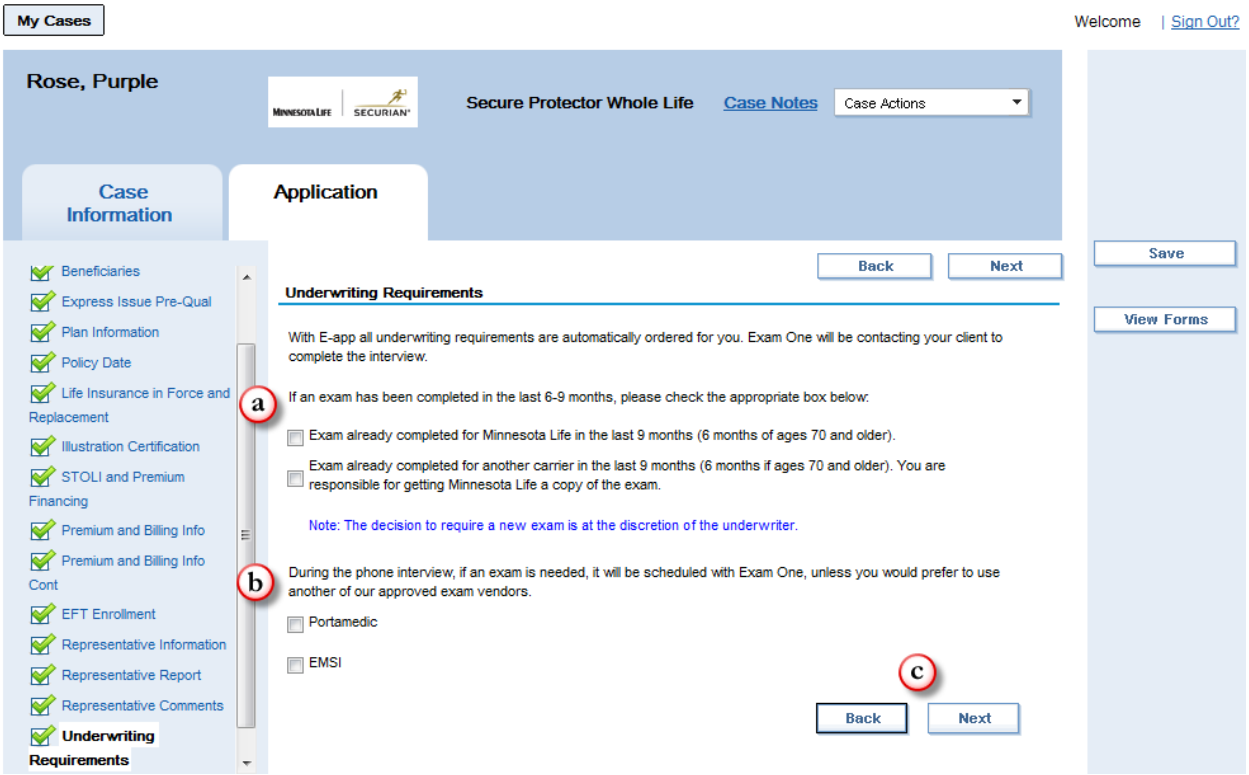


Underwriting Requirements

If the medical requirements are to be electronically ordered at the time of application, varying vendor options *may* be available.

a. Indicate whether the insured has completed an exam within the last 6-9 months.
    a. If either of these boxes are selected, the client will still need to complete the Tele Interview, however they will not need to complete the exam.
b. Exam will automatically be ordered through Exam One unless Portamedic, or EMSI is selected
c. Click next to move forward.

Note: Nothing needs to be completed on this screen for it to be in good order. If no boxes are selected on this screen, the order will automatically be placed through Exam One and based on the insured's age and face amount, the necessary underwriting requirements will be ordered.



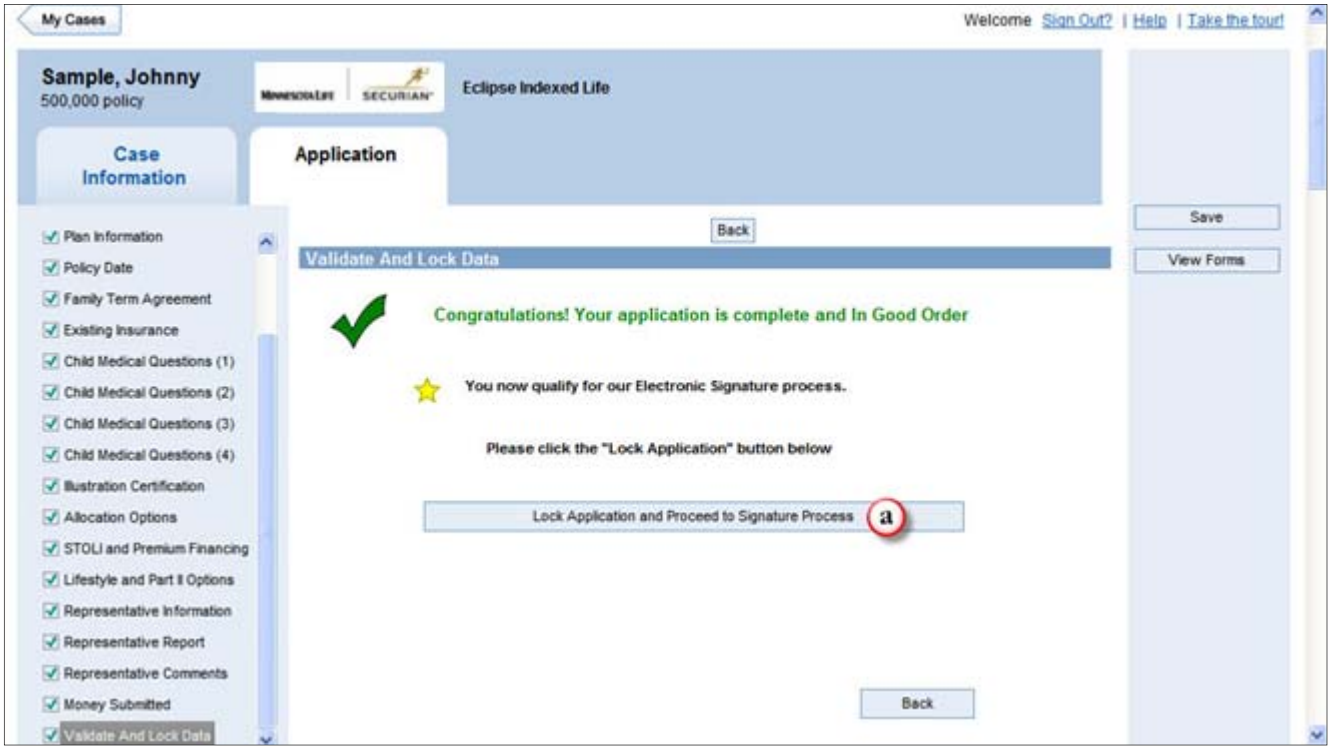
Validate and Lock Data

The Validate and Lock Data page means the application is in good order, can be locked and sent to your client via e-Signature.

a. Click the **Lock the Application** button.

Note: Application can be unlocked prior to receiving your client's signature.

Application is now ready for all signatures.

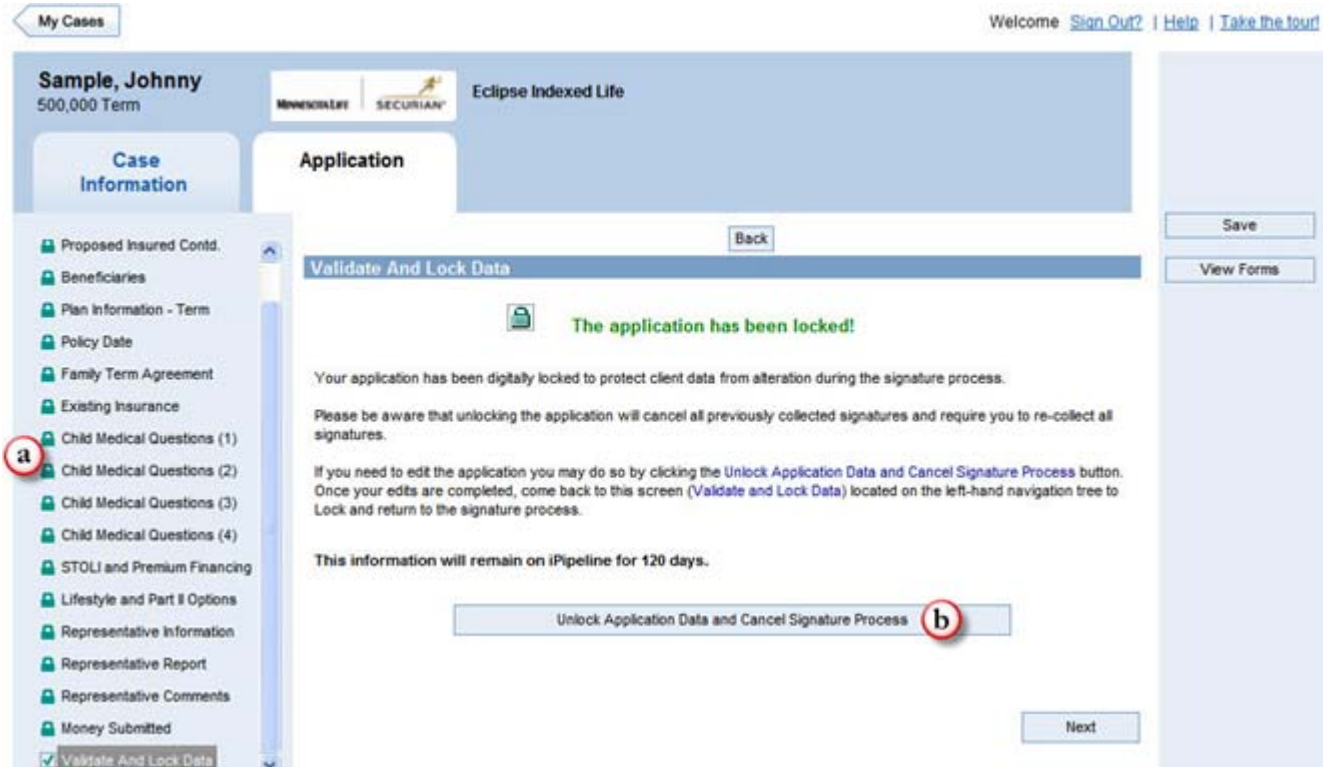


e-Signatures

Validate and Lock Data

Once the application is in good order, it is ready for signatures. This page provides:

