

eApply User Guide



UN 1663 3-20



For producer use only. Not for use with clients.

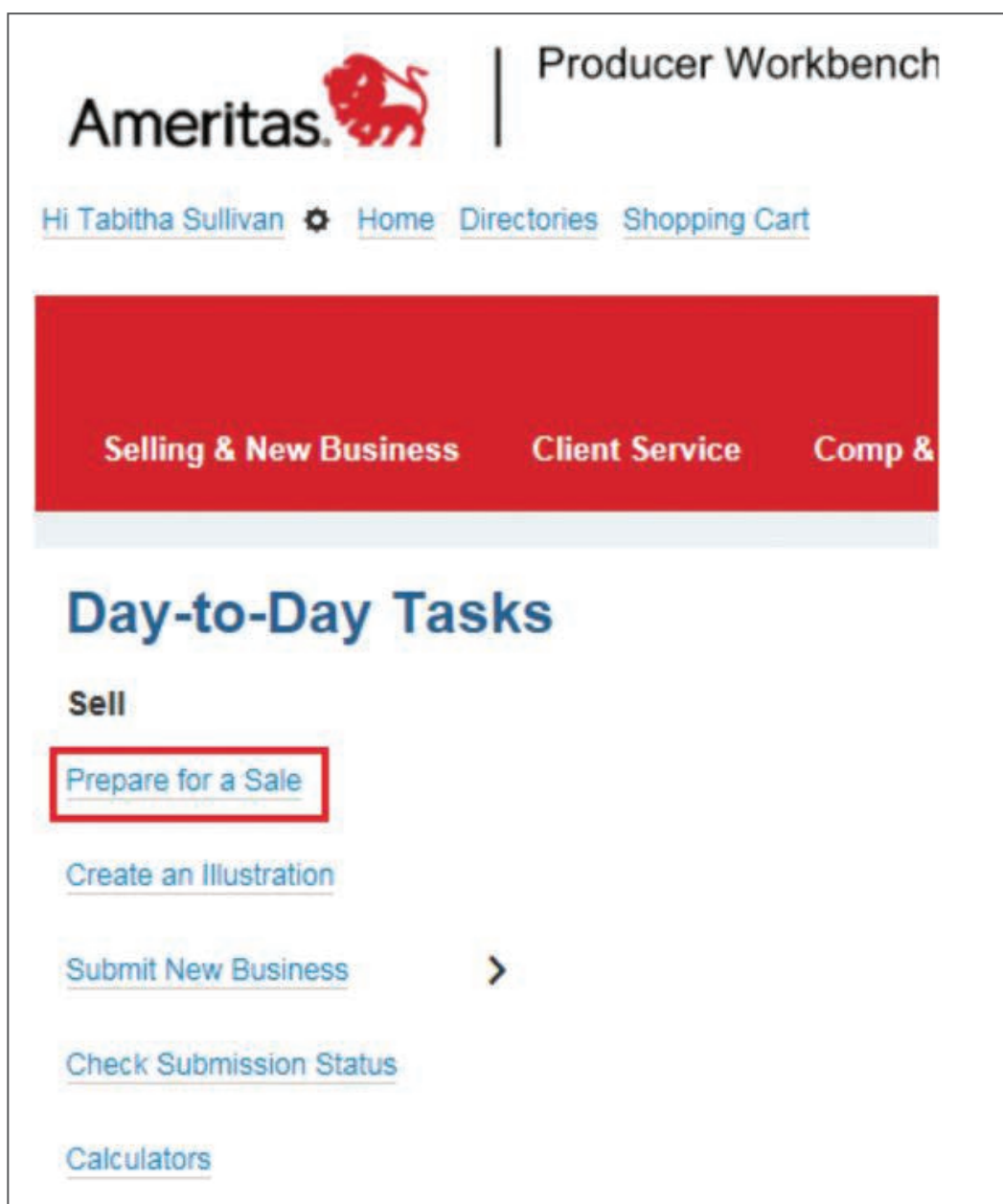
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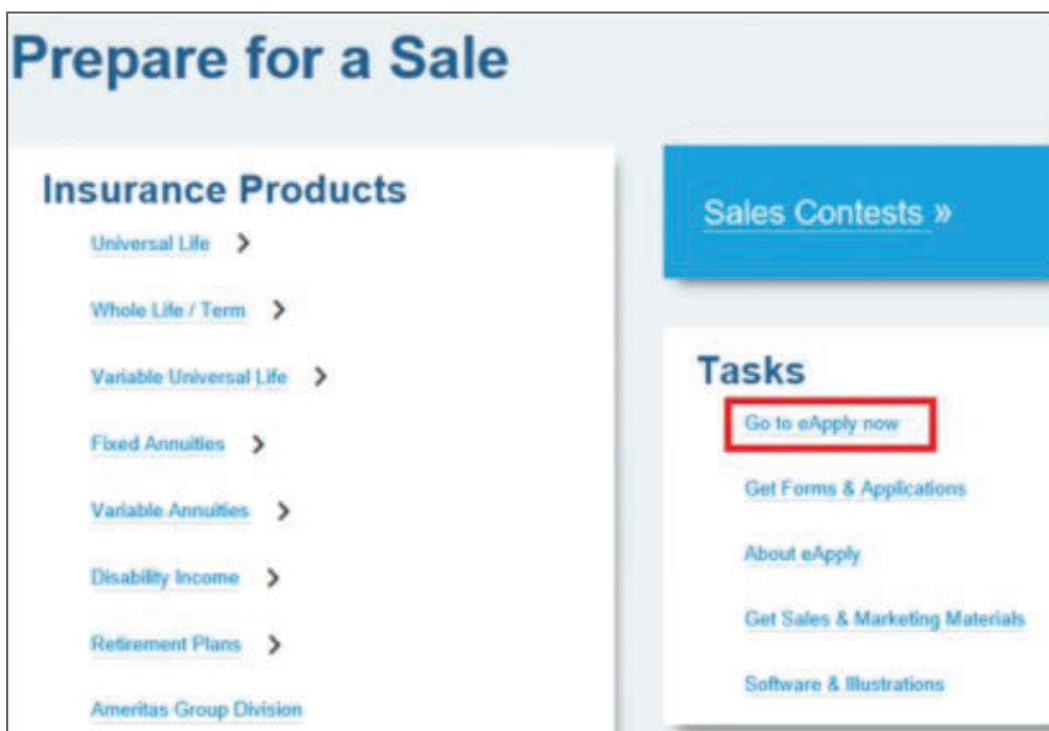
Accessing eApply

To access eApply, open a web browser and login to **Producer Workbench**.

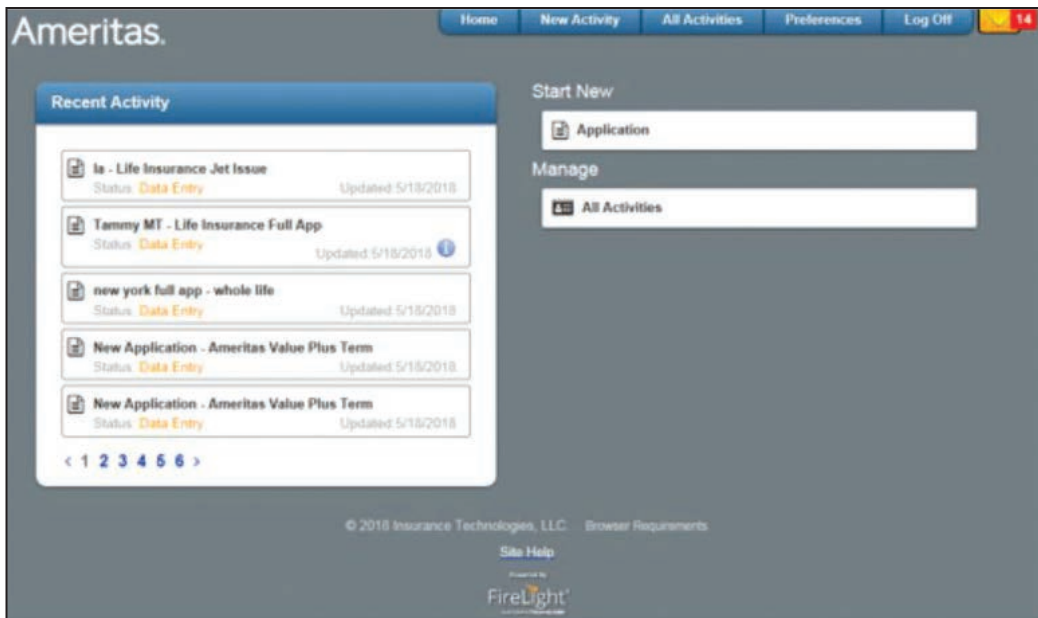
1. You can find the link to eApply in the **Day-to-Day Tasks** by selecting **Prepare for A Sale**. *Agents must first be appointed before they are able to access eApply.*



