eApply User Guide

FireLight
Electronic fulfillment simplified

Ameritas
fulfilling life

UN 1663 3-20

For producer use only. Not for use with clients.

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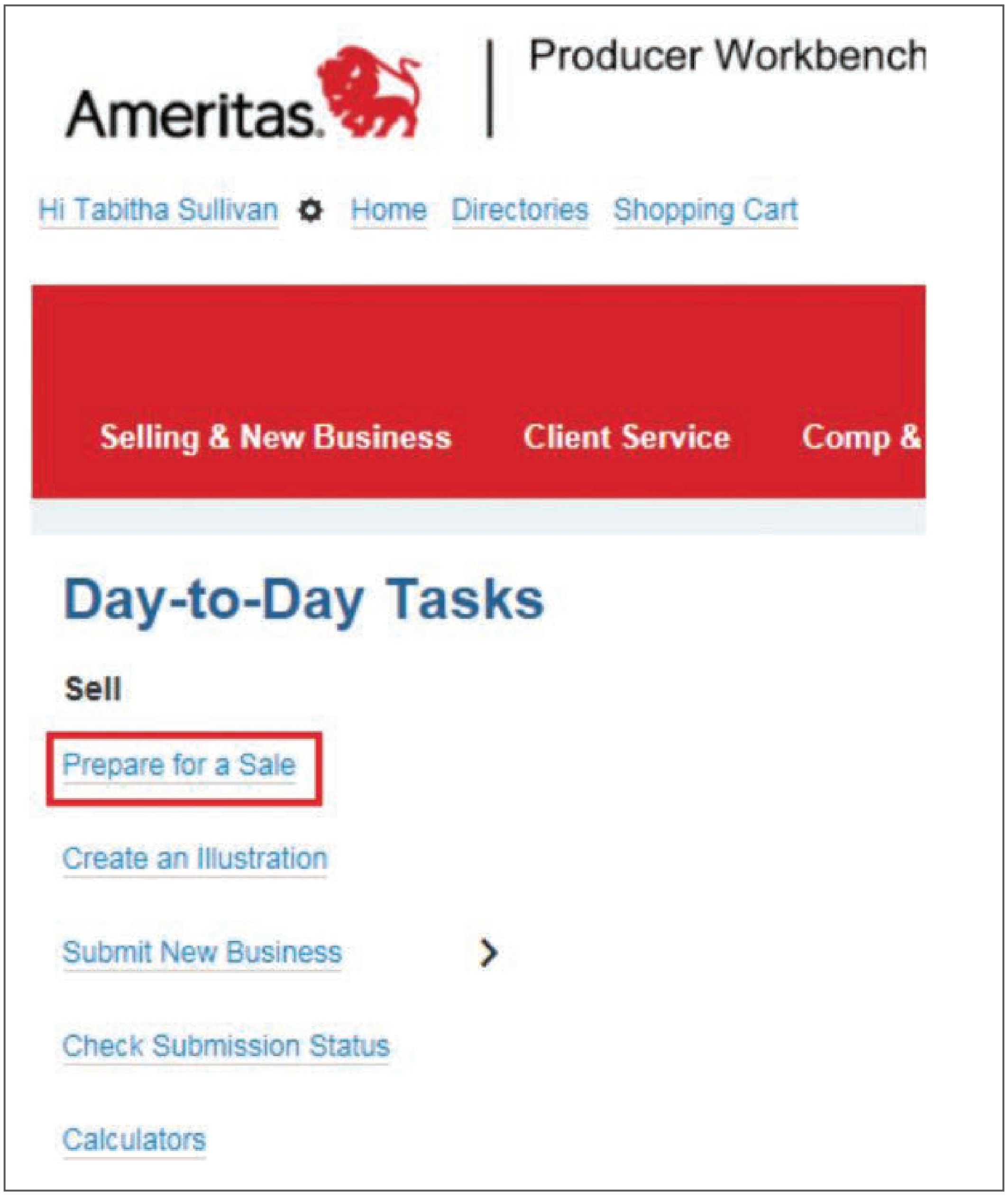
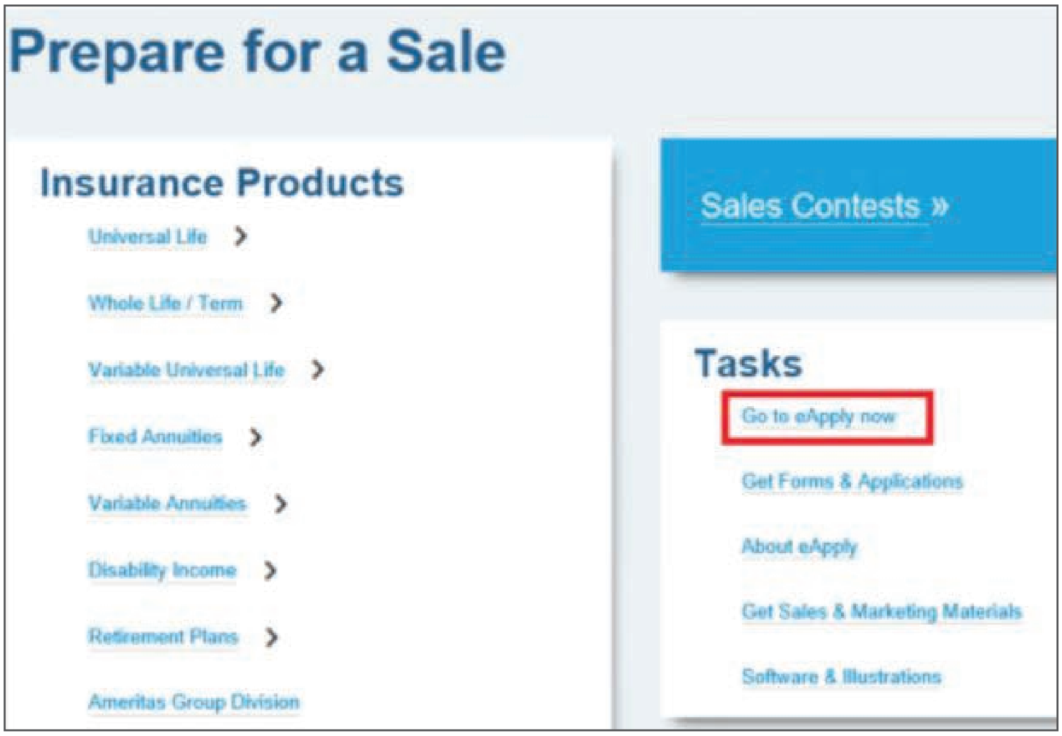
Accessing eApply

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

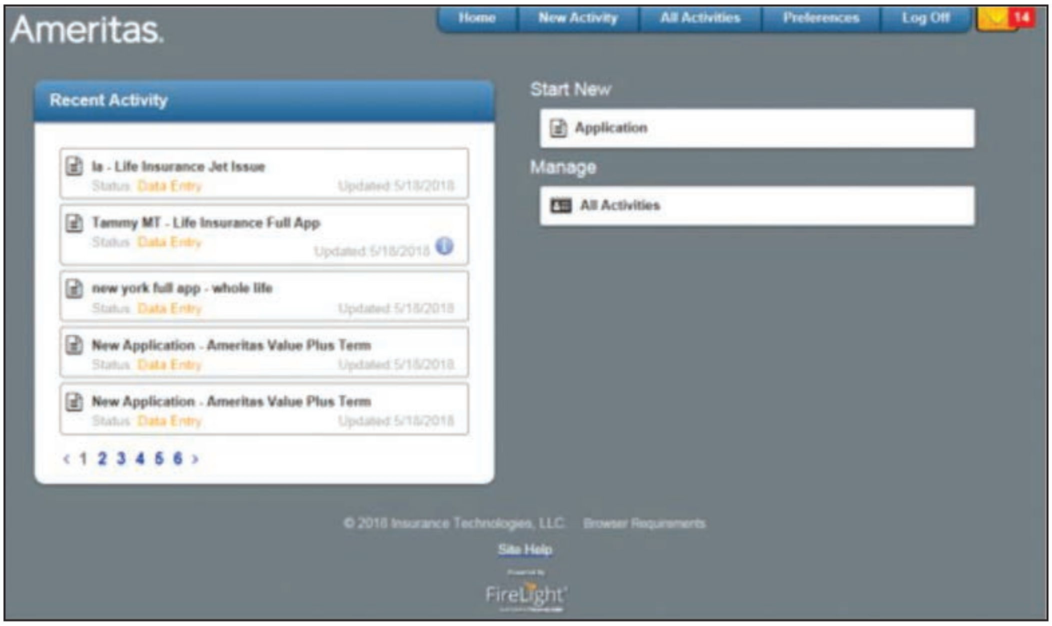
1. You can find the link to eApply in the **Day-to-Day Tasks** by selecting **Prepare for A Sale**. *Agents must first be appointed before they are able to access eApply.*