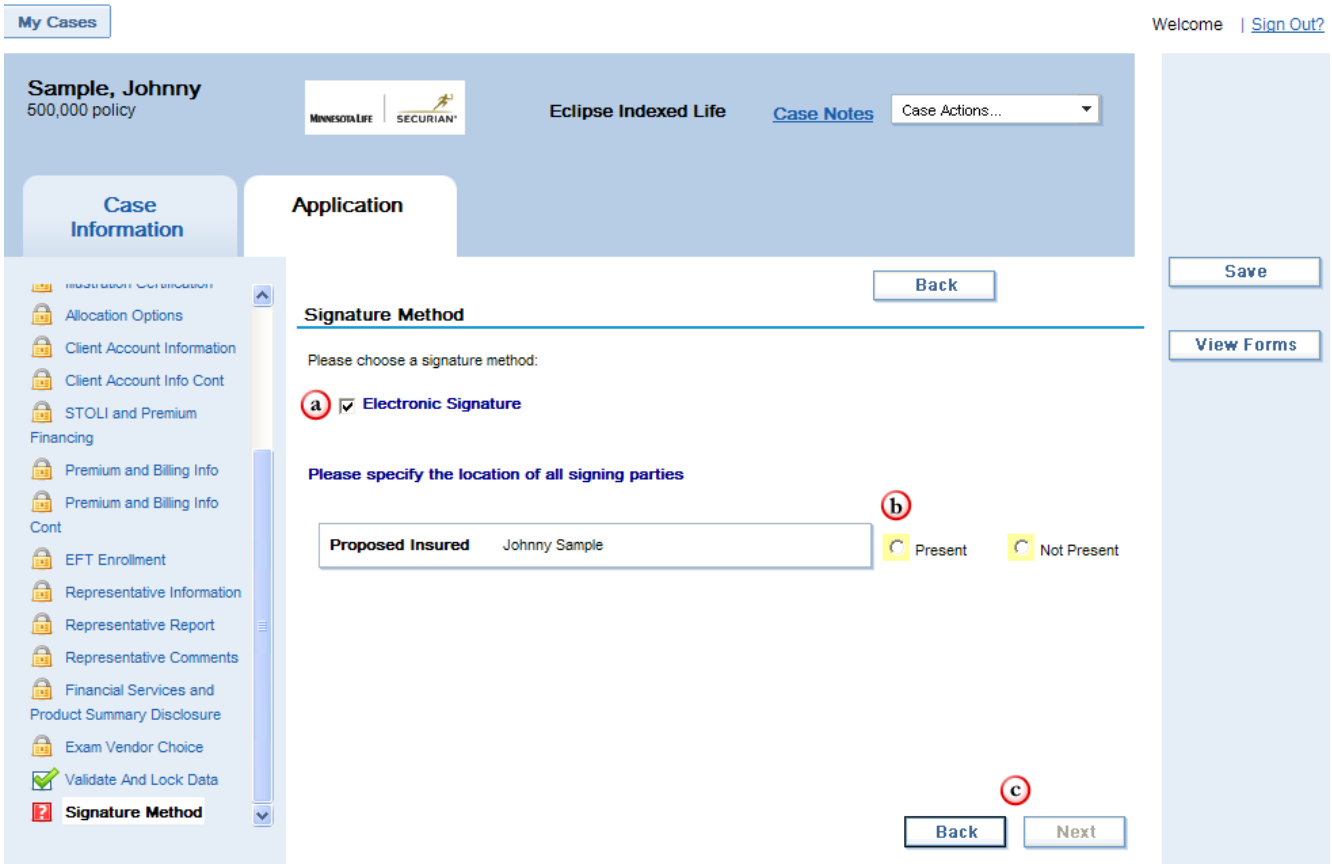
a. A lock icon on each page of the application.
b. A button to unlock the application.



e-Signature Method

The e-Signature Method page appears. This page provides:

a. Statement to use the e-Signature process.
b. Indication of whether the signing parties are present or not present during the signature process.
c. Buttons to go back or proceed on with the process.

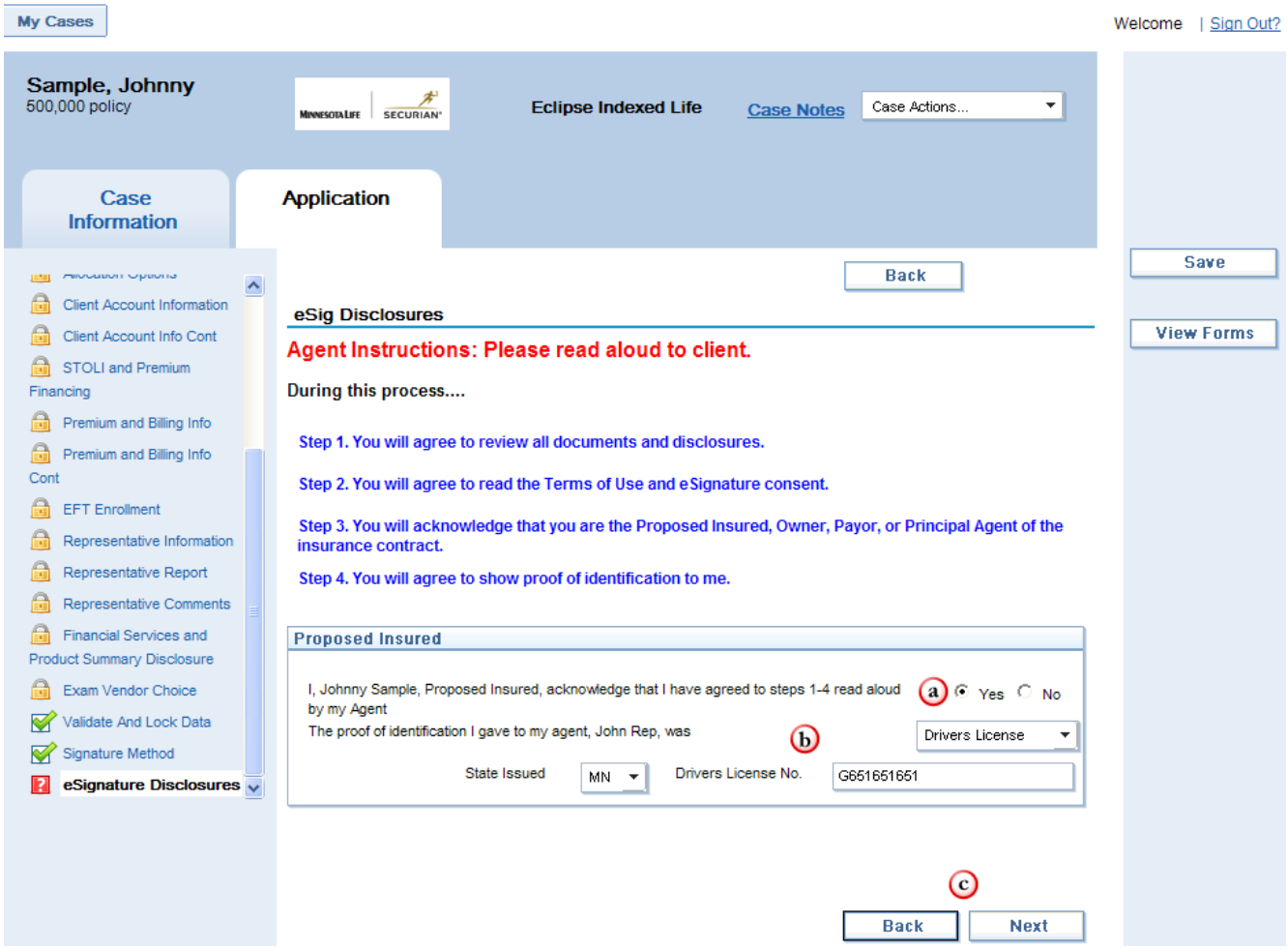


Note: If not all the signing parties are present, you may complete some signatures face-to-face and others via email.

Signing Parties are Present

If the signing parties are present at the completion of the eApp, the e-signature may be completed immediately.

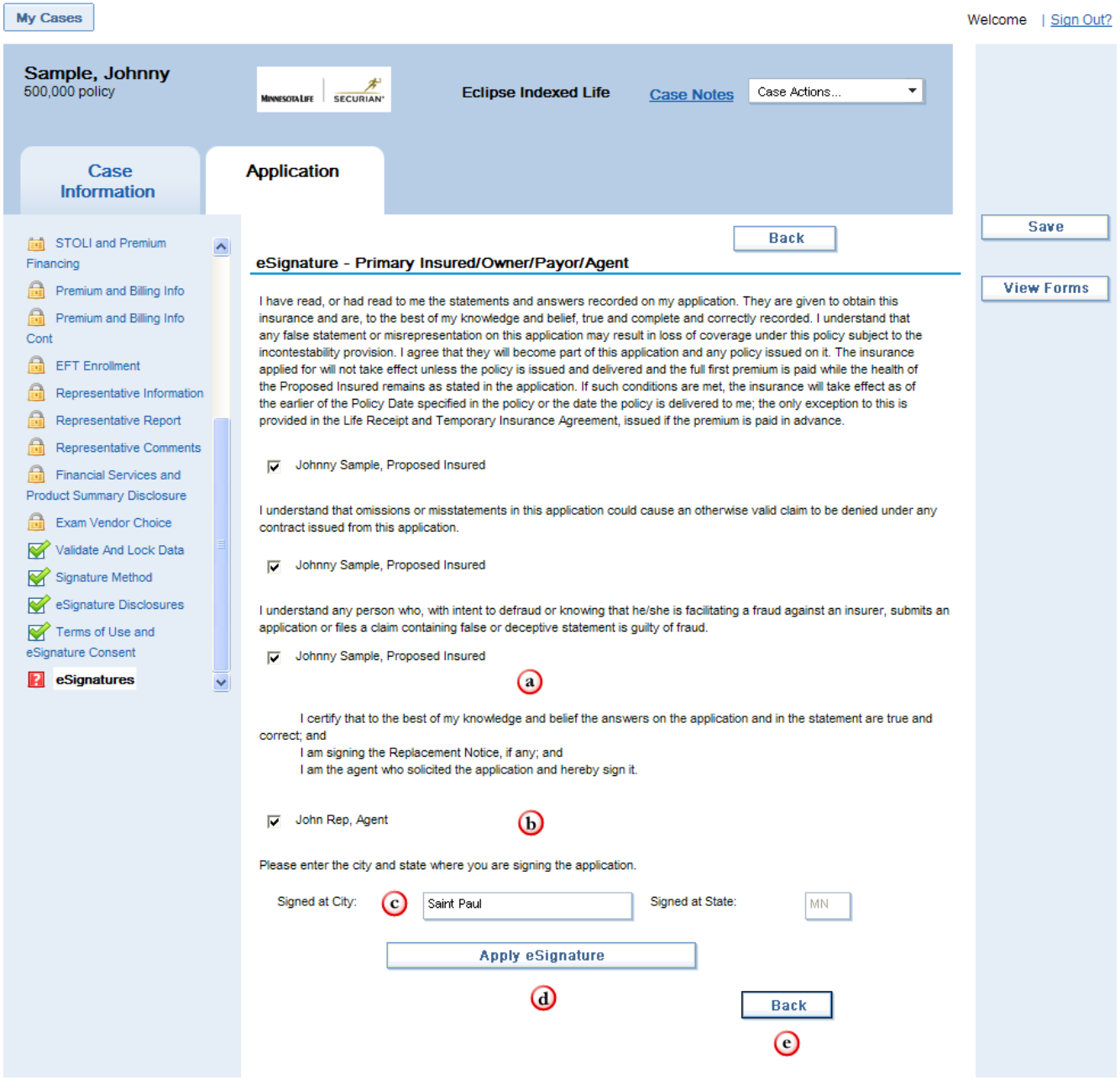
a. Acknowledgement that steps 1-4 were read aloud to the client.
b. Verification of identity: select form of ID, State, and number.
c. The next button will activate once “yes” is selected.