2. Once on the Prepare for a Sale page, select Go to eApply now under tasks.



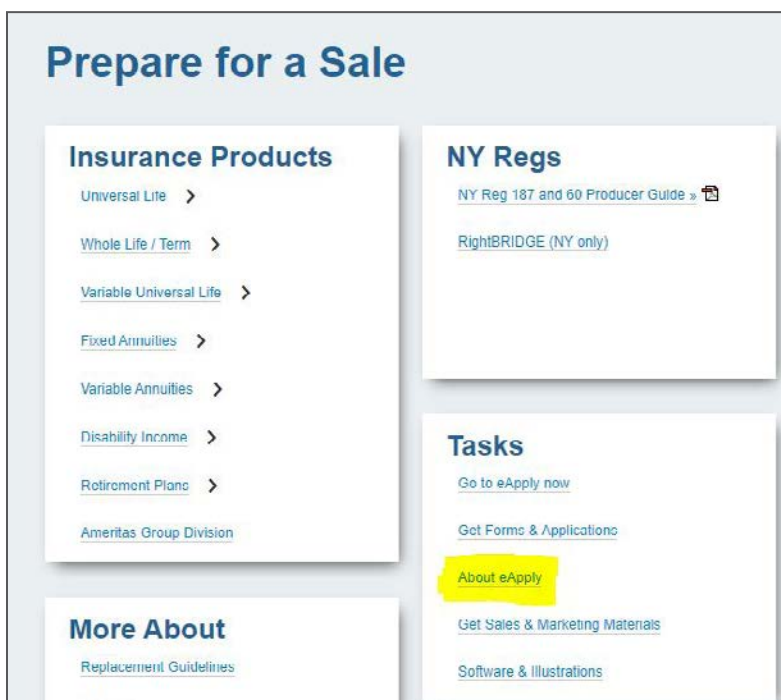
3. The next screen will require the agent's number, and you will be taken to your eApply home page.



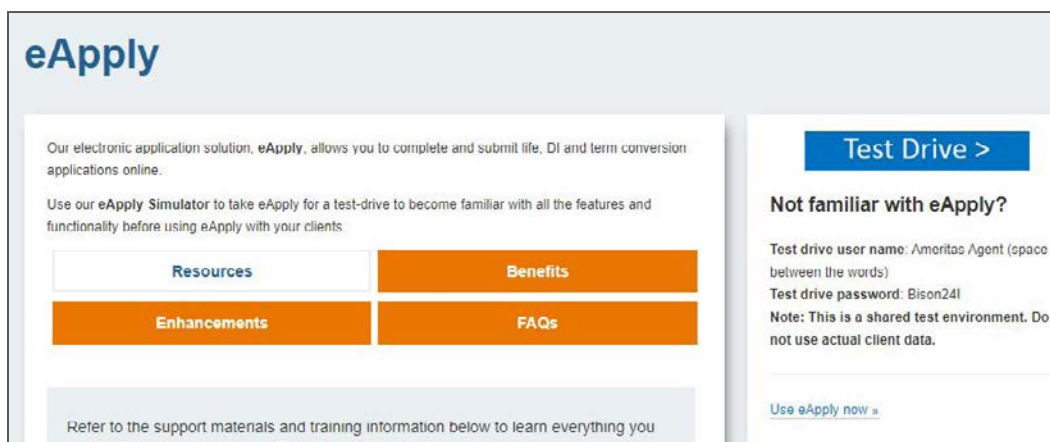
eApply simulator

You can also access our eApply simulator where you can practice using the system.

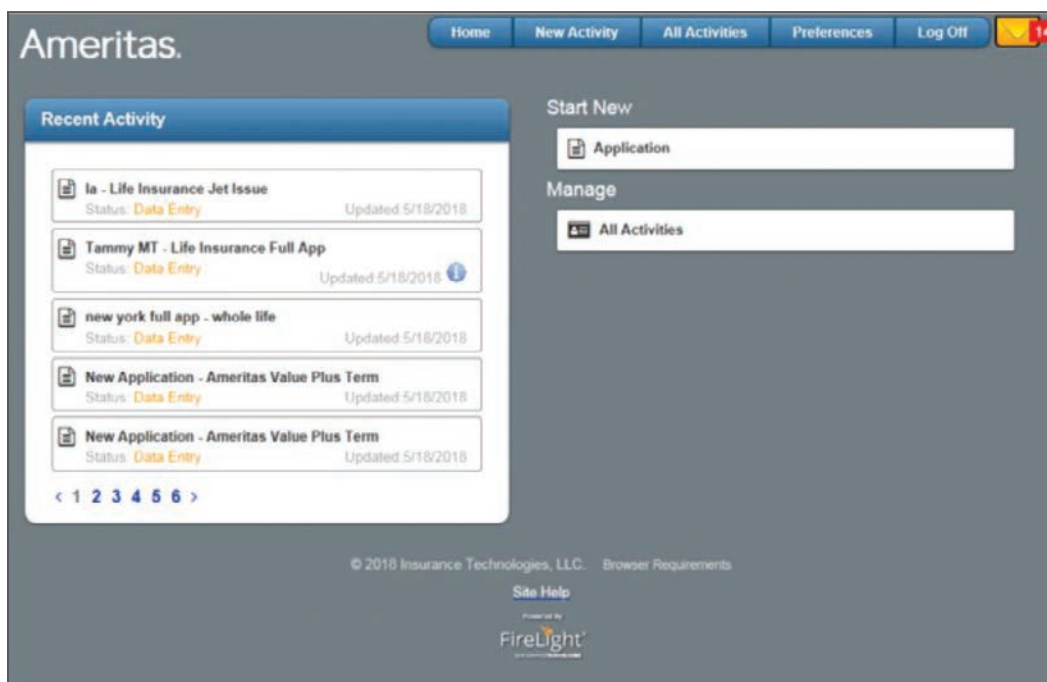
1. You can access this from the **Prepare for a Sale** page by selecting **About eApply**.



2. Here you have access to resources and training videos, as well as the simulator. Select the **Test drive eApply using our simulator** link. The login information is located below the link. *This is a shared environment so do not use actual client or personal data.*



eApply home page

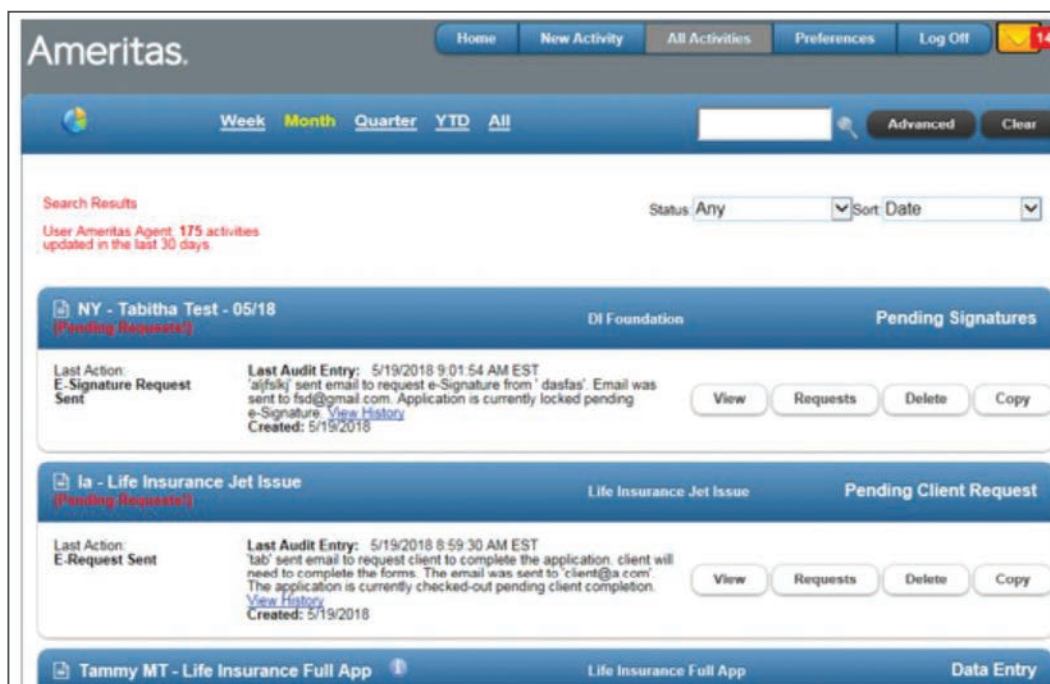


Once on the eApply Home Page, you will be able to see the following:

Recent Activity: Lists the 5 most recent applications started. You will also be able to see the status of each application.