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



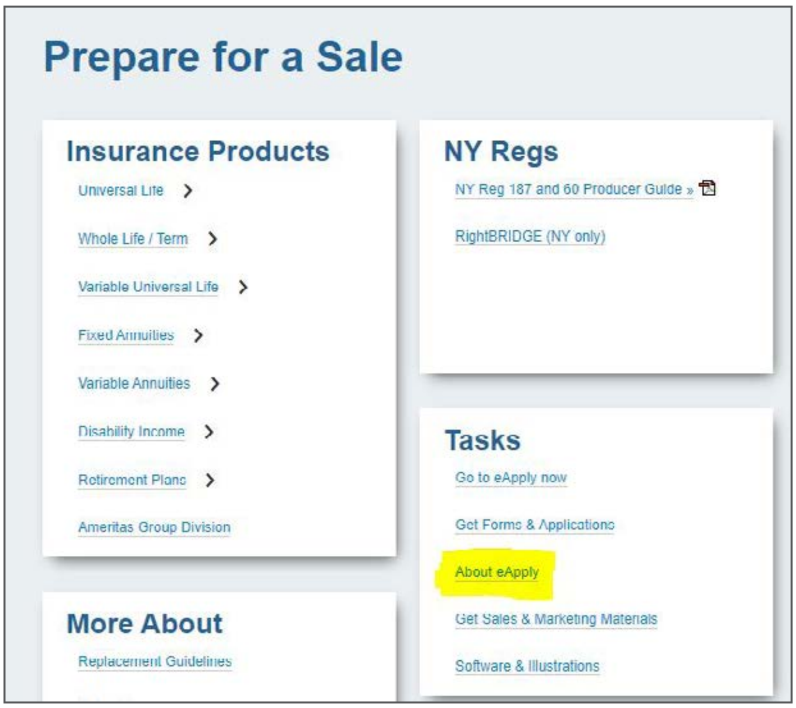
3. The next screen will require the agent's number, and you will be taken to your eApply home page.



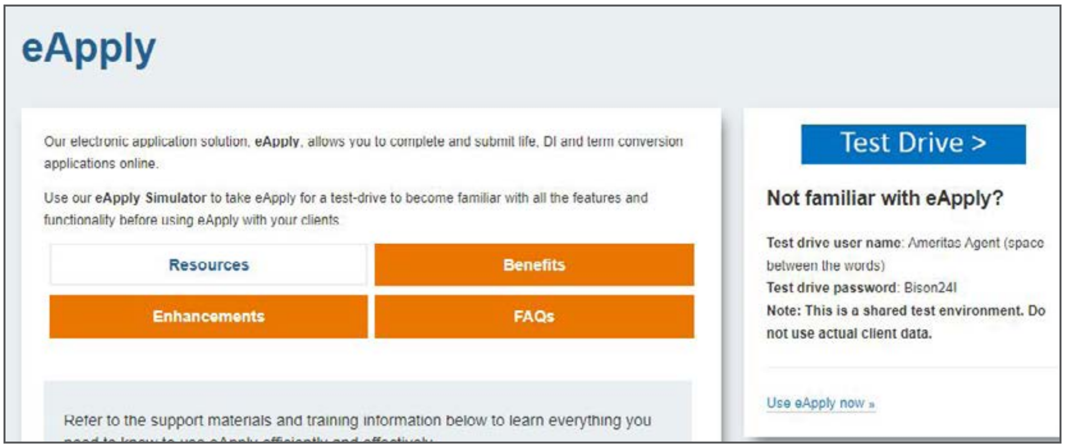
eApply simulator

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

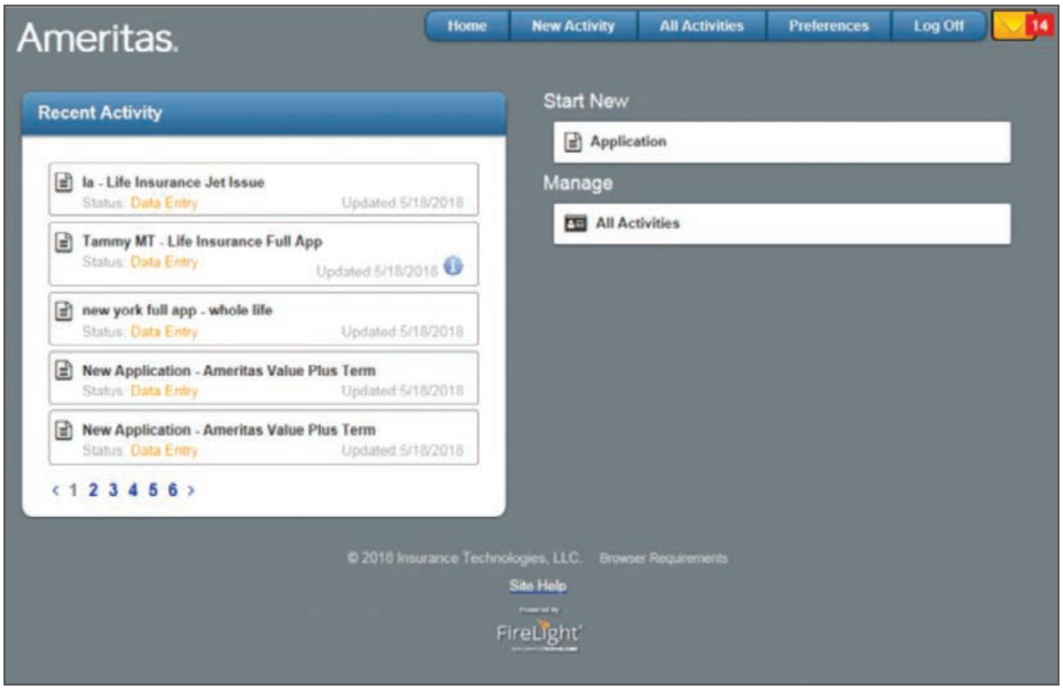
1. You can access this from the **Prepare for a Sale** page by selecting **About eApply**.



