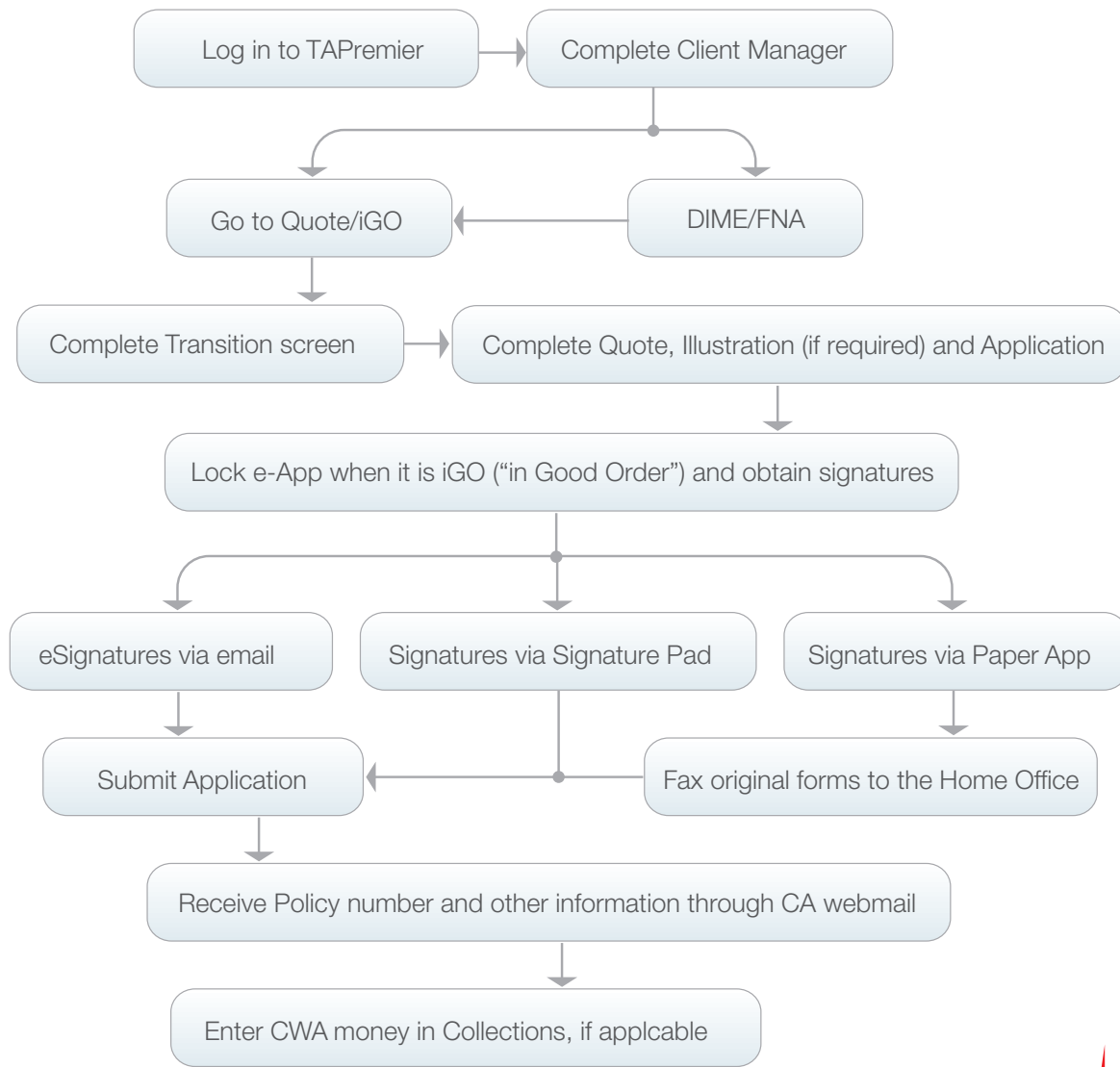


IGO APPLICATIONS: BEGINNING TO END

1. Log in to TAPremier.com
2. Select Admin > Client Manager (CM)
 - Select Add New or select Name and Edit
 - Select Add Spouse and Family Member Info
3. Complete a needs analysis tool (DIME Worksheet or Financial Needs Analysis Worksheet (FNA))
4. Complete the Transition/App Set-up screen
5. Complete a Quote/Illustration
6. Complete the application (all data will pre-fill from CM and Quote)
7. Lock the application
8. Choose the Signature Option
 - eSignature
 - Signature Pad
 - Paper Application (Select this option only if the application was taken on paper)
9. Submit the application when the signatures are complete
10. Receive a Policy Number, FAN and additional requirements via CA webmail
11. Enter CWA money in Collections, if applicable
 - Fax forms if it's a paper application