Signing Parties are Present

cont.

a. The first agreements must be checked by the Insured, Owner, and Payer.
b. The last agreement should be checked by the agent.
c. The city in which the application was signed.
d. Apply signature to the policy when the above fields are complete.
e. Click back at any time prior to applying the signature to regress one screen.

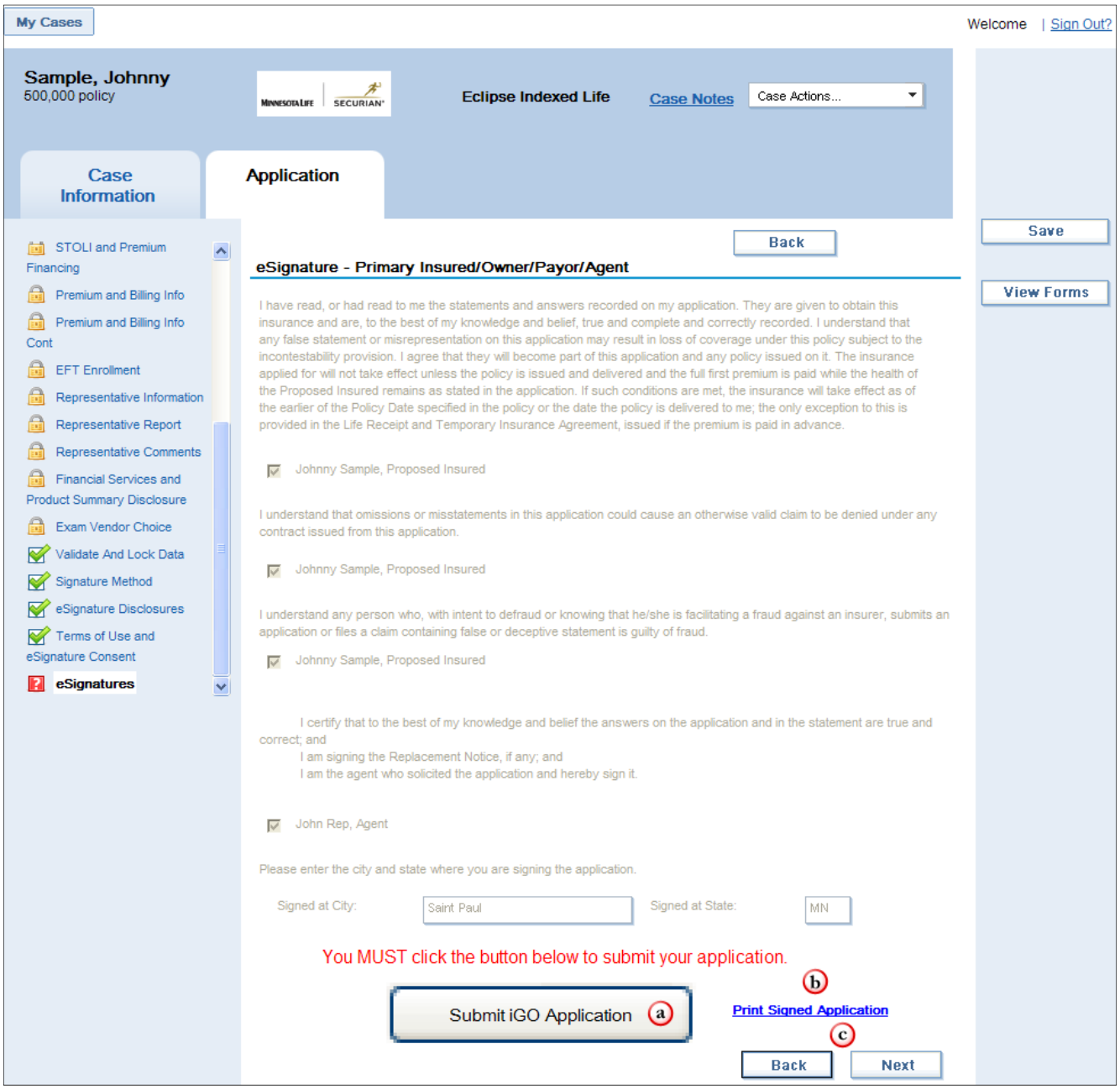


Signing Parties are Present cont.

a. Submit the application to Minnesota Life.

b. Print a copy of the signed application.

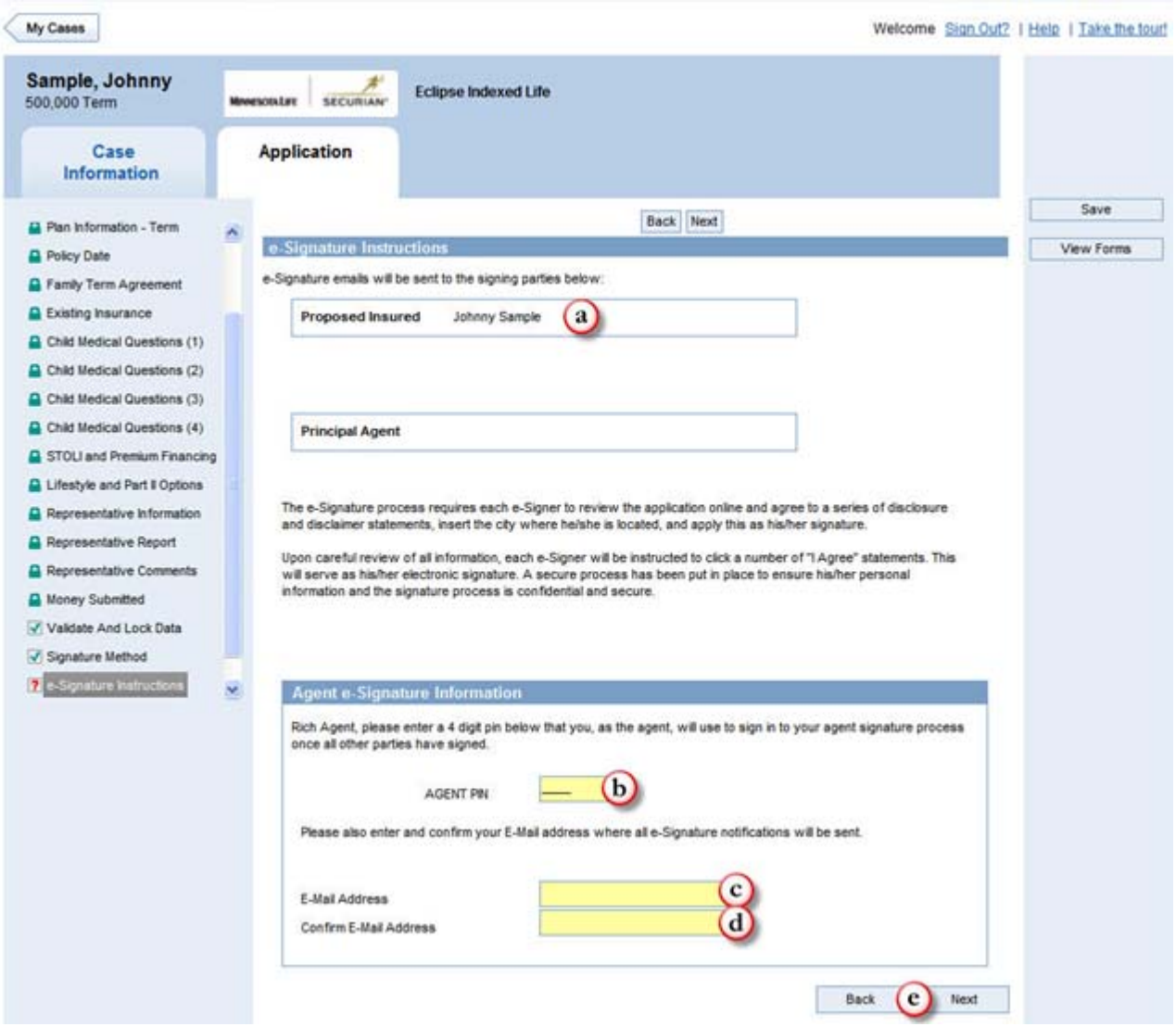
c. Regress to a previous page or view “Application Complete” page.



Signing Parties are NOT present

If the client is not present during the e-Signature process, the Instructions page appears. This page provides:

a. Proposed Insured's name (pre-populated).
b. Field to enter your Personal Identification Number (PIN). This will be used later for you to log in and complete the e-signature process.
c. Field for your email address (pre-populated if previously entered).
d. Field to confirm your email address.
e. Buttons to go back or proceed on with the process.



Proposed Insured's e-Signature

The e-Signature page appears. This page provides:

a. Message that the email has not been sent.