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

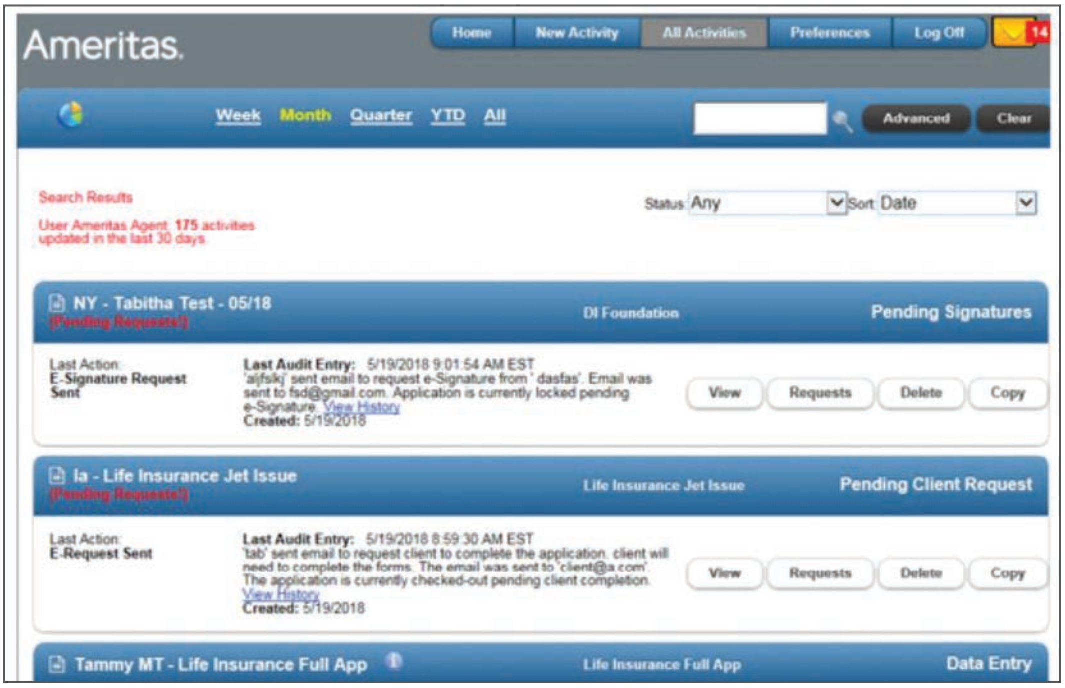


Once on the eApply Home Page, you will be able to see the following:

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

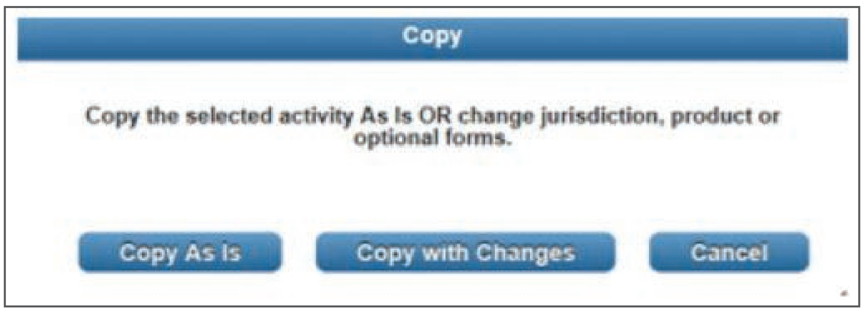
- **Data Entry –** Displays when the application has been started but not at 100% complete yet.
- **Pending Signatures –** Displays when the application is at 100% but none of the required signatures have been captured.
- **In Signatures –** Displays when there has been a signature captured, but not 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:

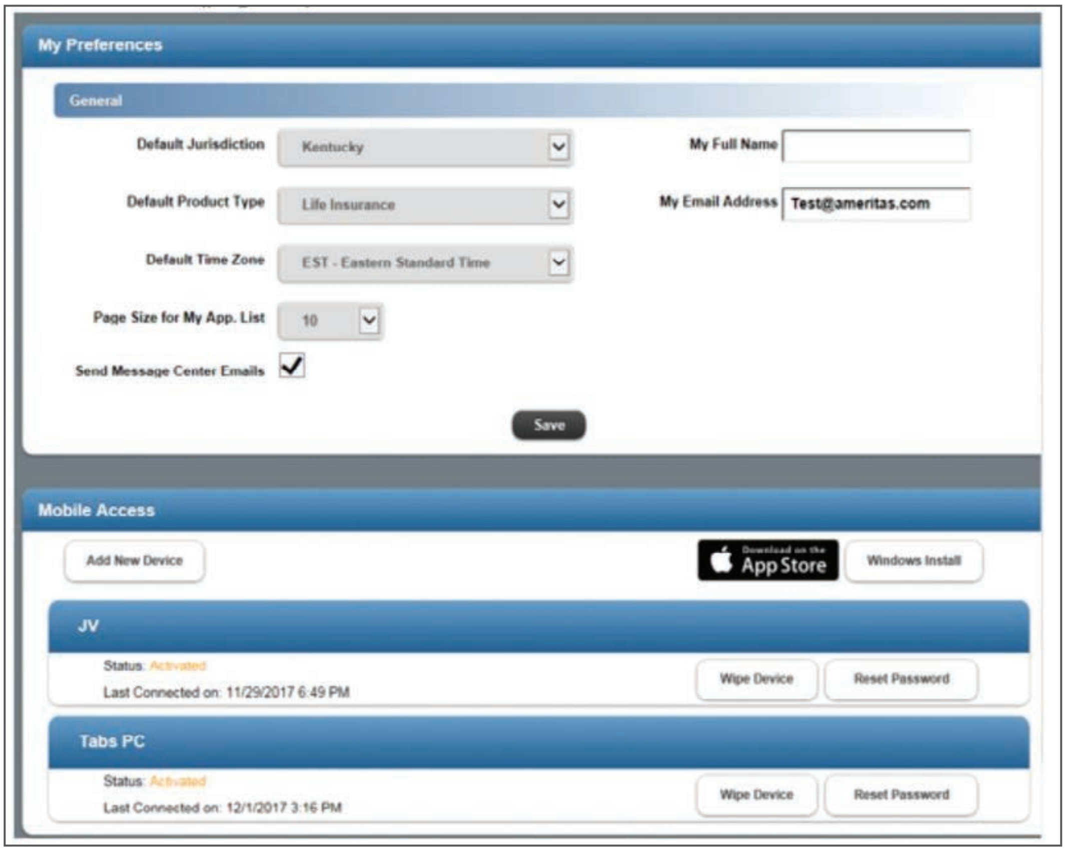
- **View** – Click this to go to the application.
- **Requests** – This is available only when there is a pending request that was sent to the client to complete signatures or the application.
- **Delete** – This will delete the application out of the system. (Note: this does not delete them from our 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.

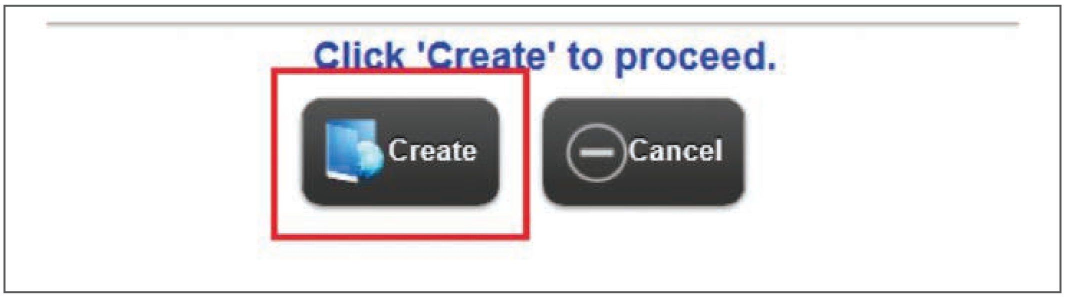


New application

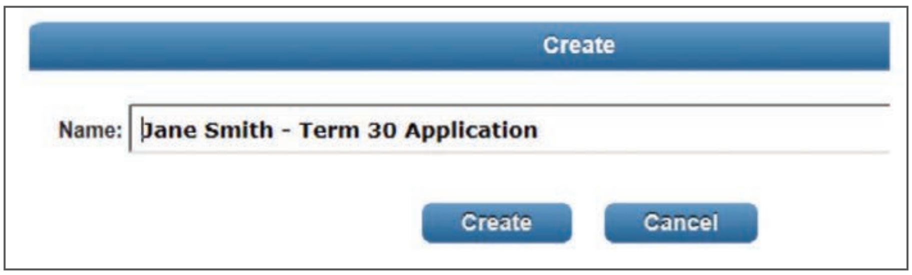
Use the **Application** feature under **Start New** to create a new application.

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.