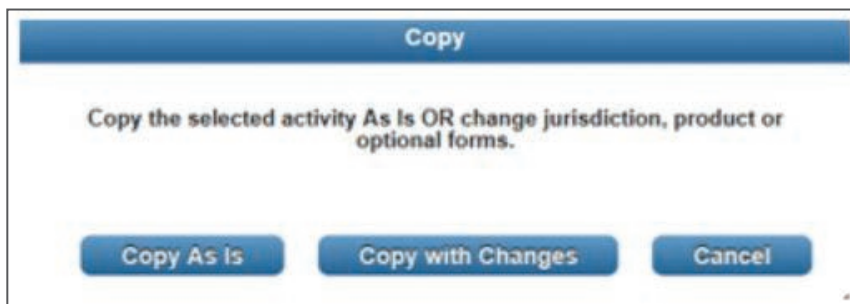
- **Data Entry** – Displays when the application has been started but not at 100% complete yet.
- **Pending Signatures** – Displays when the application is at 100% but none of the required signatures have been captured.
- **In Signatures** – Displays when there has been a signature captured, but not all signatures are completed.
- **Complete** – Displays when the application has been completed to 100 % and all required signatures are received. In this status, the application has been submitted to us to begin the underwriting process.
- **Pending Client Request** – Displays when the application has been sent to the client to complete.

All Activities: Clicking this will take you to a list of all applications.



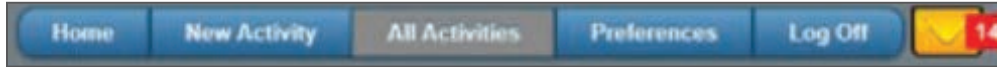
From here, you can see the status of each application, as well as more details about the last action taken, and the created date. The functions on this page are:

- **View** – Click this to go to the application.
- **Requests** – This is available only when there is a pending request that was sent to the client to complete signatures or the application.
- **Delete** – This will delete the application out of the system. (Note: this does not delete them from our system if you have completed the application and sent it to us for issue.)
- **Copy** – This allows you to take an already-created application and duplicate it. This is useful in situations such as the client previously applying for a Whole Life policy but then decides to do a DI application. It will pull the information into the application.
 - When you select copy, you will have two options. Copy as is or copy with changes.



- **Copy As Is** will create a new application using the same state and same product type.
- **Copy with Changes** will prompt you to select the state and product type.

Navigation Bar: The navigation bar allows you to log off, view any messages, and has the following available features:



- **Home** – Return to the home page from any page you are in.
- **New Activity** – This will take you to create a new application.
- **All Activities** – This takes you to the screen where all applications are listed.
- **Preferences** – Here you can change some default preferences, add Mobile Access and set your Redtail username and password.

A screenshot of a web application interface. The top section is titled 'My Preferences' and contains a 'General' tab. Under 'General', there are four rows of settings: 'Default Jurisdiction' set to 'Kentucky', 'Default Product Type' set to 'Life Insurance', 'Default Time Zone' set to 'EST - Eastern Standard Time', and 'Page Size for My App. List' set to '10'. There is also a checkbox for 'Send Message Center Emails' which is checked. To the right of these settings are input fields for 'My Full Name' and 'My Email Address' (containing 'Test@ameritas.com'). A 'Save' button is at the bottom of this section. The bottom section is titled 'Mobile Access' and features an 'Add New Device' button, an 'App Store' download button, and a 'Windows Install' button. Below these are two device entries: 'JV' and 'Tabs PC'. Each entry shows a status of 'Activated', the last connected time, and buttons for 'Wipe Device' and 'Reset Password'.

New application

Use the **Application** feature under **Start New** to create a new application.

1. You will first be prompted to select a Jurisdiction and Product Type from the drop-down lists. This is used to make sure the correct application pages that are required for that state and product are pulled in. The product types are:

- **Life Insurance** – Used when applying for Whole Life, Universal Life, Term or a combination.
- **Disability Income** – Used when applying for any Foundation or Fundamental Disability product.
- **Combo** – Used when applying for both a Life and DI product.
- **Corporate Forms** – Used when applying for a term conversion.

2. Once a product and jurisdiction are selected, the next screen will take you to the Required Forms page. This is a list of forms you will be prompted to complete.

From here you will want to select **Create**.

3.



You will get a pop up box where you can name the application. It is recommended to include the client's name when naming the application. This will be what displays on the home page under Recent Activity and in the list of applications in the All Activities page.

A screenshot of a pop-up dialog box. At the top is a blue header bar with the word "Create" in white. Below the header is a text input field with the label "Name:" to its left. The input field contains the text "Jane Smith - Term 30 Application". At the bottom of the dialog are two blue buttons: "Create" and "Cancel".

4. After Clicking Create, the Application Wizard Screen will appear.

DI and life application wizard screen features

Currently our life and disability product applications are in a “wizard” type format. This means that only the questions that need to be answered are pulled in, based on how you answer previous questions.

Required Form Fields: Required fields will be highlighted in blue and required check boxes will be highlighted in bold. All white fields or check boxes not highlighted in bold are optional.



Display Instructions Balloon: The red balloon in the upper right corner will highlight and display instructions on any fields still required on that page when you click on it. That balloon will not disappear until all required fields on that page are completed fully and accurately.

Tooltip Text: When you click into a field, a tooltip text will populate and aid in formatting instructions for that field.

Screen Controls: You can use the following navigation tools to get to other sections of the application. You can jump through several pages filling in information as it becomes available.

You do not need to complete the form pages in sequential order.

- Click the previous and next blue boxes on the page to move through the pages of the application.

- Click the **Open** down arrows in the top left corner to view all sections of the application. Sections with icon  do not require any additional information to be entered. Sections with icon  still require information to be completed. You can jump to a section by clicking on it or you can click the **Close** arrows to close this list.

Percentage Complete Indicator: In the upper left corner, there is a percentage complete indicator. This will display the percentage of completed required data in the application to meet the minimum amount of information to get to complete status and be able to capture signatures.

If you click on the percentage indicator, you will get a list of required fields that remain to be completed. Click the X on the lower left corner to close the required fields list.

The screenshot displays the 'DATA ENTRY' step of an application process. At the top, a navigation bar shows three steps: 1 DATA ENTRY (active), 2 SIGNATURES, and 3 FINALIZE. Below the navigation bar, a green progress bar indicates 87% completion. A list of required fields is shown on the left side of the screen, with each item in a pink box. The list includes:

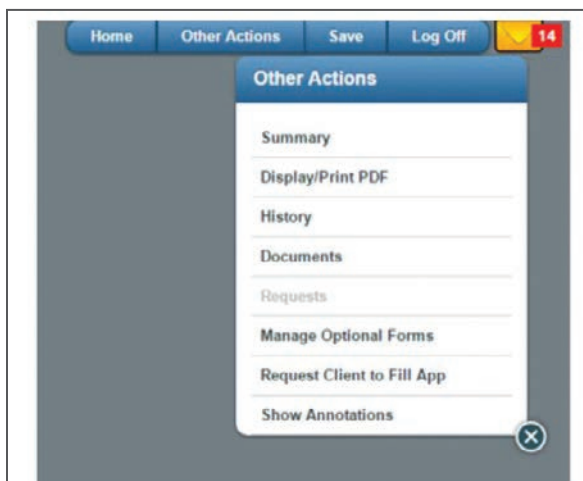
- APPLICATION: Electronic Signature and Delivery Disclosures Page 1 - This is a required field. (OFFICE USE ONLY)
- APPLICATION: Electronic Signature and Delivery Disclosures Page 1 - This is a required field. (OFFICE USE ONLY)
- Producer Statement Page 1 - Field does not match Agency Number format.
- Producer Statement Page 1 - This is a required field.
- APPLICATION: E Producer Statement Page 1 - Field does not match Agency Number format.
- APPLICATION: E Producer Statement Page 1 - This is a required field.
- Owner Page 1 - This is a required field.
- APPLICATION: E Financial Information Page 1 - This is a required field.
- Owner Page 1 - This is a required field.