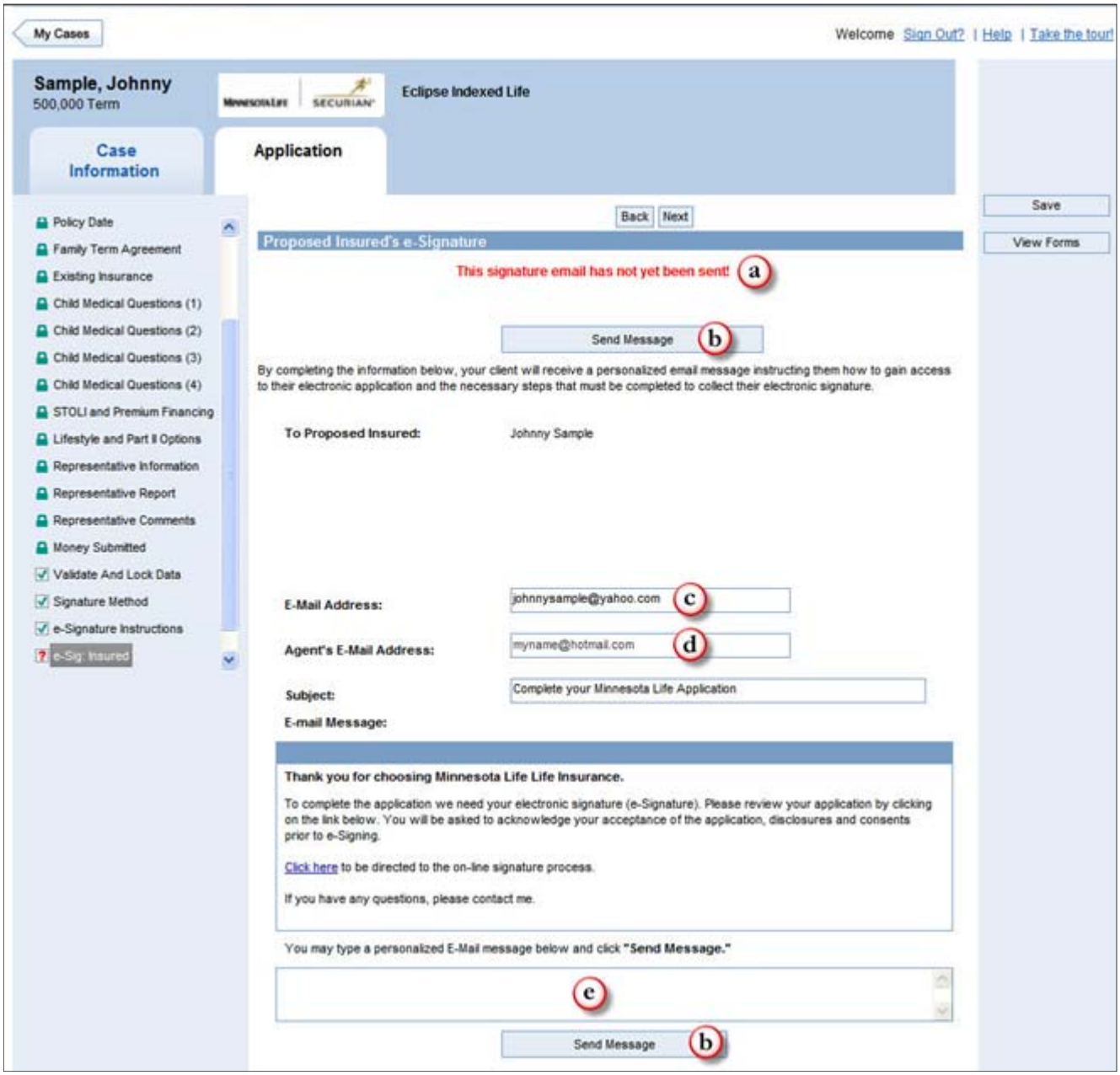
b. Send Message buttons.

c. Your client's email address.

Note: Client's email address is pre-populated if entered earlier in the application process.

d. Your email address is pre-populated.

e. Field for a personalized message to your client.

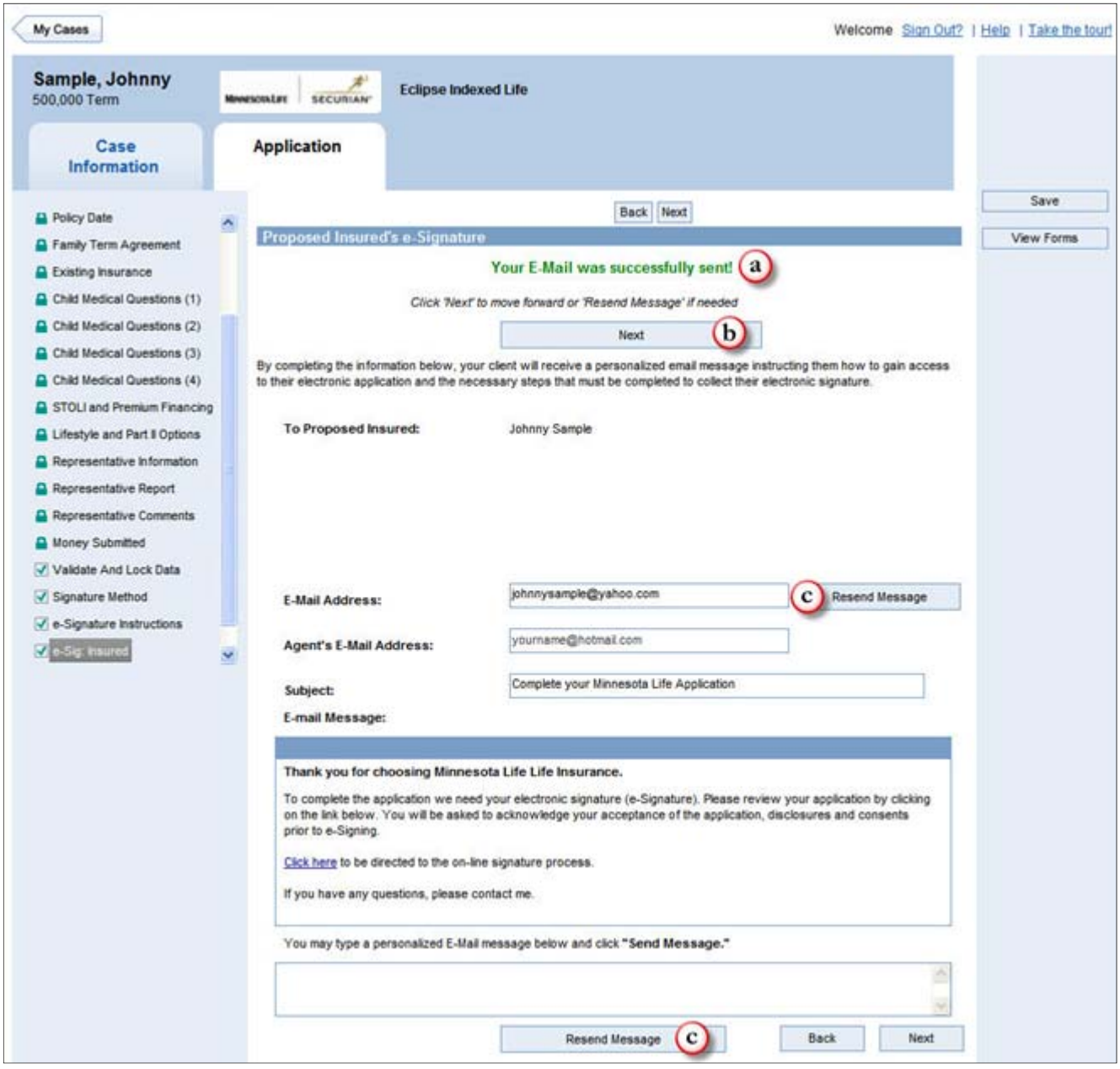


The Proposed Insured's e-Signature page with email status appears. This page provides:

a. Message that the email(s) were or were not sent successfully.

b. Next button to continue with the process.

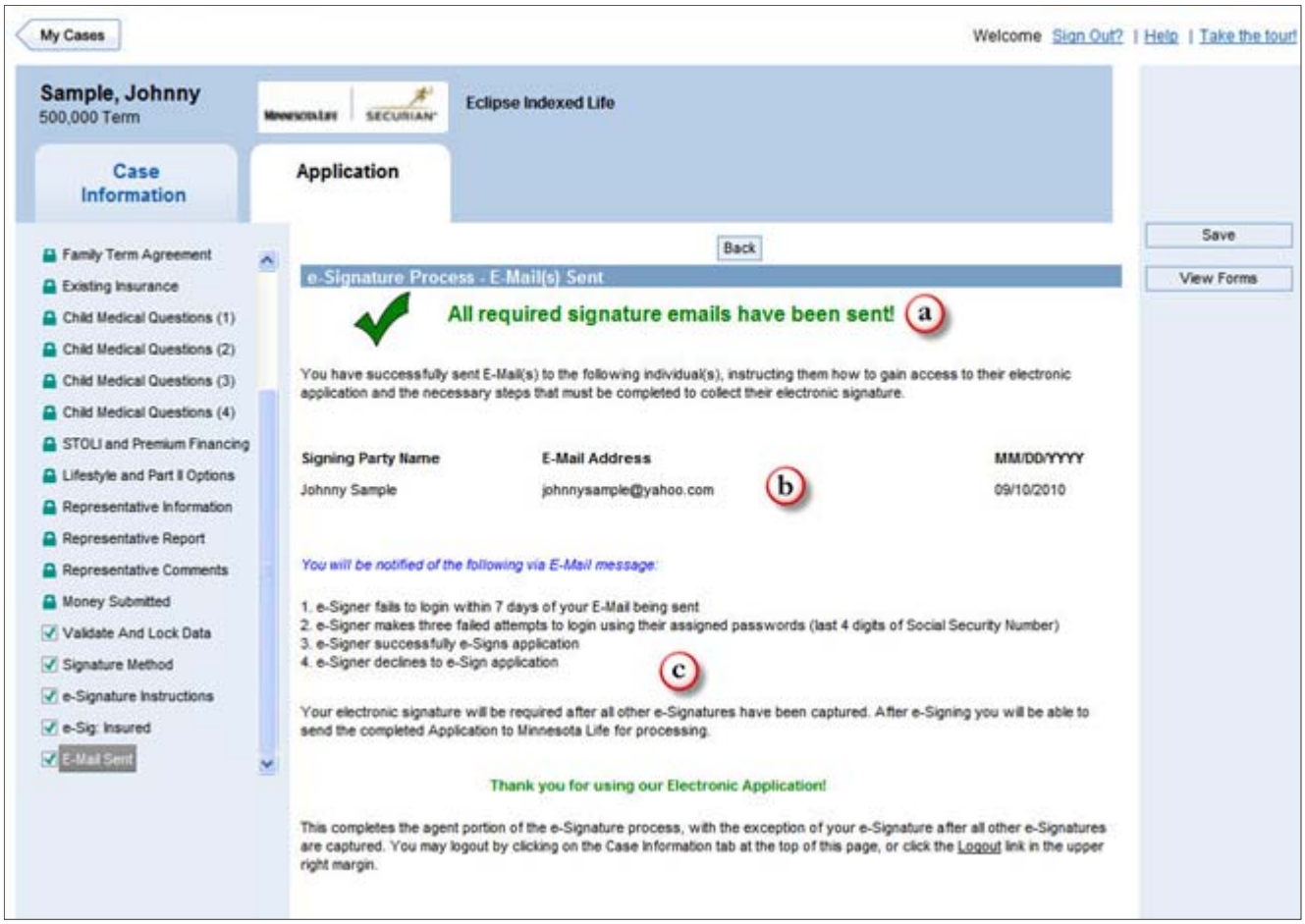
c. Resend message buttons to resend the email, if needed.



e-Signature Process – Email(s) Sent

The e-Signature Process – Email(s) Sent page appears. This page provides:

a. Message that the email(s) were or were not sent successfully.
b. Client name, email address, and date sent.
c. Important information on the e-Signature process.



e-Signature – Client Process

Client Notification

Clients receive notification when the e-Signature email is sent. This notification includes:

a. Standard message.
b. Personalized message.
c. Link to view the online application and submit the e-Signature.

Note: E-Mail signature links are valid for 14 Days.