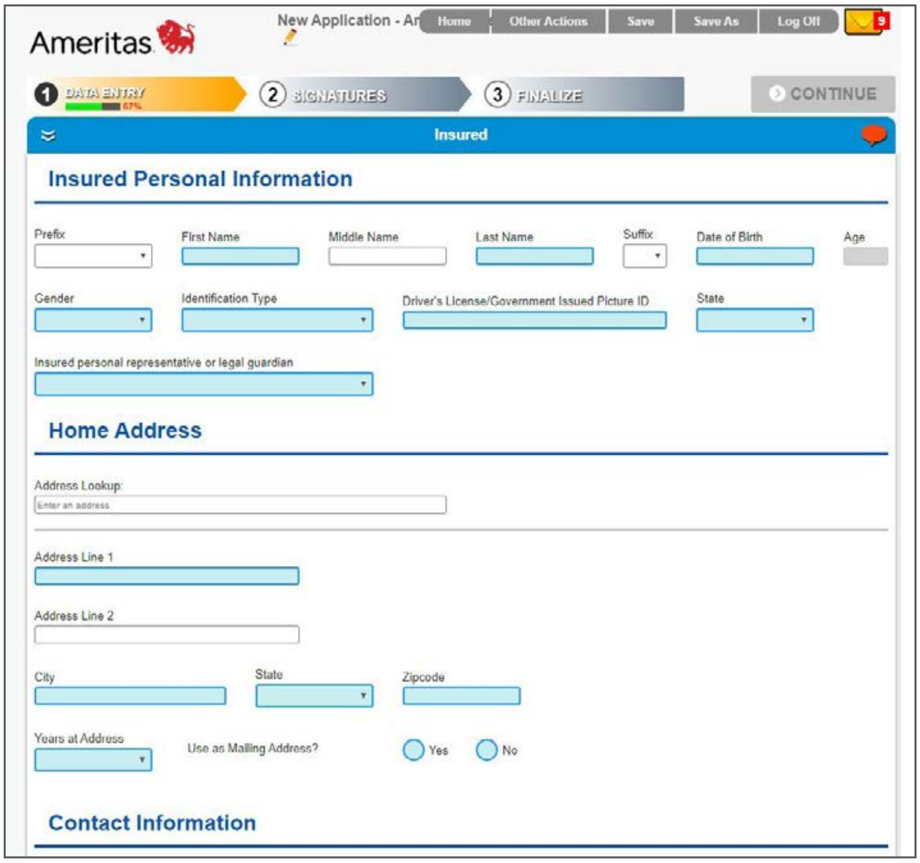


4. After Clicking Create, the Application Wizard Screen will appear.

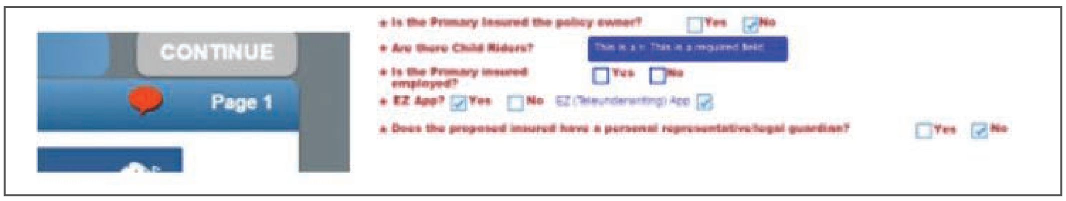
DI and life application wizard screen features

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.

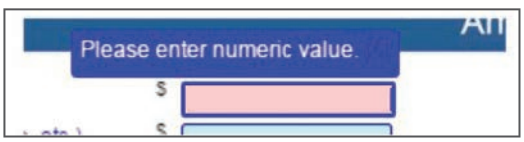
Required Form Fields: Required fields will be highlighted in blue and required check boxes will be highlighted in bold. All white fields or check boxes not highlighted in bold are optional.



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.



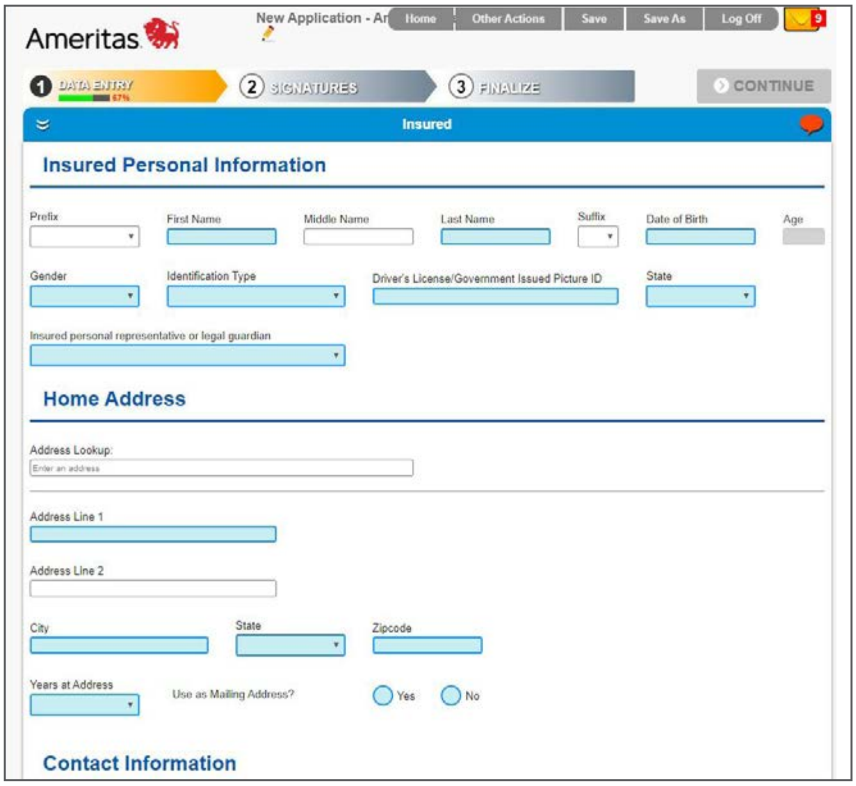
Tooltip Text: When you click into a field, a tooltip text will populate and aid in formatting instructions for that field.



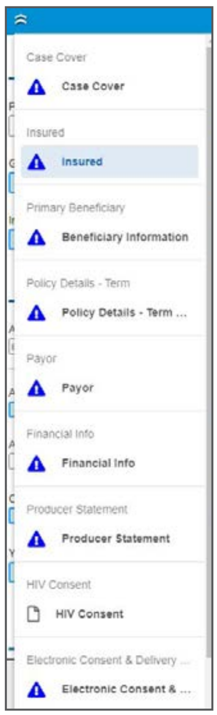
Screen Controls: You can use the following navigation tools to get to other sections of the application. You can jump through several pages filling in information as it becomes available.

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.