The main form area on the right shows fields for 'Insured' and 'Owner' information, including Age, Gender, Driver's License/Government issued Picture ID, State, Zipcode, Years at Address, and Household Name. The 'Insured' section is partially visible, showing 'Age' as 68 and 'Gender' as Female. The 'Owner' section shows 'State' as OH and 'Zipcode' as 43001. The 'Purpose of Insurance' is listed as 'survivor needs'.

Application Navigation Bar Features:

Save: At any point you can click **Save** in the navigation bar to save any changes. If you do not have all the information you need to complete the pages, you can save your progress and then return to the application as often as necessary to complete the application. eApply stores your saved applications for up to 6 months. You can retrieve saved applications by clicking on **My Applications** on the Home Page.

- **Other Actions:** Use the other actions menu to perform additional tasks such as:



- **Summary** – This pulls up a small window that shows the name of the application. You can rename the app in this screen by typing your changes in the Application Name Box and then clicking the save button in the right corner. This screen also displays other information pertaining to the application as seen below:

- **Display/Print PDF** – This task allows you to view, save and print selected documents from the application package.

- **History** – This task allows you to view the history of the application as shown below.

History		
Data Entry	Application 'Copy of Copy of Mary Smith - Term' was unlocked and the status changed from 'Locked' to 'Data Entry' by 'Ameritas Agent'.	5/23/2018 1:03:53 PM EST
Pending Signatures	'Ameritas Agent' locked down application 'Copy of Copy of Mary Smith - Term' from further editing. The application is now ready for signature and review processing.	5/18/2018 10:55:48 AM EST
Data Entry	Application was updated by 'Ameritas Agent'.	5/18/2018 10:55:46 AM EST
Data Entry	Application was updated by 'Ameritas Agent'.	5/18/2018 10:55:46 AM EST
Data Entry	Confirmation Number '6407AMA18051823758' was assigned to the application by the Back Office provider.	5/18/2018 10:52:24 AM EST

- **Documents** – This task allows you to attach additional documents to the application from your computer. Here you can add things such as exams, illustrations, or any other documents you feel need to be attached.

Documents

Application

Add Supplemental Document

Document Type: Select Document Type ▾

Note: Supplemental documents must be in PDF format and no larger than 20 MB.

Choose File No file chosen

- **Requests** – This feature lists all the completed or outstanding requests for this application. Use the Requests feature to view any signature request or requests for the client to complete the application. In the Application Requests screen, click cancel to cancel and remove any pending requests.

Requests		
Pending	Requested On: Request: Full Name: Email:	5/23/2018 4:13:53 PM EST Form Fill Request Sent to Client Jane Smith jane@gmail.com
Cancel		

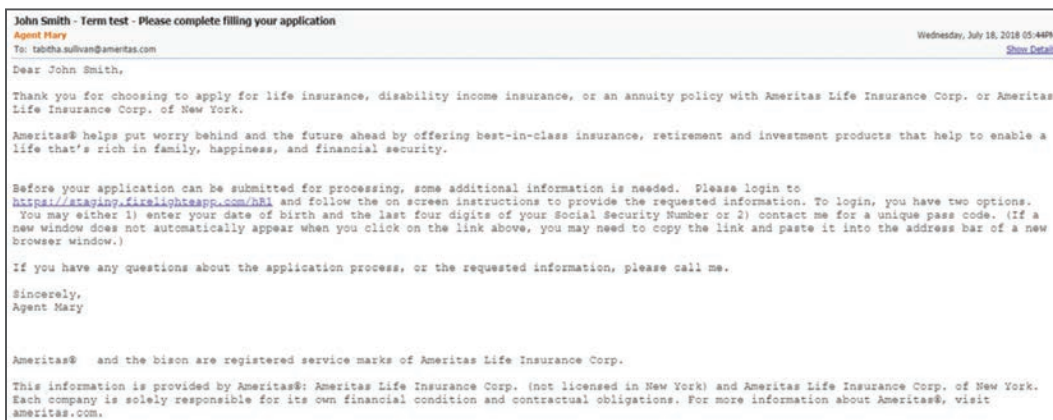
Request client to fill application

Use the **Request Client to Fill App** function to send an email to the client to request information to be completed.

1. On the navigation bar, select **Other Actions** and then click **Request Client to Fill App**.
2. On the Left side of the email request screen, first select **Signer Type** and then fill in the **Recipient Name**, **Recipient Email**, **Your Name** (agent's name to display in the email that is sent to the client), **Your Email** (agent's email), **Client Last 4 Digits of SSN**, and **Client Birth Date**. (DOB and SSN are required here for client verification purposes).
3. Once all fields are completed, you can see the system-generated email on the right. You can click in this and make any changes to the **Subject** or **Message** fields if needed.
4. Click **Send Email Request**, and the system will automatically send an email to the client with a passcode for verification purposes, and a second email with the link to the application.

Client to fill app (client steps)

The client will receive two emails. The first email will provide a **PassCode** used to access the application. And the second email will provide a link to the application (see below example).



1. The client will select the blue underlined Link, and the application system will open in their internet browser.
2. They will be asked to enter the last 4 digits of their social security number and date of birth to access the application (must match what the agent entered on the email request page). Or, they can verify their identity by entering the **Passcode** provided in the first email sent to the client.

Welcome

Last 4 Digits of SSN/Government ID:

Birth Date (MM/DD/YYYY):

Enter

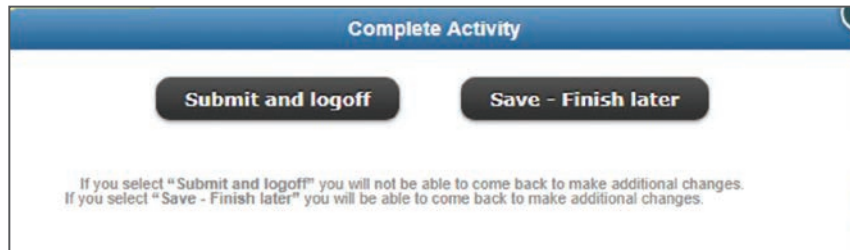
OR

Passcode

Enter

[Questions and Support](#)

3. The client can now complete their information. They have the option to save what they enter and come back to the application later by selecting Complete/Log Off in the upright navigation bar.
4. They will then get a pop up window with the option to **Submit and Logoff or Save – Finish Later**. While the client has the application, the application is locked and not able to be changed by the agency. **Before the application can be unlocked for the agent to make additional changes or see what the client completed, the client must select Submit and logoff.**



5. Once they submit and logoff, they will get a message saying their actions are complete and no further steps are needed. The agent will now be able to access the application once they login to eApply.

Pending request

Agents can view any pending request that has been sent to the client and send reminders.

- When a request is pending, the agent will receive a **Pending Request** notification window (below).

Pending Requests

Request Type: Client Fill Application Insured

Recipient: jane doe
Email Sent To: prands@ameritas.com
Create Date: 2/16/2020
Passcode: y2vrfknu

[Send Reminder to jane doe](#)
[Send Passcode to jane doe's Cell Phone](#)
[Send Passcode to jane doe's email](#)
[Cancel Request](#)

CLOSE

- The agent can use **Send Reminder to {client name}** to send an email reminder to the client that they have a pending request. The link to eApply will be in this email as well.

Pending Request

Request Type: Client Fill Application Insured
Recipient: asdf
Email Sent: a@f.com
Date: 7/18/2018 10:23:18 PM
Passcode: rX25cuqD

From Name: JPR
From Address: jpr@yahoo.com
To Name: asdf
To Address: a@f.com
Subject: Tabitha - Term test - Please complete filling your application

Message:
Dear asdf,
Thank you for choosing to apply for life insurance, disability income insurance, or an annuity policy with Ameritas Life Insurance Corp. or Ameritas Life Insurance Corp. of New York.
Ameritas® helps put worry behind and the future ahead by offering best-in-class insurance, retirement and investment products that help to enable a life that's rich in family, happiness, and financial security.
Before your application can be submitted for processing, some additional information is needed. Please login to <https://staging.firelightapp.com/4Q> and follow the on screen instructions to provide the requested information. To learn more, please see...