Thank you for choosing Minnesota Life to help you with your life insurance needs. (a)

Before we can complete the signature application process for your new life insurance policy, we need your electronic signature. Just click on the link below to review your application and all other forms. You then will be asked to acknowledge your acceptance of the application, disclosures and consents. Follow the prompts to add your electronic signature to the document.

Thank you for your business! (b)

Please click here to view your on-line application and sign the document. (c)

Client Log In

When clicking on the link in the email, the clients are taken to a login page. Clients must enter:

a. The last four digits of the Social Security number or Taxpayer ID.

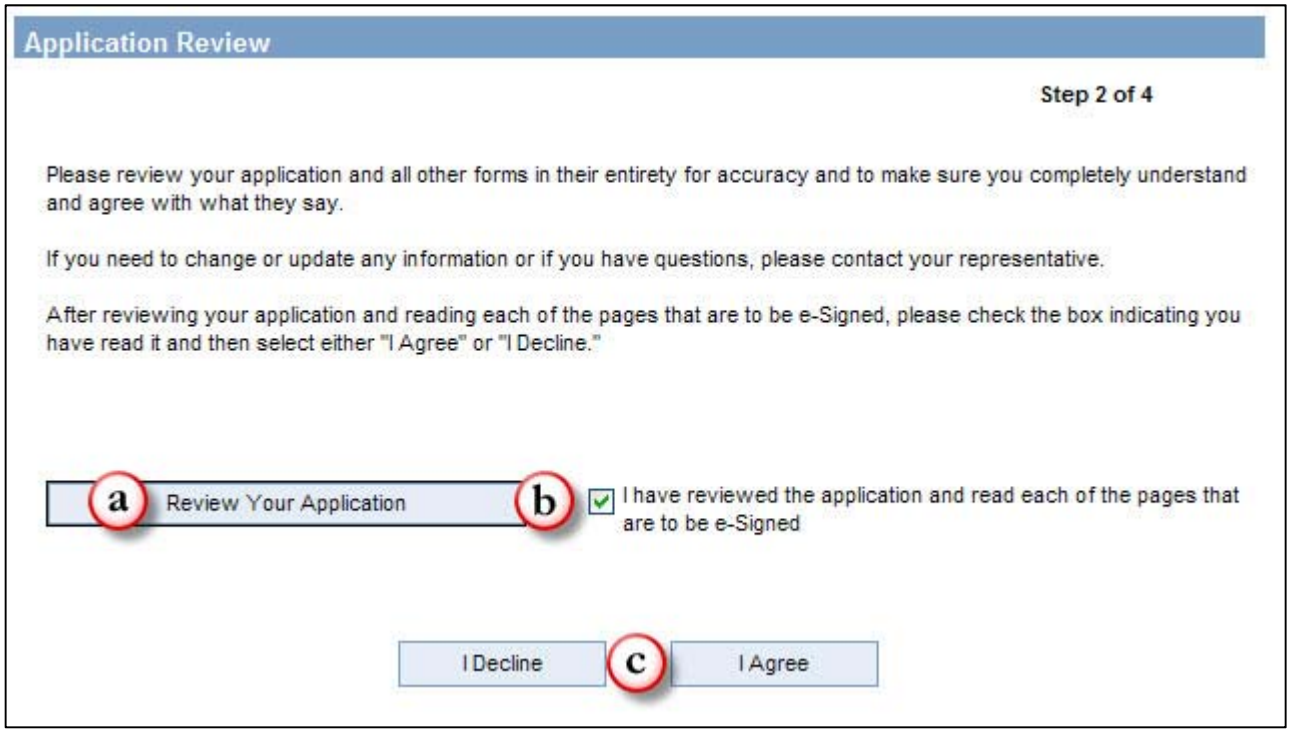
Application Review

The Application Review page appears. This page provides:

a. Button to review their completed application.

Note: Clients must review their application before it can be eSigned.

b. Statement to agree to proceed with the e-Signature process.
c. Buttons to decline or agree to proceed.



Note: Pop-up blockers must be disabled so the client can review the application

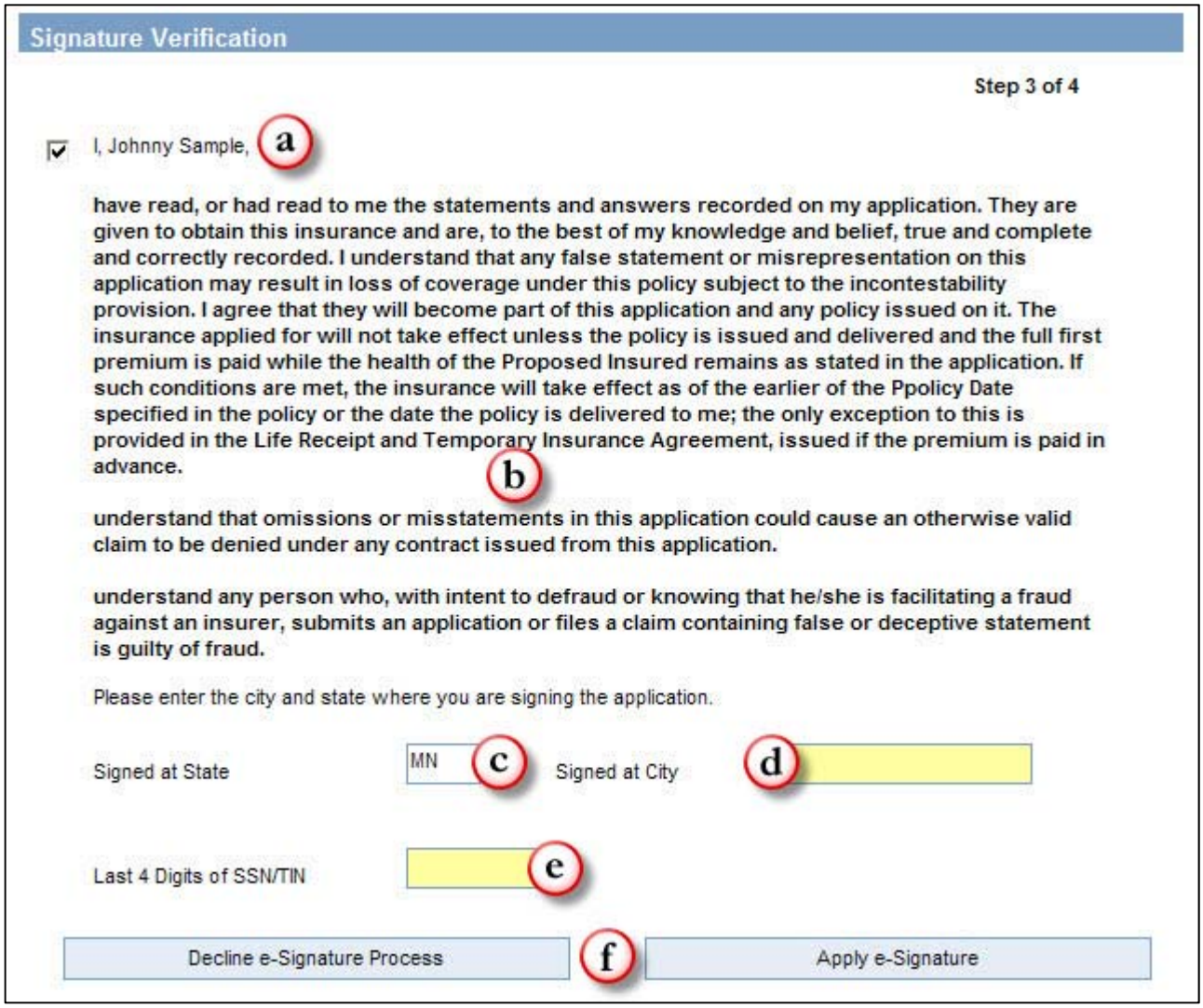
Signature Verification

The Signature Verification page appears. This page provides:

a. Client's agreement.
b. Content of agreement.
c. State where application is signed.

Note: The client cannot sign in the state of New York.

d. City where application is signed.
e. Last four digits of the client's SSN/TIN.
f. Buttons to decline or approve the process.

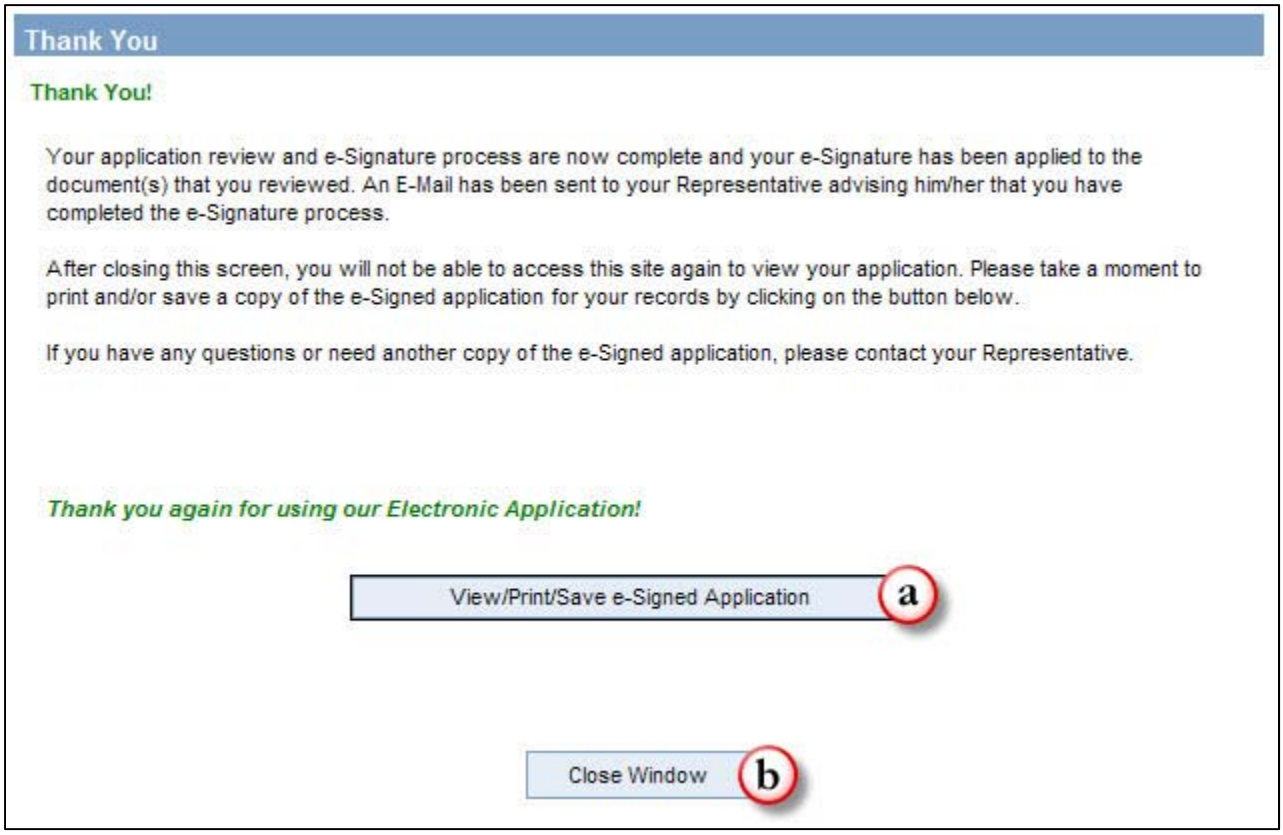


Thank You

The Thank You page appears after the client's e-Signature has been applied. This page provides:

a. Button to view, print or save the completed e-Signature application.
b. Close the window.