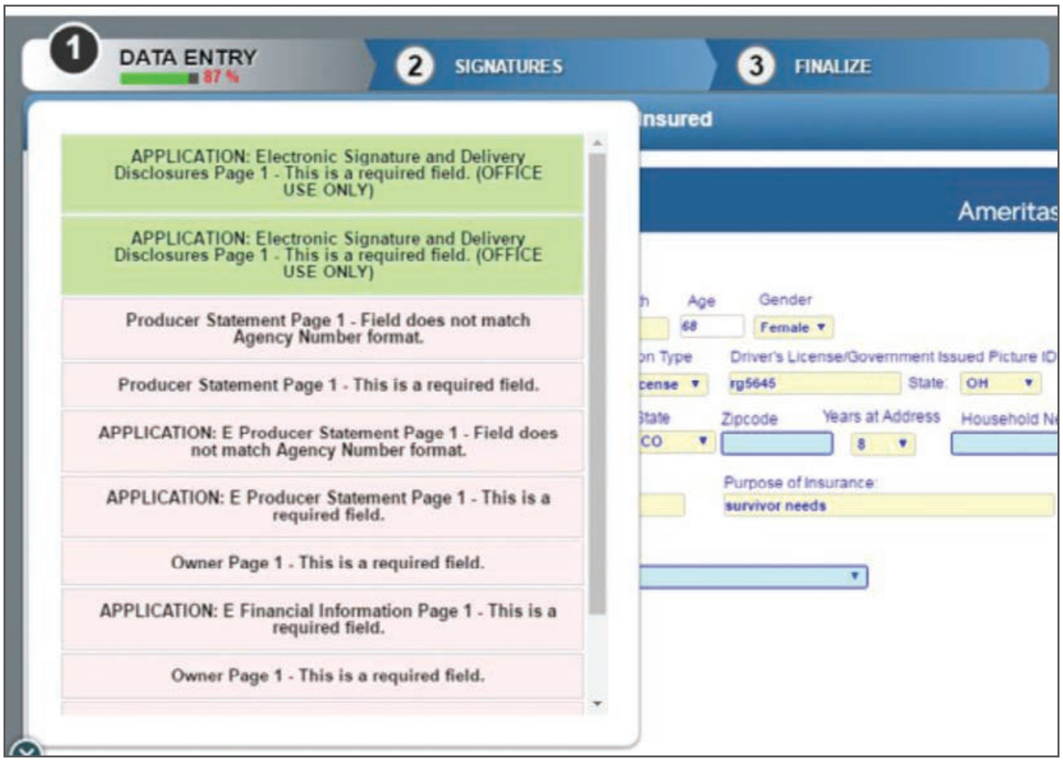


- Click the **Open** down arrows in the top left corner to view all sections of the application. Sections with icon ☐ do not require any additional information to be entered. Sections with icon ⚠ still require information to be completed. You can jump to a section by clicking on it or you can click the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

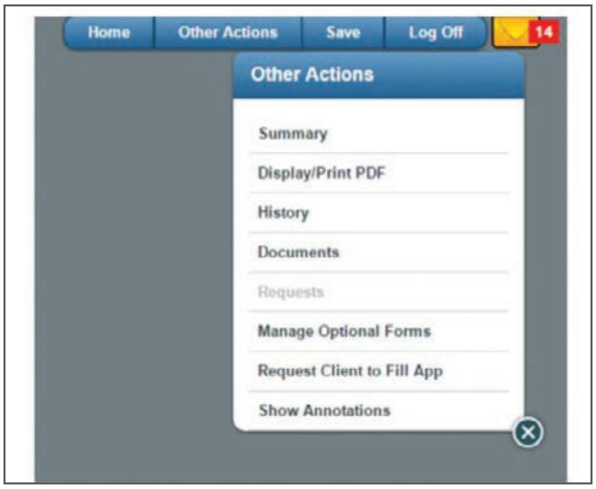
If you click on the percentage indicator, you will get a list of required fields that remain to be completed. Click the X on the lower left corner to close the required fields list.



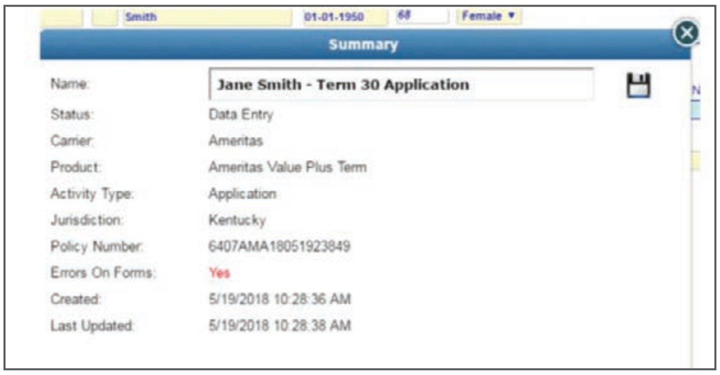
Application Navigation Bar Features:

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.

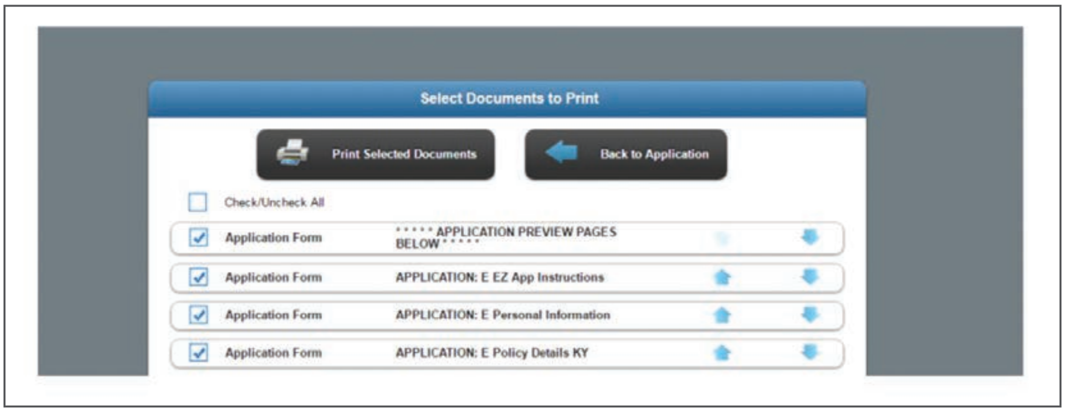
- **Other Actions:** Use the other actions menu to perform additional tasks such as:



- **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:

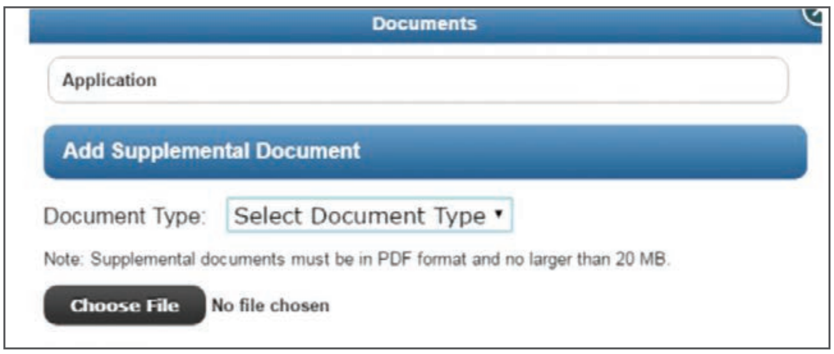


- **Display/Print PDF** – This task allows you to view, save and print selected documents from the application package.



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

- **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.

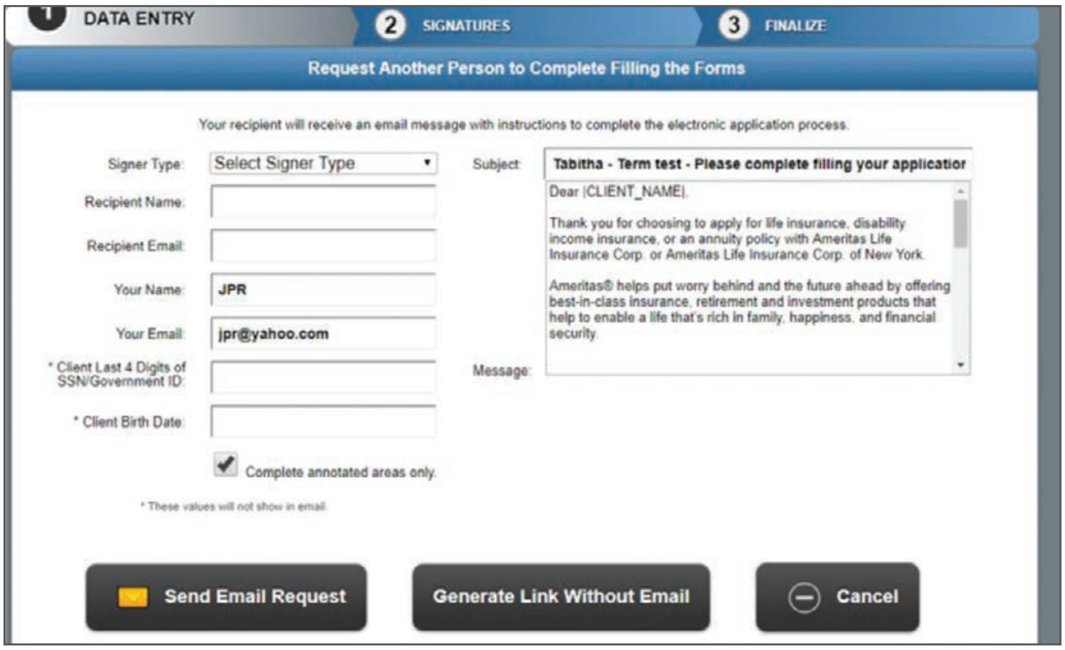


- **Requests** – This feature lists all the completed or outstanding requests for this application. Use the Requests feature to view any signature request or requests for the client to complete the application. In the Application Requests screen, click cancel to cancel and remove any pending requests.