Send **Cancel**

- You can also **Send Passcode to {client name} Cell Phone** or **Send Passcode to {client name} Email**. This creates a new passcode in case they cannot verify using their social and DOB and have misplaced the Passcode originally sent.
- You also have the option to **Cancel this Request**. When you click on this option, you will get a confirmation dialog asking if you are sure you want to cancel the request.

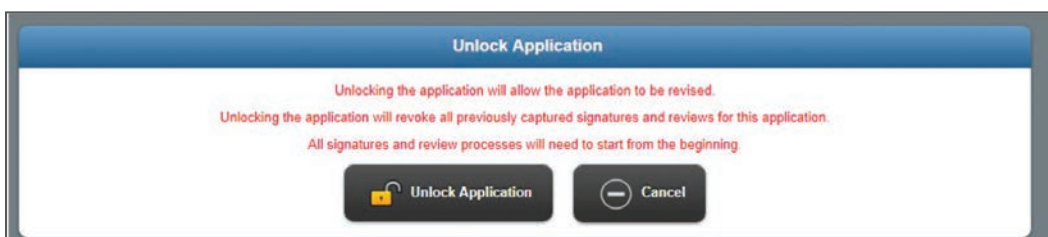
Unlock application

When a request has been sent to the client to complete the application or the signing process has been begun, the application is locked from being revised.

- The boxes will be grayed out when they are locked (see below).



- While the application is **Locked**, you can unlock the application by going to **Other Actions** and selecting **Unlock Application**. This feature only shows in the other actions menu when the application is locked.
- When you select to unlock an application, you will get a warning message. Any signatures or information entered on the client's end will be lost and must start from the beginning of the process again.



Signatures

When an application reaches 100% complete, a pop up ask if you want to **enter more data** or **continue** to the next step.

The screenshot shows a 'Case Cover' pop-up dialog box. At the top, there is a progress bar with three steps: '1 FORM ENTRY', '2 SIGNATURES', and '3 FINALIZE'. The '3 FINALIZE' step is currently active. To the right of the progress bar is a blue button labeled 'CONTINUE'. The main text in the dialog box reads: 'All required fields are complete. You may [enter more data](#) or [continue](#) to the next step.' There is a close button (X) in the top right corner of the dialog box.

1. Clicking **Continue** will lock the application from any changes being made and move you to the signature process
2. Next, you will be asked if want to **Use E-Signature** or **Decline E-Signature**.
 - Declining means that you can have access to the PDF policy and can retrieve signatures by hand and then submit via SMS or Fax.

The screenshot shows the 'Electronic Signatures' screen. At the top, there is a progress bar with three steps: '1 FORM ENTRY', '2 SIGNATURES', and '3 FINALIZE'. The '2 SIGNATURES' step is currently active. Below the progress bar, there is a red warning message: 'This application will be locked upon making these choices. No changes can be made after signing.' Below the warning message, there are two buttons: 'Use E-Signature' (with a green checkmark icon) and 'Decline E-Signature' (with a red X icon). Below the buttons, there is a section titled 'If you choose to use E-Signature, all signatures in this application will be collected electronically. Please read the Federal Regulations and Definitions. Please make sure all parties are equipped with these system requirements:' followed by a list of requirements: 'Internet Access', 'Minimum Screen Resolution 1024 x 768', 'Web browser: Internet Explorer 8+, Firefox (current version), Safari (current version), Google Chrome (current version), Chrome and Safari mobile browsers.', and '128MB of RAM, Cookies and Javascript Enabled.' To the right of this list, there is a section titled 'If you choose to decline E-Signature, all signatures in this application will be collected manually. Your application will be completed in our system. You may print the application PDF file and deliver to your client via postal or other means. Please note that delivery of the information electronically will result in a superior customer experience.'

3. When using E-Signatures, the next screen will display a list of required signatures. You can obtain the signatures in any order. The agent's signature can be done before or after all signatures are done.
- Note:** The application will be locked upon making the choice to use E-Signatures. If you need to unlock the application for additional information, you will have to unlock the application (see page 22).

The screenshot shows a software interface with a top navigation bar containing three steps: 1 DATA ENTRY (with a green checkmark), 2 SIGNATURES (highlighted), and 3 FINALIZE. Below the navigation bar, there is a section titled 'List of Required Signers' with a blue header. This section contains two dark gray buttons: 'Insured : jane doe' and 'Producer : agent', each with a small icon of a person at a computer. Below this section is another section titled 'Completed Signatures' with a blue header, which is currently empty.

4. You have two options:
- **Sign Now** should be utilized when the client is physically with you and is ready to sign.
 - **Send Email Request** should be used when you want to send the request remotely via email.

The screenshot shows a software interface with a top navigation bar containing three steps: 1 FORM ENTRY (with a green checkmark), 2 SIGNATURES (highlighted), and 3 FINALIZE. Below the navigation bar, there is a section titled 'Client Signature Choice' with a blue header. The main content area has the text 'Please indicate below the method you would like to use to obtain the client signature.' and contains two dark gray buttons: 'Sign Now' and 'Send Email Request', each with a small icon of a person at a computer. At the bottom of the screen, there is a footer that reads '© 2016 Insurance Technologies, LLC. Browser Requirements'.

When signing now

If your client is physically with you, you can use the Sign Now option.

The screenshot shows a three-step process bar at the top: 1 FORM ENTRY (with a green checkmark), 2 SIGNATURES (highlighted), and 3 FINALIZE. Below the bar is a blue header titled 'Client Signature Choice'. The main content area has the text 'Please indicate below the method you would like to use to obtain the client signature.' and two buttons: 'Sign Now' (with a person icon) and 'Send Email Request' (with an envelope icon). At the bottom, there is a copyright notice: '© 2018 Insurance Technologies, LLC Browser Requirements'.

1. When you click this, it will take you to the verification screen.

The screenshot shows the verification screens. The top bar is the same as the previous screen. Below the bar is a blue header titled 'Agent Identification Verification'. The main content area has a text input field for 'Agent ID' with the value 'AG00008564'. Below this is another blue header titled 'Client Identification Verification'. The main content area has several input fields: 'Form of Identification' (a dropdown menu with 'Drivers License' selected), 'ID Issue Jurisdiction' (a dropdown menu with 'Virginia' selected), 'ID Number' (a text input field with 'RG586465'), 'Name' (a text input field with 'Tabitha Sullivan'), 'Last 4 Digits of SSN/Government ID' (a text input field with '0101'), 'Birth Date' (a text input field with '01/01/1990'), and 'Email Address' (a text input field with 'tabitha.sullivan@ameritas.co'). At the bottom, there are two buttons: 'Verified' (with a green checkmark) and 'Cancel'.

Signing process

2. Once verified, the next screen will be a list of documents that will be need to be signed.

The screenshot shows a mobile application interface for the 'SIGNATURES' step. At the top, there are three numbered tabs: '1' (partially visible), '2 SIGNATURES' (active), and '3' (partially visible). Below the tabs is a blue header bar with the text 'Document Sets to be Signed by Insured'. The main content area is white and contains the following text:

Initials
APPLICATION: Customer Electronic Consent

Document Set
APPLICATION: Agreement VA
APPLICATION: Authorization - VA
APPLICATION: HIV Consent Form VA
APPLICATION: Terminal Illness Accelerated Benefit Rider
APPLICATION: Electronic Fund Transfer (EFT)
APPLICATION: Replacement Notice - VA
APPLICATION: Electronic Signature and Delivery Disclosures
APPLICATION: Customer Electronic Consent

At the bottom, there are two buttons: a green checkmark icon followed by 'Continue' and a grey circle with a minus sign followed by 'Cancel'.

3. Before the system will allow the applicant to sign or initial a page, they must review ALL pages. If there are more than one page, you must arrow through all pages before the system will allow you to move forward.

The screenshot shows a mobile application interface for the 'SIGNATURES' step. At the top, there are three numbered tabs: '1 FORM ENTRY' (with a green checkmark), '2 SIGNATURES' (active), and '3 FINALIZE'. Below the tabs is a blue header bar with the text 'Insured Initial'. The main content area is white and contains the following text:

Before signing, you must review all pages of each of the 1 documents below.
Please click the buttons below to proceed.

Below this text is a blue arrow pointing right, followed by a grey button with the text 'APPLICATION: Customer Electronic Consent'. Below the button, there is a red text line: 'Initials are required in this document set.'