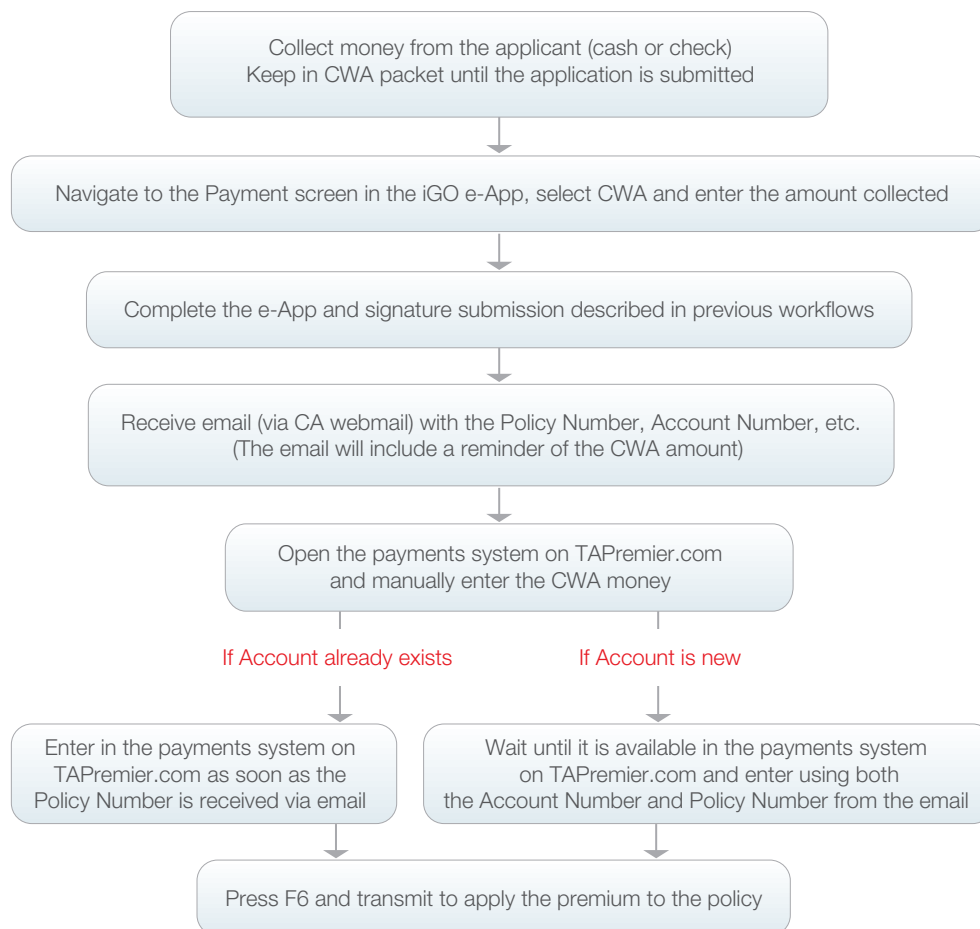
IGO APPLICATIONS: CWA & EXISTING CASES

CASH WITH APP (CWA) TIPS

- There is **no automatic feed** from the application to the payments system on TAPremier.com
- Keep CWA money separate from other collections
- After the application is submitted, look for a message in CA webmail, which will have the:
 - Policy Number
 - FAN
 - Reminder of CWA amount collected
- Manually enter the CWA in the payments system on TAPremier.com
- If there is an existing FAN, you can immediately enter it in the payments system on TAPremier.com
- If it is a new FAN, you will need to wait until after the next cycle so that the FAN is in the payments system on TAPremier.com

ACCESSING EXISTING CASES

1. To access Existing Cases, use the Quick Quote option under Admin
2. Click on View My Cases
3. Click on the case name to open it
4. Click on the Case Details button to see the status of eSignatures for pending cases or to resend signature request emails