Client's e-Signature process is complete. You are notified when this step is complete.



e-Signature – Advisor Process

The advisor's process to obtain e-Signatures is similar to the client's process.

Advisor Notification

You receive an email when your client has completed their e-Signature process.

> Your client Johnny Sample has successfully reviewed and esigned all necessary forms.
>
> **Please do not reply to this email.**

In addition, you receive an email when your e-Signature is required. This notification includes:

a. Standard message.
b. Link to view the online application with your client's signatures.

> All eSignatures, except for yours, have now been completed on the Minnesota Life (a) nsurance Application for Johnny Sample. You now need to review, eSign, and electronically submit the application to Minnesota Life.
>
> Please click here to be directed to your on-line application and enter the 4 digit SSN or PIN code you created to login. (b)
>
> **Please do not reply to this email.**

Advisor Log In

When clicking on the link in the email, you are taken to a login page. You must enter:

a. The four-digit PIN entered when creating the case.

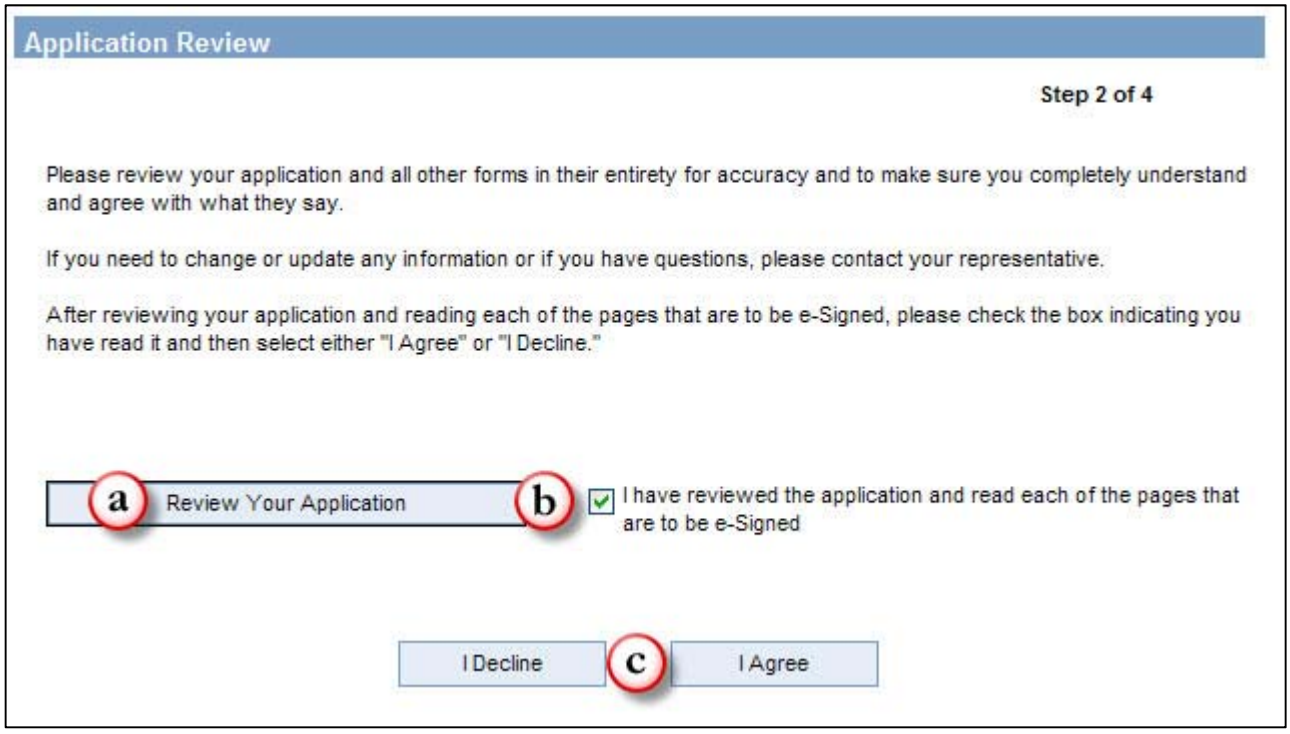
Application Review

The Application Review page appears. This page provides:

a. Button to review your client's eSigned application.

Note: The application must be reviewed before it can be eSigned.

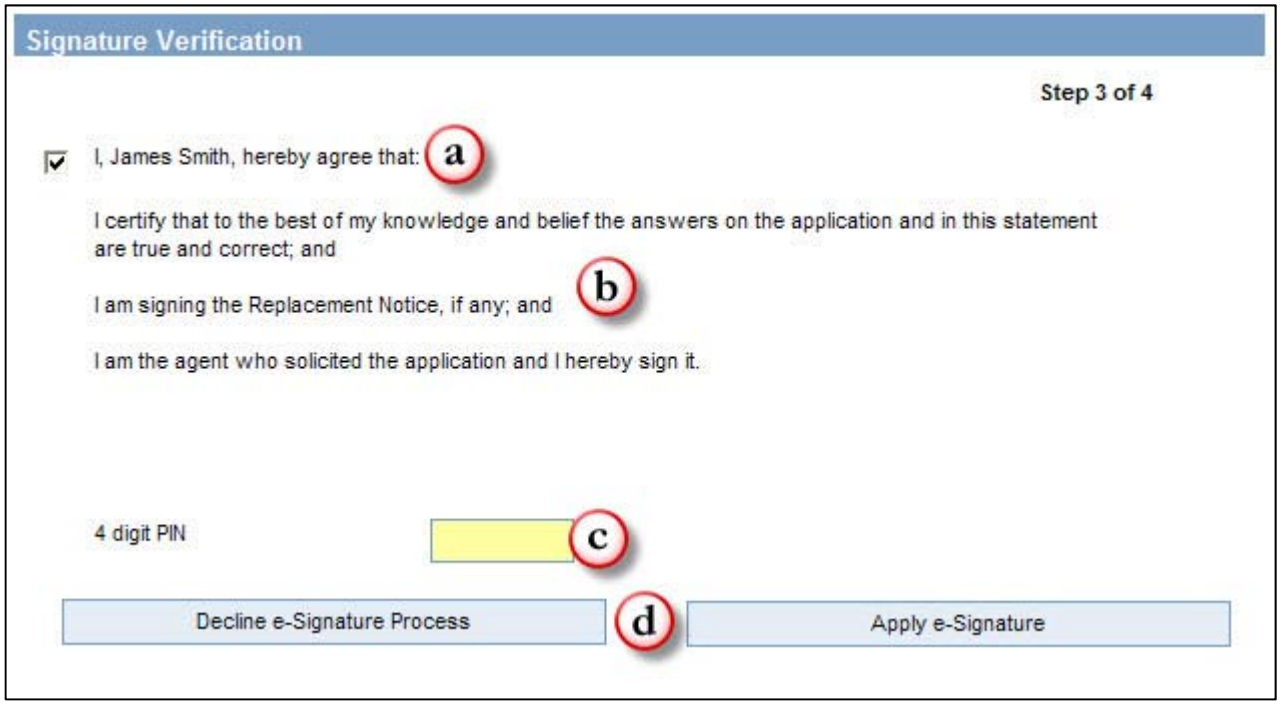
b. Statement to agree to proceed with the e-Signature process.
c. Buttons to decline or agree to proceed.



Signature Verification

The Signature Verification page appears. This page provides:

a. Your agreement.
b. Content of agreement.
c. Your 4-digit PIN.
d. Buttons to decline or approve the process.

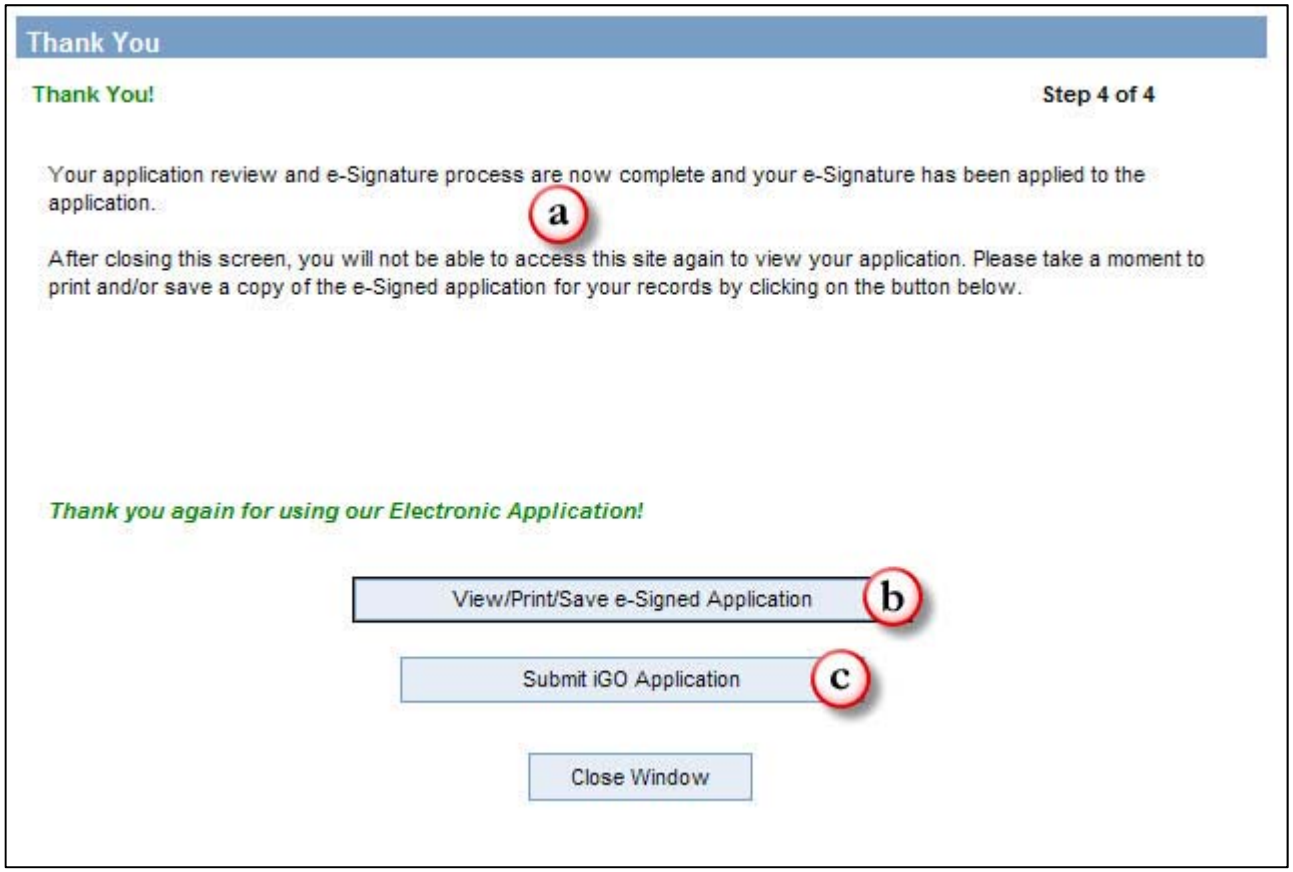


Thank You

The Thank You page appears after you have applied your e-Signature. This page provides:

a. Content of page.
b. Button to view, print or save the completed e-Signature application.
c. Button to submit the application to the home office.

e-Signature process is complete.