At the bottom of the screen, there is a footer area with the Ameritas logo (a red lion) and the text 'Ameritas Life Insurance Corp. of New York'. On the right side of the footer, there is a yellow double arrow icon pointing right.

4. On each page, the client will need to review and then select the check box indicating that they have reviewed all pages.

Before signing, you must review all pages of each of the 8 documents below.
Please click the buttons below to proceed.

➡

- APPLICATION: Agreement VA
- APPLICATION: Authorization - VA
- APPLICATION: HIV Consent Form VA
- APPLICATION: Terminal Illness Accelerated Benefit Rider
- APPLICATION: Electronic Fund Transfer (EFT)
- APPLICATION: Replacement Notice - VA
- APPLICATION: Electronic Signature and Delivery Disclosures
- APPLICATION: Customer Electronic Consent

☐ I have reviewed and agree with the terms expressed within this document.

Application for Insurance Agreement APPLICATION: Agreement VA - Page 1 of 1

5. You will notice the check box does not become available until all pages are reviewed when a document is more than one page long.

➡

- APPLICATION: Replacement Notice - VA
- APPLICATION: Electronic Signature and Delivery Disclosures
- APPLICATION: Customer Electronic Consent

Important Notice: Replacement of Life Insurance or Annuities APPLICATION: Replacement Notice - VA Page 1 of 3
1041

Ameritas Life Insurance Corp. P.O. Box 81889, Lincoln, NE 68501 / 800-745-1112, Fax 402-467-7335

This document must be signed by the applicant and the agent and a copy left with the applicant.

You are contemplating the purchase of a life insurance policy or annuity contract. In some cases this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchases are also considered replacements.

A replacement occurs when a new policy or contract is purchased and, in connection with the sale, you discontinue making premium payments on the existing policy or contract, or an existing policy or contract is surrendered, forfeited, assigned to the replacing insurer, or otherwise terminated or

➡➡

6. Once all pages are reviewed and checked off, you will get the option to move forward with signing.

7. There are two signature options. They can type their name:

1 FORM ENTRY ✓ 2 SIGNATURES 3 FINALIZE

Capture Electronic Signature

Signer Full Name: Joe Smith City: Cincinnati, OH
State: Virginia Today's Date: 4/16/2018

Sign on this pad to override the text script

Joe Smith

I Consent I Decline Cancel Clear Signature

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8. Or they can use a stylus signature on a tablet or touch screen:

1 FORM ENTRY ✓ 2 SIGNATURES 3 FINALIZE

Agent On-Site Signature

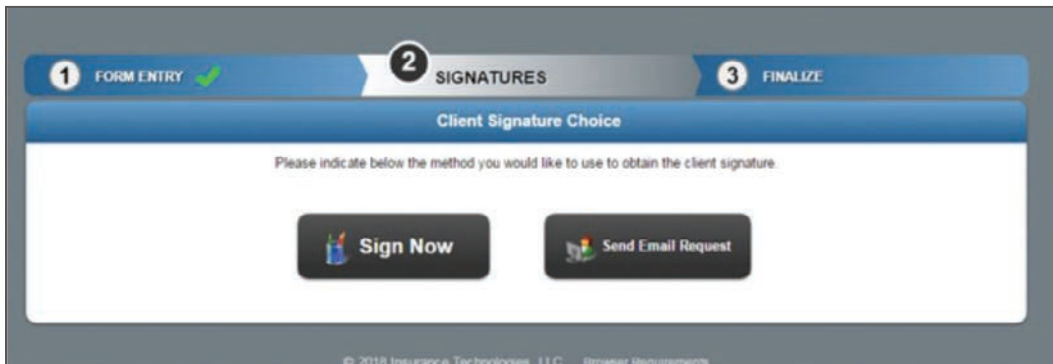
Agent Full Name: City: Today's Date: 4/16/2018
Agent ID: AMA0000 State: Virginia

Sign on this pad to override the text script

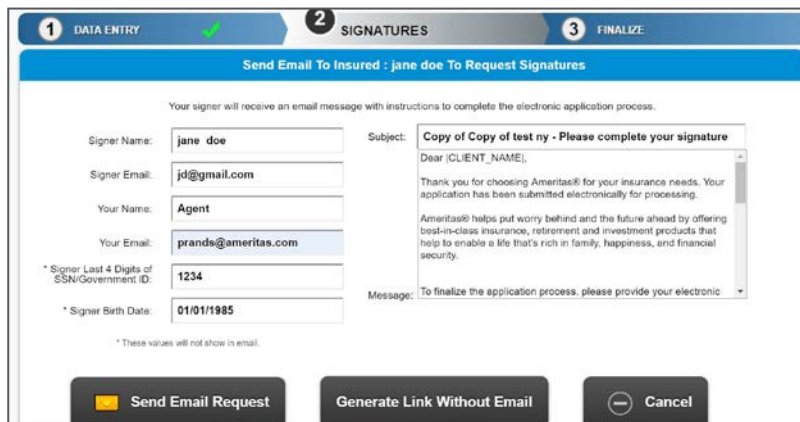
I Consent I Decline Cancel Clear Signature

Email signature request

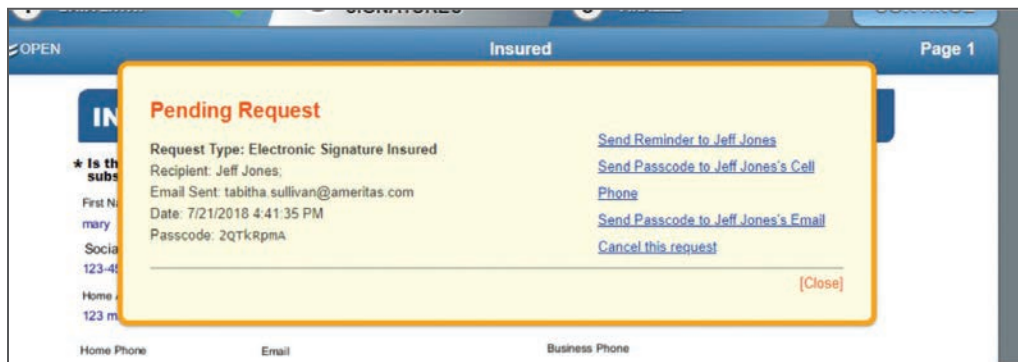
- If the client is not present and would prefer to sign using a secure web site, click **Send Email Request**.



1. Next, enter information in the following form and click **Send Email Request**. In the email, the client is instructed to click the provided URL link, enter a passcode or the last 4 of their SSN and birth date to access and complete the e-signature process for the application.
 - a. You can also **Generate Link Without Email** and copy and paste the link into your own created email to the client.

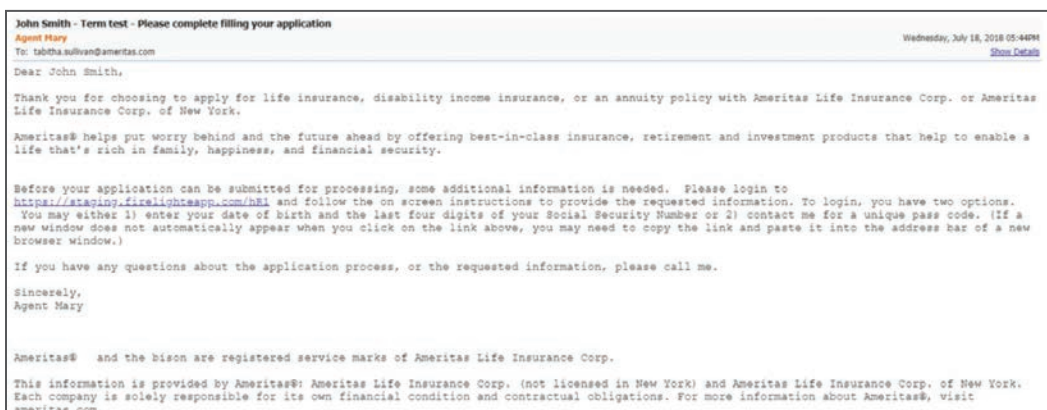


2. When you send the email request, the application will be locked, and a request window will display showing that request. From there you can send reminders to the client and cancel the signature request.