Request client to fill application

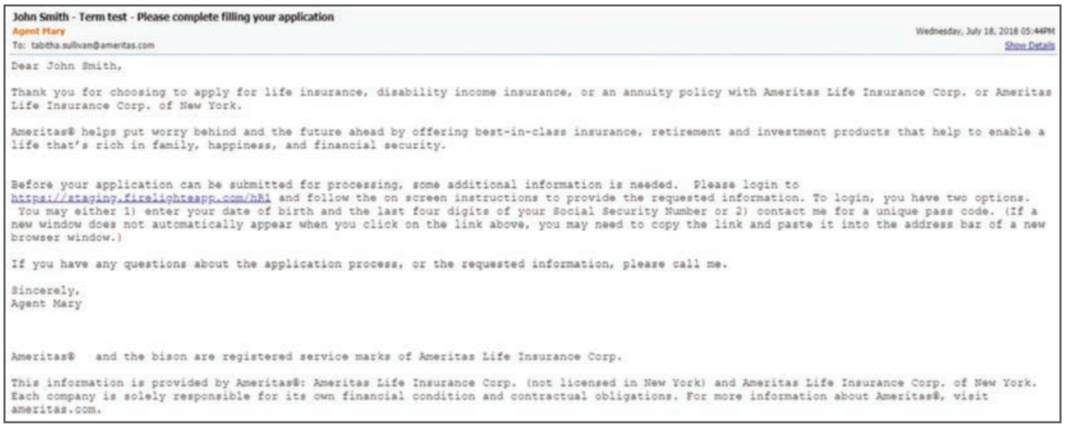
Use the **Request Client to Fill App** function to send an email to the client to request information to be completed.

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).



John Smith - Term test - Please complete filling your application

Agent Mary

To: tabitha.sullivan@ameritas.com

Wednesday, July 18, 2018 05:44PM

Show Details

Dear John Smith,

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.firelighteapp.com/hR1 and follow the on screen instructions to provide the requested information. To login, you have two options. You may either 1) enter your date of birth and the last four digits of your Social Security Number or 2) contact me for a unique pass code. (If a new window does not automatically appear when you click on the link above, you may need to copy the link and paste it into the address bar of a new browser window.)

If you have any questions about the application process, or the requested information, please call me.

Sincerely,
Agent Mary

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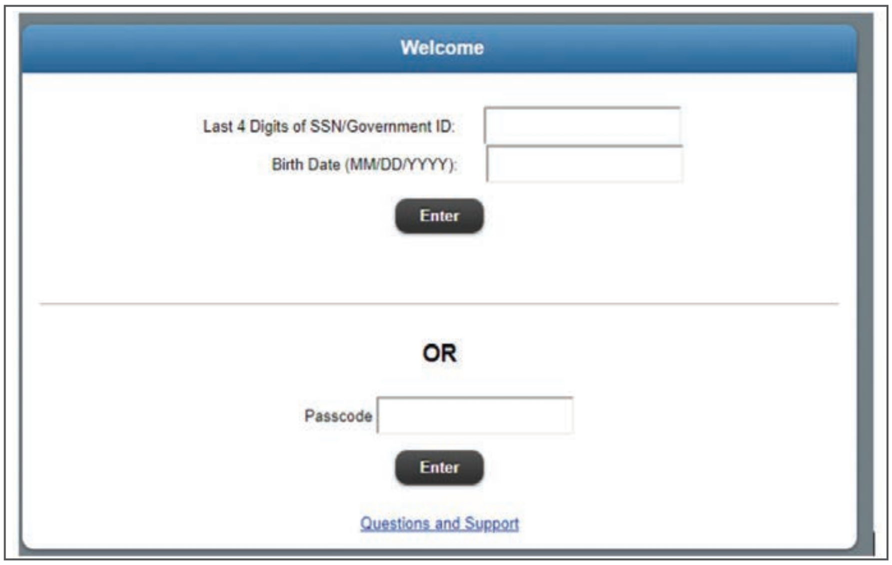
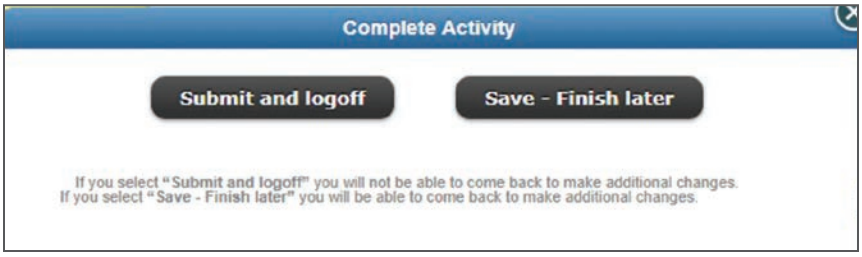
1. The client will select the blue underlined Link, and the application system will open in their internet browser.
2. They will be asked to enter the last 4 digits of their social security number and date of birth to access the application (must match what the agent entered on the email request page).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



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.**

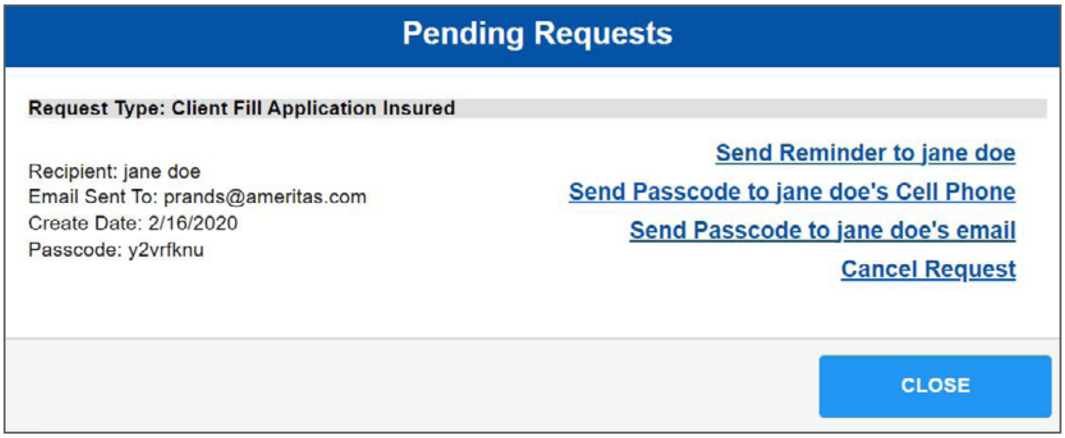


5. Once they submit and logoff, they will get a message saying their actions are complete and no further steps are needed. The agent will now be able to access the application once they login to eApply.

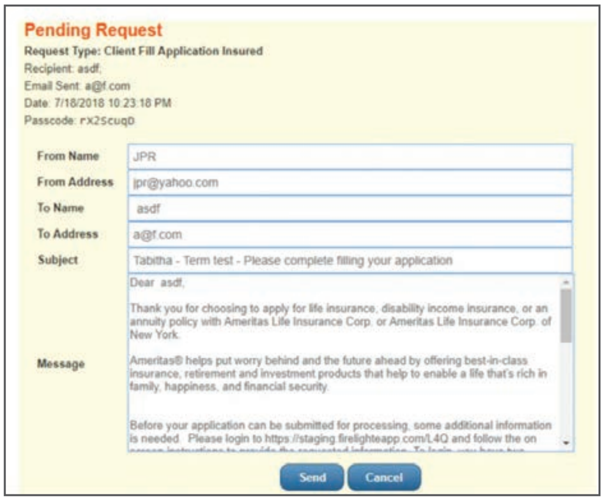
Pending request

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).



- 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.

