North American Company
for Life and Health Insurance
Since 1886

Life

Simple SUBMIT® e-app

Marketing guide

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Why SimpleSubmit?

North American's SimpleSubmit e-app allows you to fill out an application, order a paramedical exam, obtain an electronic signature and submit the application electronically. In addition, any required leave-behind forms will be conveniently emailed to your client meaning no paperwork is required of you!

This process assures that your client's application is submitted in good order which allows North American to begin the underwriting process sooner, get the policy issued more quickly, and pay your commissions faster!

Before you get started

Before you begin the process, use the handy guide below to make sure the case meets all of the criteria needed for SimpleSubmit. Cases that don't meet all of the criteria require a paper application.

WHEN TO USE SIMPLESUBMIT

Criteria	When to use SimpleSubmit
Products	All of North American's life insurance products are available via SimpleSubmit.
Parameds	APPS or Exam One using the online scheduling tool. Agents can order a paramed exam on their own outside of the eApp process, but it must be a full paramed including the part 2 medical questions.
Owners	Two maximum (may be the same as the insured)
Beneficiaries	Five maximum primary; five maximum contingent
Children's term insurance rider	Five children maximum
Existing coverage	Maximum of five other policies
Number of agents	Maximum of three
Existing paramed	Cannot be used
Replacements	Internal replacements (exchanges) may be processed through SimpleSubmit. Note: For 1035 Exchanges from carriers other than Midland National or North American, a printed 1035 Exchange form is needed since many carriers require an original signature on such forms.
Policy changes	Not allowed
Backdating	Allowed
Temporary Insurance Agreement (TIA)	Allowed, subject to the conditions of the TIA. TIA not available for internal exchanges. Requires Electronic Funds Transfer (EFT)
Payment methods	Check with application not allowed Direct Bill, EFT, or List Bill are allowed

Cases which do not meet all of the criteria above require a paper process.

STATE APPOINTMENTS

Make sure that you are appointed with North American in the state where you will be writing business. Each state has different requirements on writing business prior to being appointed. If you are not currently appointed in the state where you plan to write business, North American recommends that you submit your contract application prior to submitting your client's application.

BEFORE YOUR CLIENT APPOINTMENT

To help your client appointment go as smoothly as possible, provide the client application checklist before the meeting. By using this checklist, your client can gather the necessary information to help complete the application.

Important considerations regarding email addresses

- It is strongly recommended that your client has an email address when using the SimpleSubmit process since email communication is used several times throughout the process. If your client does not have email, you will be required to physically provide your client with all of the disclosures and leave behind forms required for the application.

Important information for Indexed Universal Life (IUL) cases

- North American has developed an "Agent Certification" program on indexed universal life insurance that includes an online training session followed by an exam. North American requires agents selling IUL products to complete this training and take the exam. Be sure to complete the mandatory IUL certification exam before your first IUL sale. The agent certification program can be found at northamericancompany.com.
- During the application process, be prepared to indicate the premium test used for the sales illustration (CVAT or GPT).
- An "illustration" screen is included in the application step of the process for IUL products. If you plan to submit an illustration with the SimpleSubmit IUL e-app, prepare the illustration using the North American illustration software prior to accessing SimpleSubmit. The e-signatures used during the SimpleSubmit process do not apply to sales illustrations. The last illustration that was viewed will be included with the SimpleSubmit application paperwork and will be e-signed. Uploaded illustrations will not be e-signed. The signed illustration can then be uploaded from the "illustration" screen during the SimpleSubmit e-app process. Alternatively, you may submit the application without a signed illustration by checking one of the other options listed on the screen: no illustration used, application differs from illustration, or illustration provided on computer screen. If one of these options is selected, the application can be submitted without a signed illustration. Keep in mind, however, a signed illustration will be required for the case before the policy can be delivered.

The electronic process – step-by-step

TIP: Be sure to shut off pop-up blockers before starting the electronic application to allow for smoother completion.