Emailed signature request (client process)

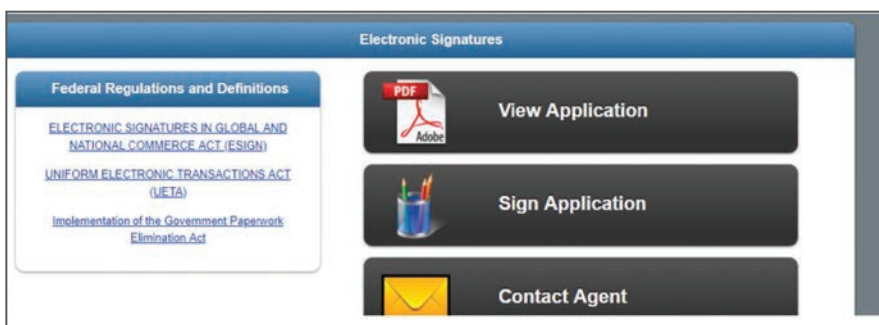
The client will receive two emails. The first email will provide a **PassCode** used to access the application. And the second email will provide a link to the application (see below example).



1. The client will select the blue underlined Link, and the application system will open in their internet browser.
2. They will be asked to enter the last 4 of their social security number and date of birth to access the application (must match what the agent entered on the email request page). They can also verify their identity by entering the **Passcode** provided in the first email sent to the client.

The login screen has a blue header with the word "Welcome". Below it, there are two input fields: "Last 4 Digits of SSN/Government ID:" and "Birth Date (MM/DD/YYYY):". Below these fields is a black "Enter" button. Below a horizontal line, the word "OR" is centered. Below that is a "Passcode" input field and another black "Enter" button. At the bottom, there is a blue underlined link that says "Questions and Support".

3. Once they verify who they are, they will be taken to the following screen where they can **View Application** in a PDF format, **Sign Application**, or **Contact Agent** by sending a message to the agent's **Messages**.



4. Once they select **Sign Application**, they will follow the steps of the **Signing Process** (page 24).

Producer signature

Before the application can be finalized, the producer must sign. Click **Producer** under required signatures.

The screenshot shows the 'SIGNATURES' step of a three-step process (1. DATA ENTRY, 2. SIGNATURES, 3. FINALIZE). On the left, under 'Federal Regulations and Definitions', there are links for 'ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT (ESIGN)', 'UNIFORM ELECTRONIC TRANSACTIONS ACT (UETA)', and 'Implementation of the Government Paperwork Elimination Act'. On the right, under 'List of Required Signers', there is a button labeled 'Producer'. Below that, under 'Completed Signatures', there is a table with one row: 'Insured : client', '7/21/2018', 'Ohio', and a 'Re-Sign' link.

1. The producer will then be taken to the signing process. They can **Confirm all documents without reviewing individually** at the review process by checking the check box.

The screenshot shows the 'Producer Signature' screen. It has a red warning message: 'Before signing, you must review all pages of each of the 4 documents below. Please click the buttons below to proceed.' Below the message are four buttons: 'APPLICATION: Agreement OH', 'APPLICATION: Producer Statement', 'APPLICATION: HIV Consent Form OH', and 'APPLICATION: Electronic Signature and Delivery Disclosures'. At the bottom, there are two checkboxes: 'I have reviewed and agree with the terms expressed within this document.' (unchecked) and 'Confirm all documents without reviewing individually.' (checked).

2. Next the producer will select **Sign** and be taken to the signature screen.

The screenshot shows the 'Agent On-Site Signature' screen. It has a three-step process (1. FORM ENTRY, 2. SIGNATURES, 3. FINALIZE). The screen contains fields for 'Agent Full Name', 'City', 'Today's Date' (4/16/2018), 'Agent ID' (AMA0000), and 'State' (Virginia). Below these fields is a large yellow signature pad with the text 'Sign on this pad to override the text script'. At the bottom, there are four buttons: 'I Consent' (with a green checkmark), 'I Decline' (with a red X), 'Cancel' (with a minus sign), and 'Clear Signature' (with a square icon).

3. On the **Agent On-Site Electronic Signatures** page, enter the Agent information. **Agent Full Name** will get inserted into the signature pad. To override this, click in the signature block and simply sign on the pad. To clear the signature and use text script, click **Clear Signature**.

Once the signing process is complete and the producer selects **I Consent**, you will then be ready to **Finalize** the application.

Finalize and submit application

Once all signatures have been captured, you will be taken back to the application and a pop up will indicate that you have finished 2 of the 3 steps.

1 DATA ENTRY 2 SIGNATURES 3 FINALIZE CONTINUE

OPEN Insured Page 1

INSU

★ Is the agent subscriber?

First Name M.I. Last Name Date of Birth Age Gender
mary smith 01-02-1989 29 Female

Social Security/Tax ID No Identification Driver's License/Government Issued Picture

- To submit the application to the new business team, you must first finalize the application.
 1. Click on **Continue** in the upper right-hand corner.
 2. The pop up message shown below will display.

Confirmation Dialog

Application will be submitted.
No further edits will be allowed.
Are you sure?

3. Once you confirm you want to submit the application, you can select **Yes**. This will complete the application and no further action is needed.

1 DATA ENTRY 2 SIGNATURES 3 FINALIZE FINISHED

OPEN Insured Page 1

IN

★ Is the agent subscriber?

First Name M.I. Last Name Date of Birth Age Gender
mary smith 01-02-1989 29 Female

Social Security/Tax ID No Identification Driver's License/Government Issued Picture

123-45-6788 Driver's License rg8888 State: OH

Home Address City Zipcode Years at Address
123 main street cincinnati OH 45030 4

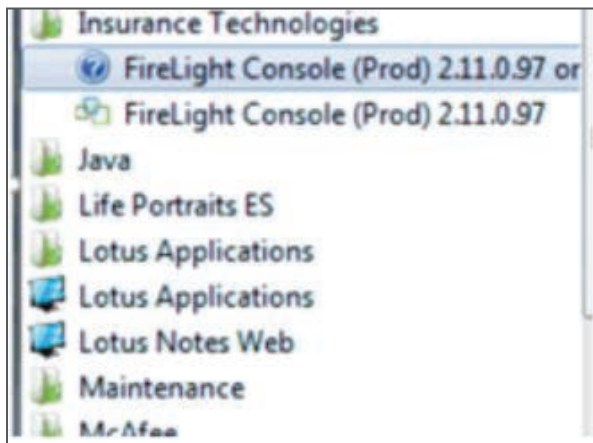
Application has been transmitted successfully.
To print or view the application, history, or documents, select [Other Actions](#).
Thank you for your business!
[Close]

Mobile offline access

The **mobile offline capability** feature allows you to save an application while you're online, then access it later when you don't have internet access.

Additional Information:

To take advantage of this feature, you will need to install the Firelight software. Firelight software is available for windows only – not Apple or MAC. Once installed, you can access the offline portal from your computer start menu – All Programs > Insurance Technologies folder > Firelight Console.



You must first start the application while online, then save it. You can then “check it out” to use in the offline mode. You can send the completed application to us electronically, using your normal process, once you return to an online environment.

The following information provides instructions to install Firelight, add multiple devices and reset passwords.

Installation Instructions

Follow these step-by-step instructions to install the Firelight Console to your device (tablet, laptop, etc.) and enable you to work on applications while you are disconnected from the Internet.

Login to eApply then click on “My Preferences.”

1. Click or tap the **Add New Device** button to get an Access PIN.
2. Click or tap the **Send PIN** button.



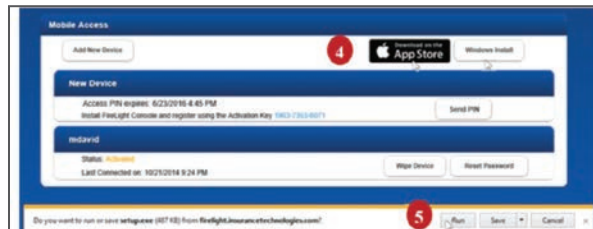
3. Enter your **Name** and **Email** and click or tap the **OK** button to send the Access PIN to your email address.