Existing Cases

The eApp Welcome Page appears after clicking on the eApp button.

The Welcome Page allows you to open a case and view details of a case that you have already started.

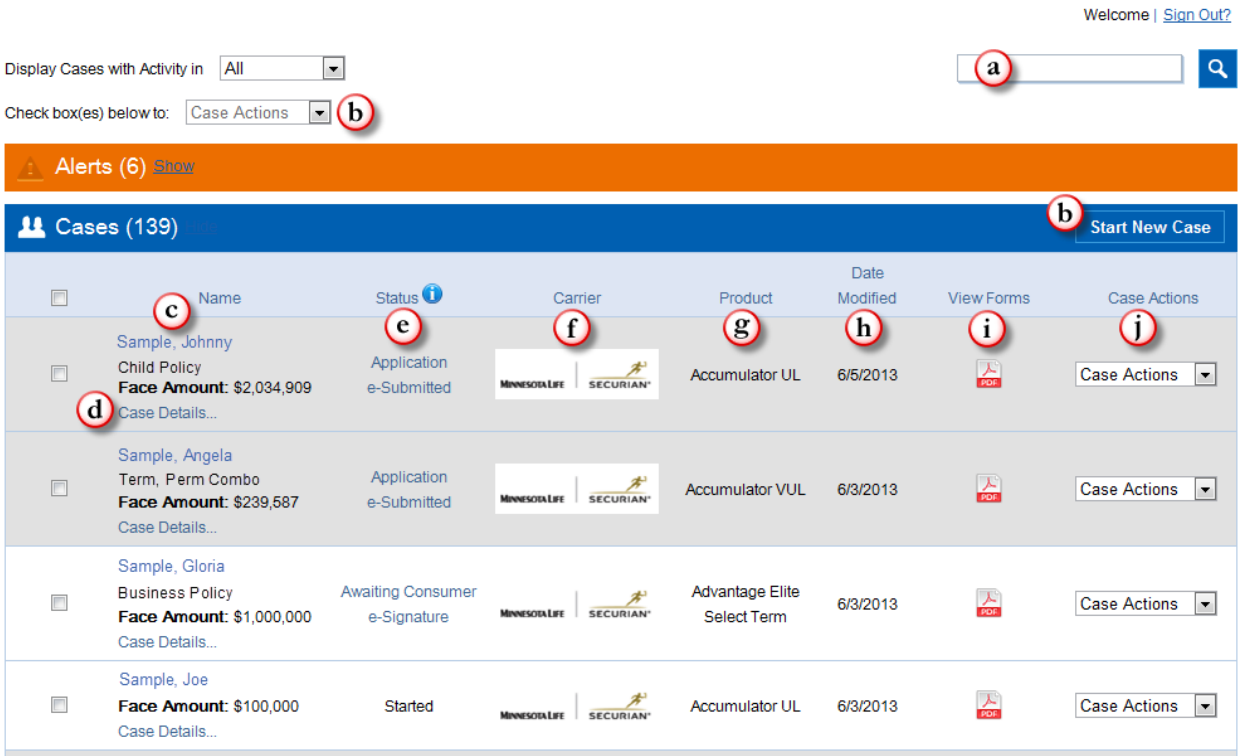
1. Click on **View My Cases**.

My Cases

My Cases provides a summary of all your applications and the following functionality and information:

a. Search by client's last and first names.
b. Button or drop down to start a new case.
c. Name of your client(s). Click on the name to open the case.
d. Link to see the status of cases and resend e-mail.
e. Application status.
   a. Started: case has been opened.
   b. Locked – Ready to Sign: application has been locked but not sent for e-Signatures.
   c. Awaiting Consumer e-Signature: application has been sent for e-Signatures. Application e-Submitted: all signatures have been received and application submitted to Home Office
   d. Complete: all e-Signatures have been received.
f. Name of the carrier.
g. Product
h. Date application was last revised.
i. View Forms/Application
j. Case Actions – Open Case

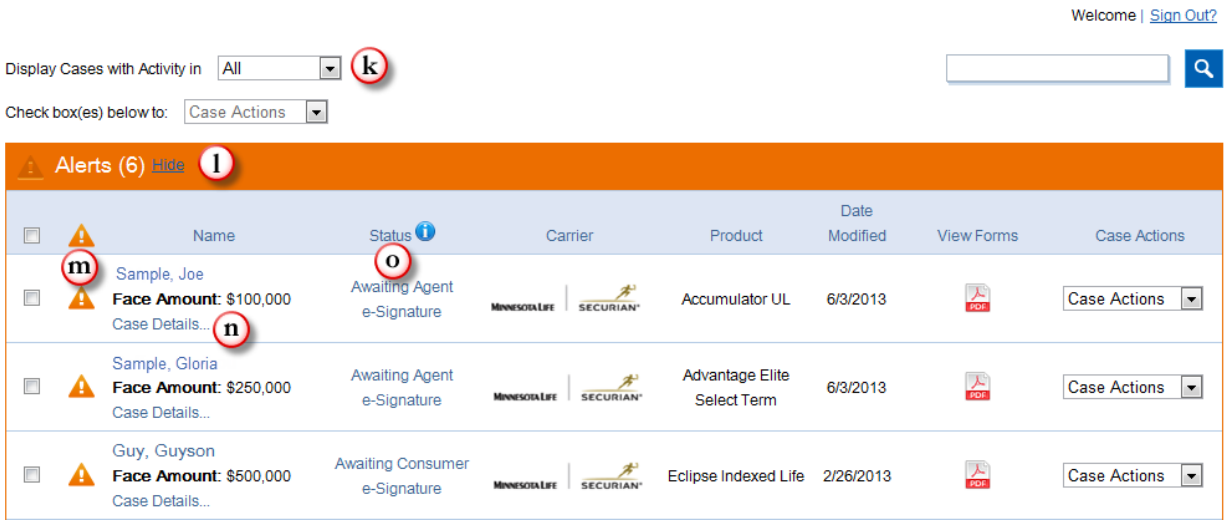
Note: Click on Column Headers to sort by a specific category.



Alerts

Alerts provides a summary of the cases that action is needed

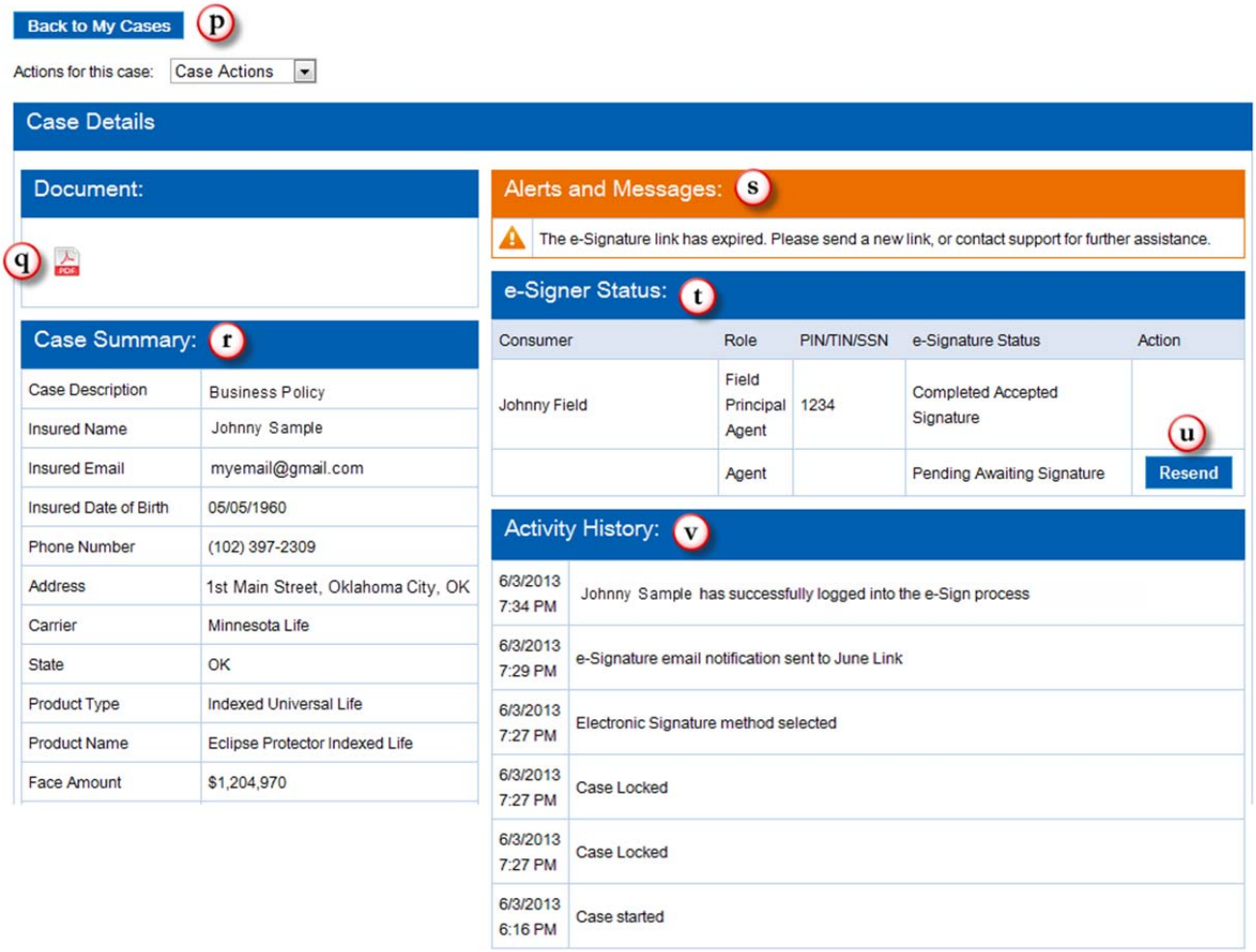
k. Select the Drop Down to only show cases for s specific time period
l. Hide or Show the Alert Section
m. Hover over the ⚠ to show the action that is needed and to clear the alert
n. Case Details Link to resend the e-mail link
o. Application Status – what action is needed