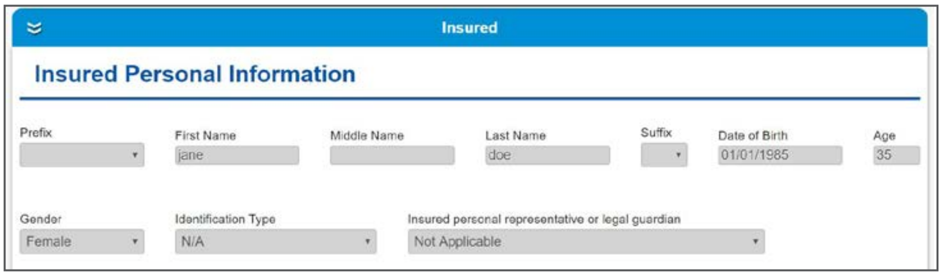


- You can also **Send Passcode to {client name} Cell Phone** or **Send Passcode to {client name} Email**. This creates a new passcode in case they cannot verify using their social and DOB and have misplaced the Passcode originally sent.
- You also have the option to **Cancel this Request**. When you 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).

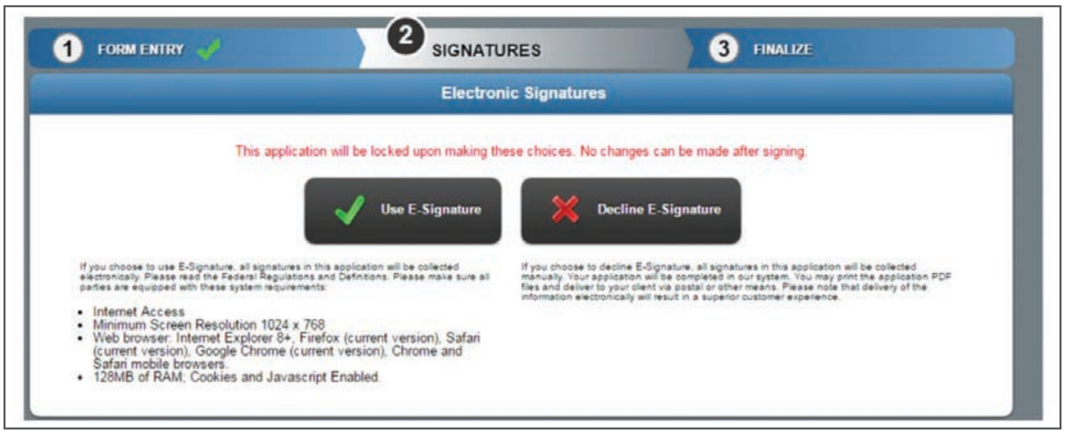


- While the application is **Locked**, you can unlock the application by going to **Other Actions** and selecting **Unlock Application**. This feature only shows in the other actions menu when the application is locked.
- When you select to unlock an application, you will get a warning message. Any signatures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

Signatures

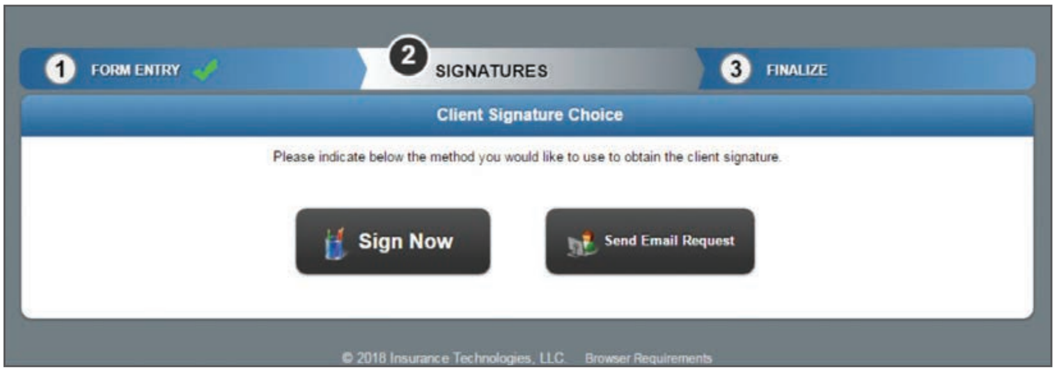
When an application reaches 100% complete, a pop up ask if you want to **enter more data** or **continue** to the next step.

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.



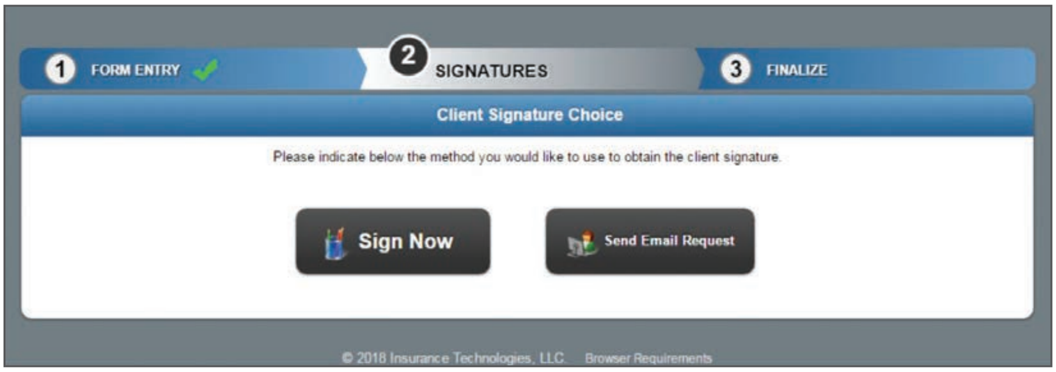
3. When using E-Signatures, the next screen will display a list of required signatures. You can obtain the signatures in any order. The agent's signature can be done before or after all signatures are done. **Note:** The application will be locked upon making the choice to use E-Signatures. If you need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

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.

