FREQUENTLY ASKED QUESTIONS

eApp

Q: How do I submit an eApp?

A: 1. Enter client information

2. eApp guides you through the data collection process, ensuring your application is in good order

3. Obtain all client eSignatures

4. Apply your eSignature

5. Click "Send to carrier" — we'll take it from there

Refer to this FAQ for more details on how the eApp process works.

Q: What products are available on eApp?

A: Visit the eApp page on our financial professional website for product availability.

Q: In what states is eApp available?

A: eApp is available in all states.

Q: How do I access eApp?

A: From the eApp page, click on the forms section and individual product pages of our financial professional website. You can also link to eApp directly from the illustration system or the direct link for appointed financial professionals: **https://advisor.securian.com/passthrough/faces/secured/ipipeline/iPipelineSSO.jsp**

Q: What eSignature options are available?

A: There are several options to complete the eSignature process. This process eliminates the need for "wet signatures," as well as mailed or faxed applications. If one or more applicants aren't with you when the application is taken, they will need to have an email address to complete the eSignature process.

1. Face to face	2. eSignature combo	3. eSignature via email
• All applicants must be present	• Combines face-to-face method with traditional eSignature	• None of the applicants are present
• ID required	• One or more applicants are not present	• An email with a link to a secure website is delivered to the applicants
• Application can be eSigned immediately	• Those available eSign immediately (ID required)	• Applicants follow a few easy steps to eSign the application
	• Those not present provide eSignature via email process	• Once eSigned, the application will be securely transmitted back to you. You eSign it and forward it to us via a secure channel

Q: How are my client and I notified to review the application and apply eSignatures?

A: You and your client will receive an email notification with an access link to the application, where you can review it apply eSignatures.

Q: Do I have to use eApp?

A: eApp is required for use with WriteFit and WriteFit Express (click **here** for more details). If Securian Financial receives a paper application for the products that fall within WriteFit Express guidelines, it will be returned. For all other policies, we strongly recommend using eApp, as it increases efficiency and ensures accuracy.

Q: How is Part 2 of the application completed?

A: Part 2 can be completed in one of two ways:

1. Tele-interview: Your clients answer medical history questions over the phone. A physical exam may be necessary based on age and amount guidelines — eApp will outline scheduling options if an exam is needed.

2. eParamed: Your clients can complete their medical history questions and physical exam with one appointment instead of two — eParamed is completed electronically by an examiner.

Check out the "**eApp - The application process - what's next?**" client flyer for the list of information your client should have available during the tele-interview or eParamed appointment.

Please note, only Securian Financial can order the tele-interview and eParamed for eApps.

Q: Do I still need to order the medical information for underwriting?

A: You no longer need to order the medical information for your client. Should you desire, this will be part of the eApp process and we'll take care of it for you.

Q: How do I know if I've submitted all required information?

A: The eApp process prevents you from submitting an application unless all required information is entered. Green checkmarks will display next to any information that's required. Once everything is complete, the system will allow you to submit the application.

Q: How do I track the application while it's being processed?

A: 1. Click on "View my cases" button to see a list of your active submissions

2. Check application status of any submission by clicking on your client's name

3. For applications sent to clients for eSignature, click the eSignature button to check status

4. Once the client eSigns, application updates are auto-generated

5. Any eSign errors will also generate an automatic update

Learn more about your eApp underwriting options on our financial professional site.

Q: How do I save a copy of the application for my file?

A: When you complete the eSignature process, you have the option to print or save the application. This is the best time to have a copy made for your records.

If you don't make a copy, you can still access the completed request in your "My Cases" view for 120 days. Just click on the client – and select "View Forms." You can also save or print from this view.

Q: How do I resend an eSignature email link if my client didn't complete the process within 14 days?

A: 1. Click on "View my cases" and select the application

2. Select "Case details," then "eSigner-status" in the upper-left corner of the screen

3. The status will indicate the link has expired – click on this status and select "resend"

If you need to send the link to an agent, change the status to "Pending agent signature" in the drop-down box and follow the same steps.

Q: My client can't see their application during the eSignature process — what can I do?

A: Make sure your client enables pop-ups within their web browser by turning off pop-up blocker (under tools). Or a yellow bar near the top of the browser window may display a warning message. They can right click on this message with their mouse and temporarily allow pop-ups from this site.

Q: How can I submit multiple products on a client application?

A: Multiple product requests can be submitted through eApp – just complete one eApp with the total face amount being applied for. To ensure you're completing all of the necessary forms, start by entering the most complex product first.

For example, to apply for a permanent/term combination sale, choose the permanent product and indicate a term product is also desired. From there, you can provide instructions on how you'd like the second product to be issued.

Q: How do I remove a completed or inactive case from "My cases" view?

A: Select "View my cases" and locate the eApp you wish to remove. Under "Case actions," choose "Delete case." Once an eApp is started, it will automatically be purged from your system in 120 days.

Q: I still have questions — who do I contact for help?

A: Call our eApp Support Team at 1-800-328-6124.

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