Case Details

Provides an overview of the application and the ability to resend an e-mail for the client to e-sign.

p. Button to return to My Cases screen
q. View and/or Print the Forms/Application
r. Details of the Case
s. Details of what action is needed
t. Status of the e-signature process. Also provides the PIN/TIN/SSN that is required to e-sign
u. Button to Resend the e-mail to e-sign
v. History of the activity on the case



Pending e-Signature Cases

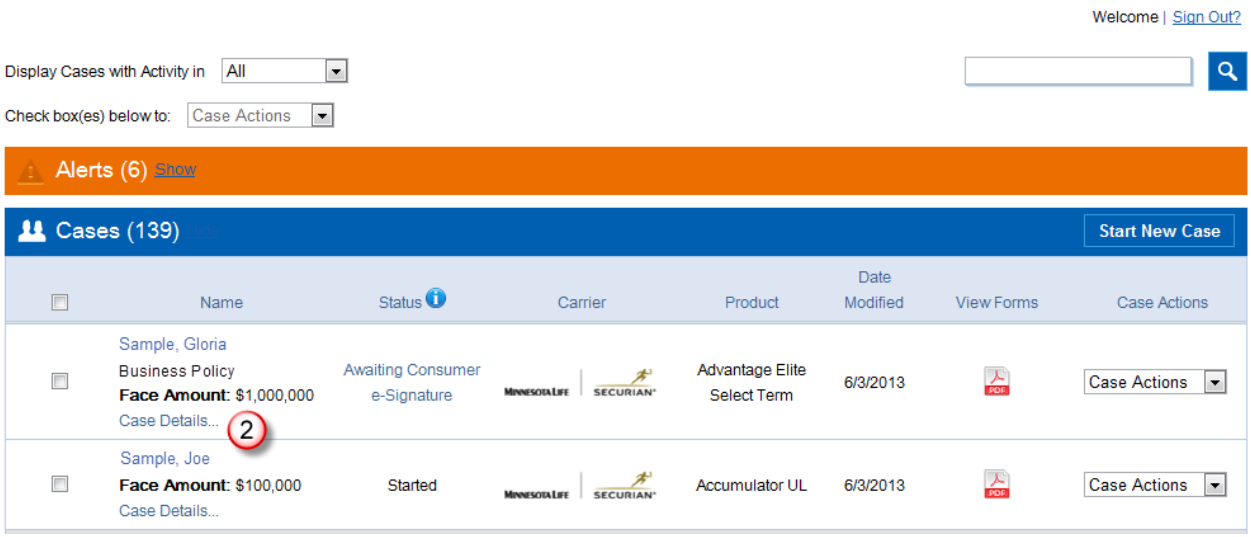
View My Cases

eApp provides detailed information on your e-Signature cases. This is a great place to see a summary of the status of your cases. You can see whether the case is complete, pending, expired, or awaiting your signature.

1. Click on **View My Cases** from the eApp main page.

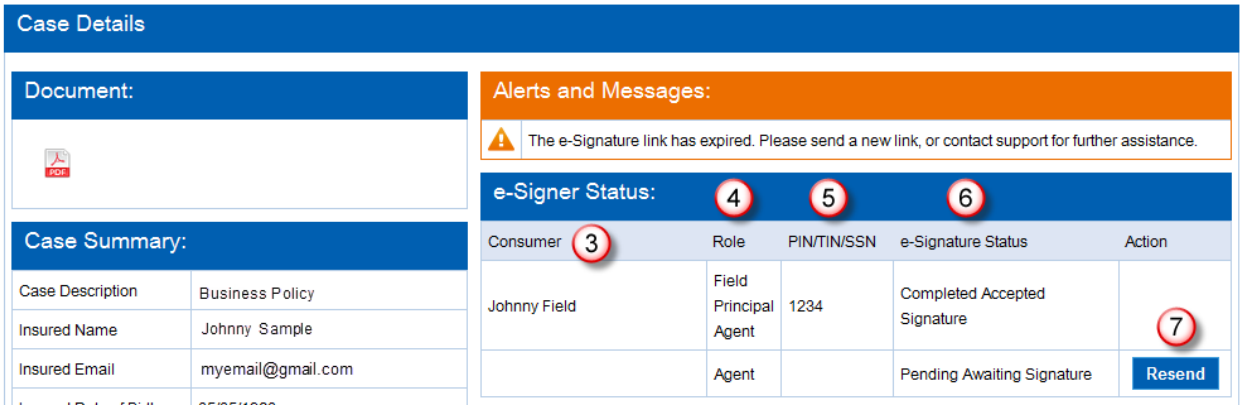
My Cases page appears. This page shows the eApp policies including those that are using the e-Signature process.

2. Click **Case Details** link for the client you want to view the e-signature status and to resend an e-mail.



e-Signer Status – Resend e-mail

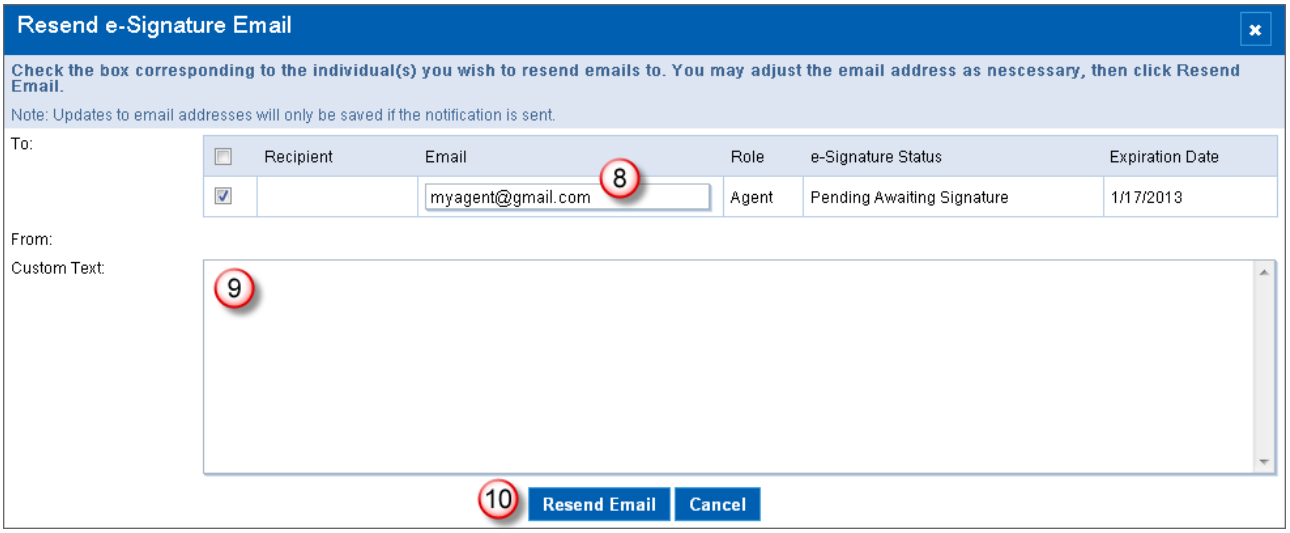
3. Name of person where the e-mail was sent to
4. Role of the e-signer
5. PIN/TIN/SSN for the client to e-sign
6. Status of the e-Signature
7. Select the Resend Button.



8. Verify and/or edit where the e-mail is to be sent
9. Add Custom Text if desired
10. Select the Resend Email button

A new email is sent to the designated parties at the email address shown

Note: The client must use this new e-mail to e-sign



Frequently Asked Questions

What is eApp?
Minnesota Life's eApp is an application process where all the application information is entered electronically, allowing you to spend more time selling and less time on paperwork. With an electronic signature and submission process, this process results in a faster turnaround time while ensuring the application is 'In Good Order.'

What type of situations work best with eApp?
All situations work with eApp. eApp uses an electronic signature process. If the client is not present at the time the application is filled out, you will want to make sure you have a client who has an email address and is comfortable with online transactions.

Who can use e-Signature to sign their eApp?
Anyone who has a valid email address or is present at the filling out of the application can use e-Signature.

Will I be notified when they have eSigned it?
You will be notified when the client views the application as well as when the application has been eSigned by the client. You will also be notified when clients are unsuccessful in logging in to get their electronic application. Once you have completed the e-Signature process, the application will automatically be sent to the Home Office for processing.

Do I have to use eApp?
At this time, eApp is optional, although we do believe you will gain efficiency and accuracy in your applications by using this process.

How do I access eApp?
You can access the eApp directly from forms website for approved products and states. Click on the eApp button and you will be automatically sent into the system. No additional sign-on required.

What is the process for submitting an eApp?
Once you have obtained all your clients e-Signatures and you have applied your e-Signature, you will see a button that says Send to Carrier. Click that button and the rest is up to us.

How is the Part 2 of the application completed?
Part 2 of the life insurance application is completed using the Tele-Interview. This process takes on average 20-25 minutes to complete. Please refer to the Tele-Interview Checklist for a list of information your client should have available during the call.

Do I still need to order the medical information for underwriting?
If you use Quick eApp, you have the option of either electronically ordering the medical requirements or you may order them yourself. If you choose to electronically order the medical requirements, they will be managed by Minnesota Life. If you use the full app, you will be responsible for ordering them.

How do I know if I've submitted all of the required information?
This process prevents you from submitting an application unless all of the required information is entered. eApp will ensure that your application is complete by displaying green checkmarks next to the required information. You will then be able to submit the application.

How do I track the application while it's being processed?
You may track submissions for your clients' application status or for their e-Signature status when you log in to the eApp system.

- Click on the View My Cases button. You will be presented with a list of your active cases.
- In order to check the application status of any submission, simply click on your client's name.
- For applications that have been sent to the client for e-Signature, you can check the status by clicking on the e-Signature button.
- All submitted applications will generate updates automatically when a client e-signs the application.

Errors in the e-sign process will also generate and update automatically.

How do I print an application once it has been submitted to Minnesota Life?
Section BYou may print a copy of the application at any time during the e-application process.

- Click on the View My Cases button. You will be presented with a list of your active cases.
- In order print the application of any submission, simply click on your client's name.
- Click on the Application Tab
- On the right hand side, select the View Forms button. A new screen will appear with all the forms that were completed.
- You can either print or save the application.

How do I make changes once the e-application has been locked?
On the Validate and Lock Data screen of the client's e-application, select the Unlock Application Data and Cancel Signature Process.

You may then go back and make any necessary changes. Unlocking the application cancels any existing e-signatures for the case. The client will need to e-sign again with the changes that were made.

How long are cases viewable in the My Cases screen?
Cases are viewable for 120 days. After 120 days of inactivity, you will no longer be able to view a case on e-application.

How long is the e-mail valid to e-sign?
E-mail links are valid for 14 days. After 14 days, the link will expire. Once expired, a new e-mail link will need to be resent so the client can e-sign.