1) Access the system through your managing general agent's web site using the "SimpleSubmit" or "iGO® e-app" link. If your managing general agent does not offer SimpleSubmit, go to northamericancompany.com and click on the "SimpleSubmit e-app" button.
2) Complete the information on the case information screen making sure to select the desired state and North American product.
   TIP: Application state = state where the client is located during the solicitation process.
3) Ensure that your case is eligible for this process! If not, you must use our paper application process.
   TIP: Review the "When to use SimpleSubmit" section above or the pre-qualification screen for information on eligibility.
4) Complete the application.
   TIP: A list of required screens appears on the left-hand side of the screen. The list will change based upon the information that you supply. On each screen all required fields are indicated with yellow shading. You must complete all yellow fields to be able to submit your case.
   - A green checkmark will appear next to an item on the left-hand side of the screen once you've provided all required information on that screen.
   - A red question mark will appear next to an item on the left-hand side of the screen if there is still information required on that screen for the application to be considered "in good order".
   - If your client does not have access to the required information, please complete the remaining portions of the application and save your case until you get the missing information.

TIP: For IUL cases, you will be prompted to list the index allocations for the application. If you click on the "index help" button on that screen, you'll be able to view information on the historical returns for the available indices. Keep in mind that the total allocation amount must equal 100%.

5) Validate and lock the application.
   TIP: When all of the information has been provided and all of the items in the list on the left-hand side of the screen have a green check mark, your client's application is "in good order" and you are ready to lock the application. Locking the application ensures that no data is changed during the signature process.
   TIP: Look for the policy number once you lock the application – the screen refreshes and the policy number appears – it will start with "LB".
6) Select a signature method. For the best success, use one of the methods listed below:
   - E-sign face-to-face (desktop/laptop or tablet/mobile device);
   - E-sign via email (non-face-to-face situations);
   - Combination of electronic signatures (for various multiple parties in different locations).
7) For cases that require paramed requirements, schedule a paramedical visit on the Paramed Scheduler screen. There are two options to fulfill this requirement:
   a) Online scheduling tool: Currently you can schedule the paramed for your client instantly using Exam One or APPS.
      TIP: It is recommended that you choose a blue appointment. It is possible that the paramed examiner may adjust the time.
   b) Agent orders exam: The agent may order the exam on his/her own, understanding that the agent is responsible for requesting a full paramed exam, which includes the part 2 medical questions. If the agent does not collect this information, there will be outstanding requirements with no exceptions.

   TIP: *If the case is declined by a signing party or the managing general agent, the paramed company will be immediately notified that the exam is canceled. If it's determined that the case will continue to move forward, you must return to SimpleSubmit to reschedule the exam or call the paramed company.*

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Next steps

FOR THE AGENT

- You'll receive status throughout the application process by email or on the iGO dashboard prior to submission to North American:
  - When each signing party has completed the signature process;
  - When the application is ready for the agent's signature;
  - If the client does not sign after five days.
- Within one day after all signatures have been obtained, case information will be available on the North American Website, Agency Integrator, QuickView (Oracle), and EBIX (EZ-DATA).
  - SimpleSubmit policy numbers begin with "LB".
  - Status of the parmedical exam is included.
- If the e-sign via email method was chosen:
  - You will receive an email indicating that the case is ready for your signature and submission.
  - For cases submitted through a managing general agent web site, your managing general agent will also be sent notification that the case has been completed so that they may submit it to North American. NOTE: You will receive an email from your managing general agent, only if they do not submit the application.
- The fully completed application will be available for 120 days through iGO or, for e-sign cases, within the email sent to you requesting your signature.

FOR THE CLIENT

Once the case has been submitted, the client will be sent an email with the following information:

- Completed application package with any required disclosures and leave-behind forms
- Information on next steps and information on the paramed exam.

Support

PENDING CASES

For issues related to pending cases, agents should contact their managing general agents. Managing general agents should contact their dedicated North American New Business team.

TECHNICAL ISSUES

For technical problems related to SimpleSubmit, please contact iPipeline at 800-641-6557 or email at support@ipipeline.com.

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Indexed Universal Life products are not an investment in the "market" or in the applicable index and are subject to all policy fees and charges normally associated with most universal life insurance.

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Life

We're Here For Life®

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