IGO APPLICATION NAVIGATION TIPS

TO TRANSITION FROM ONE APPLICATION TO ANOTHER

1. Finish the first application
2. Sign out of the iGo website
3. Click on Client Manager minimized at the bottom of the screen
4. If the second application is for the same person, just click "iGo Online" again
5. If you are completing an app on a different primary insured:
 - Click the Client Manager button to return to the main list of names
 - If the name is still highlighted, click DIME/FNA or Quote/iGo
 - Complete the screens and continue into the app

IF THE PRIMARY INSURED IS A CHILD

- The child's Social Security Number (SSN) will be pre-filled if you entered it on the Family Member screen
- Parents will display in the "Pre-entered Individuals" drop down to select for Owner/Beneficiary
- Leave the SSN blank for infants under 6 months of age/if they do not have a SSN

GETTING BACK TO AN APPLICATION

1. Log in to TAPremier.com
2. Select Quick Quotes from the Admin drop down
3. Select View My Cases
4. Search or scroll for the client's name
5. Click on the insured's name
6. Go to the Quote or Application tab to complete

RATED CASES OR RIDER REMOVAL

1. Complete the regular life application
2. On the Risk Assessment screen, note the Adverse Action decision
3. Re-evaluate or re-illustrate using the button on the screen
4. If the new premium is acceptable, continue with the application
5. To change the face amount, the plan or the riders, click the Quote/Illustration tab
6. Make any adjustments on the Quote/Illustration screen
7. Evaluate or Illustrate and then continue to the Application tab
8. Click Next through all screens: data is all retained
9. If any changes are required for the face amount, plan, etc., follow the color coded notes in the iGo app

RISK ASSESSMENT SCREEN FOR ACCIDENT/ CANCER APPLICATIONS

The Risk Assessment screen will be blank for Accident and Cancer applications that are standard.

DECLINED APPLICATIONS

If an application will most likely be declined based on medical or non-medical information provided in the application, you will see the following wording on the Risk Assessment screen: "The Underwriting decision will be made in the Administrative Office." The application will also be automatically set to Trial Application so no money is collected.

You must continue the application and obtain signatures so that the Underwriters can make the decision and so the legally required notification of the decision is sent to the insured(s).



IGO APPLICATION NAVIGATION TIPS

RESENDING SIGNATURE E-MAILS FOR CLICK WRAP

If either you or your client do not receive the appropriate emails, the link expired or you need to correct an email address, please follow these steps:

1. Log in to the TAPremier.com
2. Select Quick Quote
3. Select View My Cases
4. Select Case Details underneath the name of the client
5. Click Resend on the right-hand side of the screen

SAVING CASES FOR THE DISCONNECTED PROGRAM

1. Start in Client Manager
2. Select iGo Disconnected on the last screen
3. Save As to the C:/_Disconnected Cases folder
4. After saving, you can return to Client Manager to save more cases, if needed
5. When opening the Disconnected Cases program, all cases saved in this folder will automatically import and archive
6. Go to View My Cases and click on the insured name to complete the app

IGO SYSTEM

HOW DOES IGO IMPACT OUR APPLICATION PRACTICES?

iGo System

- Underwriting at POS to reduce form 60s; rating and new quote given during application
- Signature Pad and email options for signing
- Paramed auto-ordered by the agent
- Existing Insurance: 36 month look-back, reduced from five (5) years
- Very limited medical details required if policy is under \$25,000
- Tobacco distinct rates for \$10,000 and below
- Managers can view Client Manager information for everyone in their hierarchy

CLIENT MANAGER VS. QUICK QUOTE: WHICH TO CHOOSE?

Use Client Manager when you want to:

- Complete a DIME or an FNA Worksheet, Quote and/or Application for a particular client or recommendation
- Add a new recommendation
- Edit a client or recommendation's data

Use Quick Quote when you want to:

- Quickly generate a quote not tied to a particular client
- Access your existing applications
- Quickly get back to an application if you lost your internet connection
- Finish an application that is in progress
- Resend an email link to a customer for an eSignature
- Review the status of eSignatures for applications

Warning: Do not start a new case through Quick Quote as you will be missing important client information and system checks.

