

# eApp Quick Facts

- Applications submitted through eApp are received directly into our system and assigned an underwriter, shortening the submit-to-issue timeframe by as much as 48 hours.
- If you lose an internet connection, the data that has already been entered is stored in eApp.
- *eApp is available online 24/7* through our agent website – it's not a downloadable system.
- **Three signature options are available:**
  - **“Present”** – parties apply e-signatures electronically and show ID to the agent. Submit completed eApps to the Home Office electronically. Agents are not allowed to sign for any party to the app other than him/herself.
  - **“Not Present”** – parties e-sign remotely via a link in an email sent by the eApp system. Submit completed eApps to the Home Office electronically. Agents are not allowed to sign for any party to the app other than him/herself.
  - **“Wet”** – an application completed in eApp can be printed and parties can physically sign the app which is then submitted to the Home Office **via fax or US mail.**
- eApp can be used to take an application over the phone. However, for GIWL, you must meet with the Proposed Insured face-to-face. The app can still be signed electronically by the Proposed Insured, using the “Present” signature option. Any other parties to the app can e-sign remotely (i.e., “Not Present”). PHIs are still required for Express Issue plans.
- The **direct monthly option is available for an eApp** by calculating the premium using Quick Quote™. Note in the Special Instructions section of the New Business memo that direct monthly is being requested and list the appropriate premium. Submit the eApp with a **quarterly** premium mode.
- Incomplete apps will remain in the eApp system for 30 days. Thereafter, the app has to be restarted from the beginning.
- Completed apps are available for 7 days in the eApp system after submission to the Home Office, then they're deleted. A completed eApp can be saved as a PDF by clicking View Forms within the eApp system and saving the PDF to your computer. It can also be printed if you want a hard copy for your client file.
- Currently, four final expense products are available – Express Issue Premier, Express Issue Deluxe, Express Issue Whole Life and Guaranteed Issue Whole Life. Other products may be added over the course of time.
- An agent who is also a Notary Public may witness and notarize the signature on the Policyowner Signature Verification Form for electronically signed applications, apply the Notary seal and return the form to the Home Office, **so long as the agent is authorized to do so in the state in which the form is notarized.** This form is NOT a delivery requirement. The policyowner can submit the completed, notarized form at his/her convenience.
- Agents must be licensed, contracted and appointed by the Company to complete and submit applications on Proposed Insureds. Split cases can be done electronically or via paper. We need only one agent signature. Note the other agent's name and agent code, along with the split percentages, in the Special Instructions section of the New Business memo.
- Agents cannot complete an application on behalf of another agent – whether the app is paper or electronic. The agent taking the app must be the contracted agent signing the app.
- For general questions about eApp, call our Resource Center at 800-428-3001. For eApp technical support, call iPipeline at 800-641-6557 or via email to support@iPipeline.com.



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