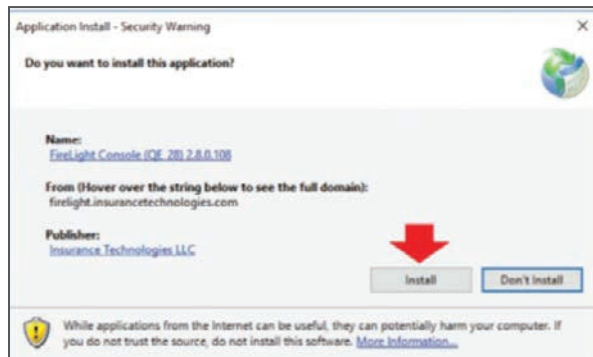
The 'Email Key' dialog box has a blue header. It contains two text input fields: 'Name' with the value 'JSmith-FL' and 'Email' with the value 'johnsmith@insurancetechnologies.cc'. Below the fields is a red circle with the number '3'. At the bottom are 'OK' and 'Cancel' buttons. A mouse cursor is pointing at the 'OK' button.

4. Click the **Windows Install** button.

5. In the notification bar at the bottom of the FireLight window, click **Run**.



6. On the Security Warning dialog box, click the **Install** button.



7. Enter the **Access PIN** (sent to your email) and the **Device Name** (name you would like to use for your tablet, laptop, etc.) and click the **Continue** button.



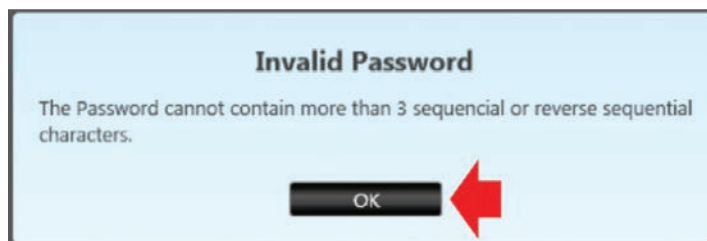
The 'Thank you for installing FireLight Console' dialog box has a blue border. It says 'Enter your Access PIN and Device Name.' and contains two text input fields: 'Access PIN' with the value '1903-7353-6071' and 'Device Name' with the value 'jsmith-Fl'. Below the fields is a 'Continue' button with a red arrow pointing to it.

8. Enter an **8-digit** Password (must include at least 1 number, 1 symbol and 1 uppercase), re-enter the Password, and click the **Login** button to start the Console.

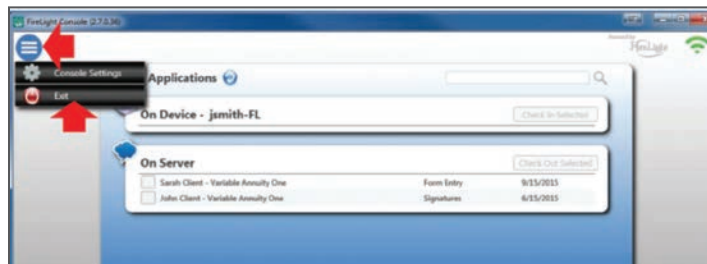
NOTE: The Password is required to log on to Firelight.

The image shows the FireLight login interface. At the top is the FireLight logo. Below it, a message says "Please enter a 4 digit numeric password to use for authentication." (Note: the text in the image says 4, but the instructions say 8). The "Device Name" is "jsmith-FL". There are two input fields: "PASSWORD" and "RE-ENTER PASSWORD". At the bottom is a "Login" button, which is highlighted with a red arrow.

- a. If an Invalid Password dialog box appears, click OK to close the dialog box and then enter a valid Password, re-enter the Password and click the Login button.

The image shows an "Invalid Password" dialog box. The text inside says "The Password cannot contain more than 3 sequential or reverse sequential characters." At the bottom is an "OK" button, which is highlighted with a red arrow.

- c. FireLight starts and displays your active applications in the On Server section of the Console.

The image is a screenshot of the FireLight Console application. On the left is a sidebar menu with "Console Settings" and "Exit" options, both highlighted with red arrows. The main area shows "Applications" and "On Device - jsmith-FL". Below that is the "On Server" section, which contains a table with columns for application name, form entry, and signature date. The table lists "Sarah Client - Variable Annuity One" with form entry on 9/15/2015 and signature on 4/15/2015, and "John Client - Variable Annuity One" with form entry on 9/15/2015 and signature on 4/15/2015.

When ready to exit Firelight, click the menu button on the upper left and click **Exit**.

NOTE: In FireLight, the Mobile Access section displays the status and provides a button to enable you to reset your password.

The image shows the "Mobile Access" section of the FireLight Console. It has a blue header with the text "Mobile Access". Below the header is a section for "jsmith-FL". It shows the "Status" as "Activated" and "Last Connected on: 04/28/2016 3:24 PM". At the bottom are two buttons: "Wipe Device" and "Reset Password". Above the "Reset Password" button are links to "Download on the App Store" and "Windows Install".

Reset password

If you forget your Firelight Password or the Password expires, you can initiate a Reset Password from FireLight.

1. Click the **Reset Password** button.



2. Click **OK** on the Password Reset dialog box.



3. You will need to reset your Password the next time you log on.
4. The next time you log on, the following message will display:

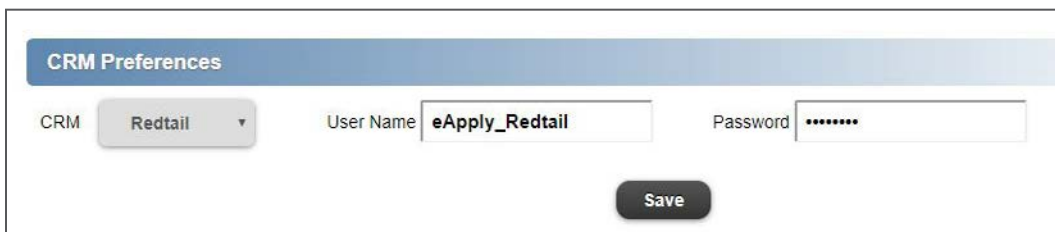


5. You will be prompted to provide the following:

A screenshot of the FireLight login screen after a password reset. It shows the 'FireLight' logo and a message: 'Your password has been reset. Please enter a 8 character password. The password must have at least 1 numbers, 1 symbols and 1 uppercase.' Below the message, there's a field for 'Device Name' with the value 'JV'. Then, there are two password fields: 'PASSWORD' and 'RE-ENTER PASSWORD'. At the bottom, there is a 'Login' button.

RedTail

RedTail is a web-based CRM database that can be used with eApply. If you have a subscription with RedTail, you will need to have your username and password saved under Preference.



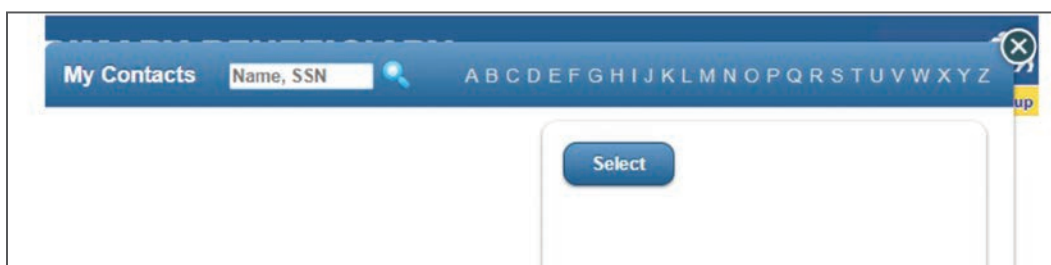
The image shows a 'CRM Preferences' form. It has a blue header bar with the text 'CRM Preferences'. Below the header, there is a 'CRM' label, a dropdown menu currently showing 'Redtail', a 'User Name' field containing 'eApply_Redtail', and a 'Password' field with masked characters. A 'Save' button is located at the bottom right of the form.

1. On the case cover page, click "Lookup Insured in Redtail CRM."



The image shows a 'Case Cover' page. It has a blue header bar with the text 'Case Cover'. Below the header, there is a section titled 'Insured Information'. At the bottom of this section, there is a blue button labeled 'LOOKUP INSURED IN REDTAIL CRM'.

2. On any page requiring client information, the RedTail button will be in the upper right corner. You can click this link on any page requiring client info (Insured, Primary Beneficiary, Owner, etc..) and a search box window will populate.



The image shows a 'My Contacts' search window. It has a blue header bar with the text 'My Contacts'. Below the header, there is a search bar with the placeholder text 'Name, SSN' and a magnifying glass icon. To the right of the search bar is an alphabetical index 'A B C D E F G H I J K L M N O P Q R S T U V W X Y Z'. Below the search bar, there is a 'Select' button.

3. Once you find your client, you can click on their name, and all their information that you have for them, that is formatted correctly, will be pulled into the application.



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