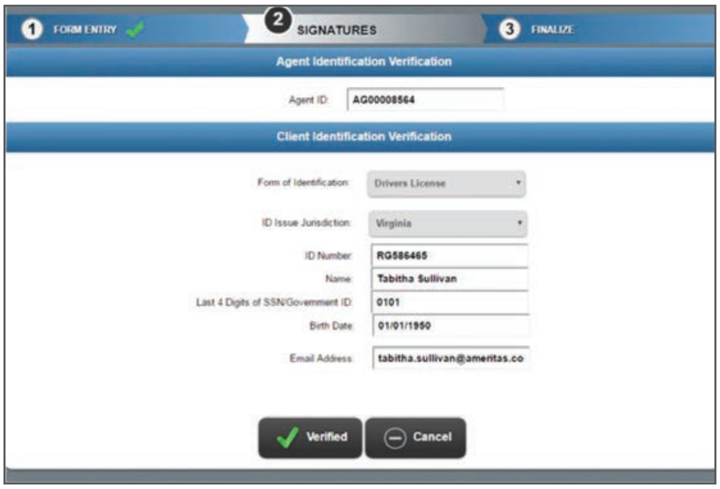


When signing now

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

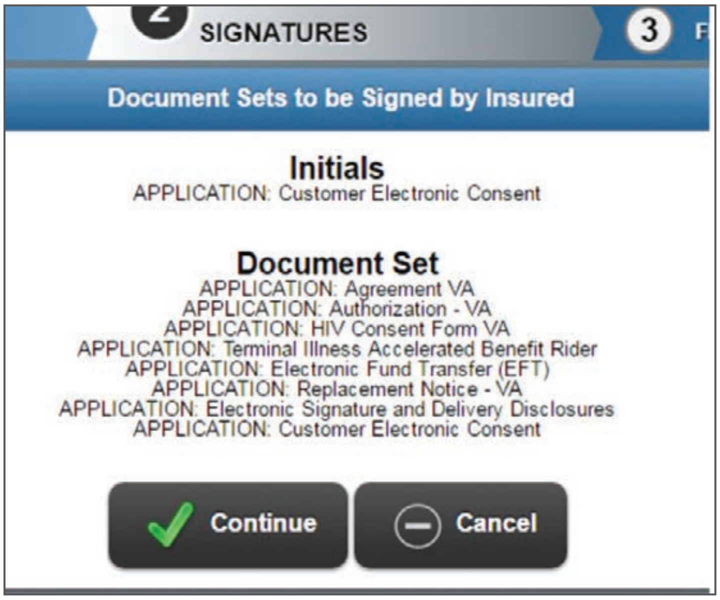


1. When you click this, it will take you to the verification screen.

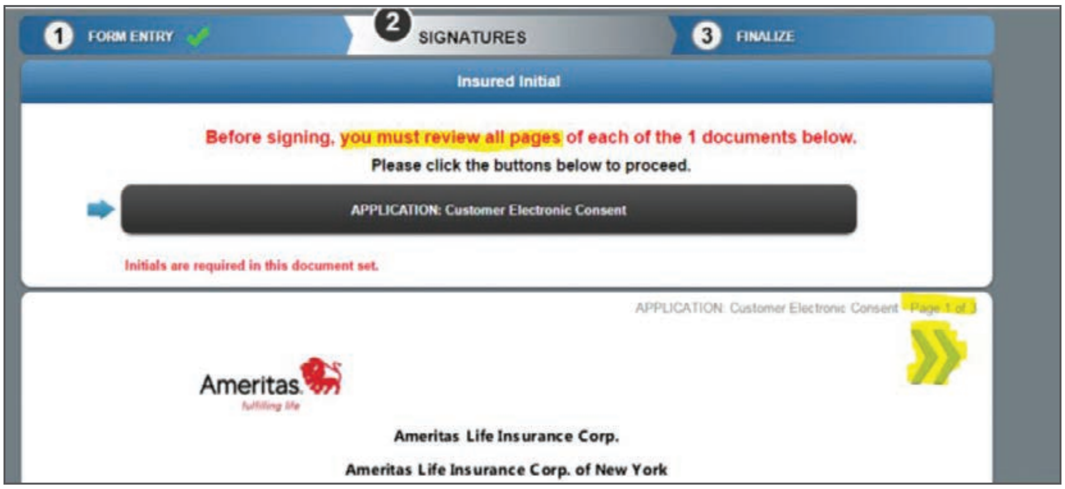


Signing process

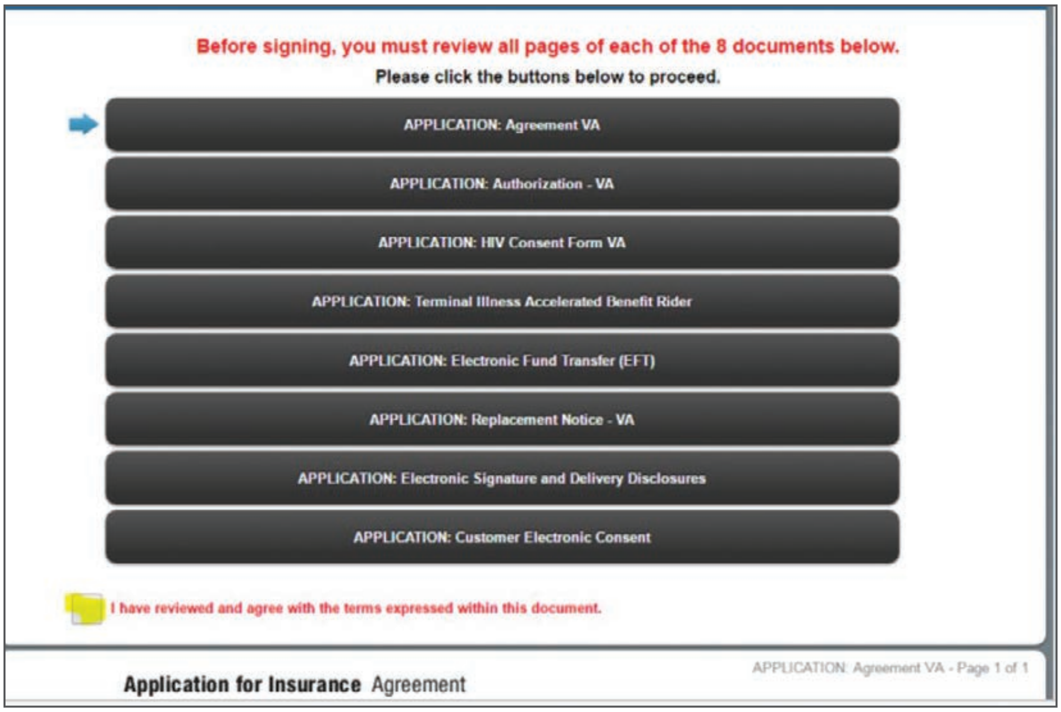
2. Once verified, the next screen will be a list of documents that will be need to be signed.



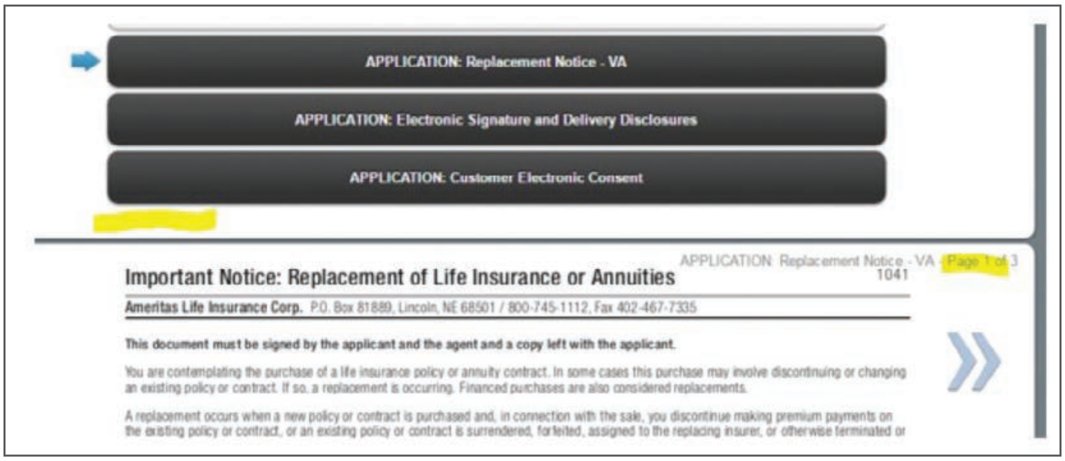
3. Before the system will allow the applicant to sign or initial a page, they must review ALL pages. If there are more than one page, you must arrow through all pages before the system will allow you to move forward.



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



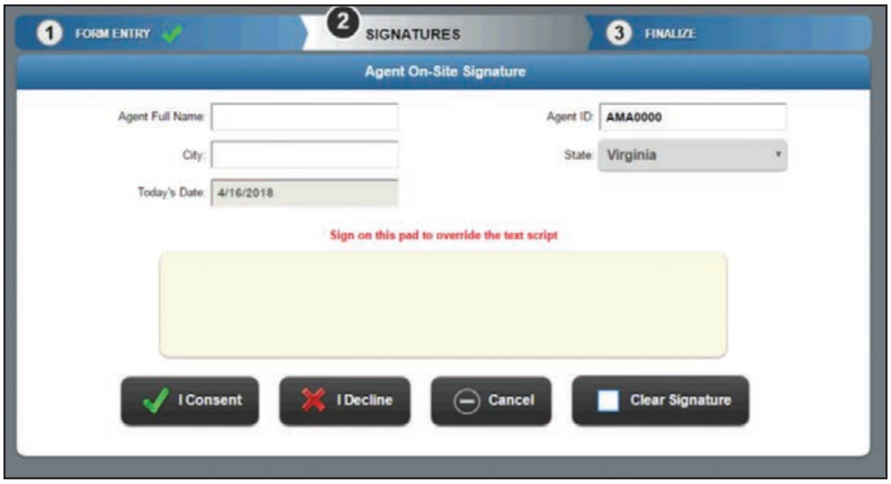
5. You will notice the check box does not become available until all pages are reviewed when a document is more than one page long.



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

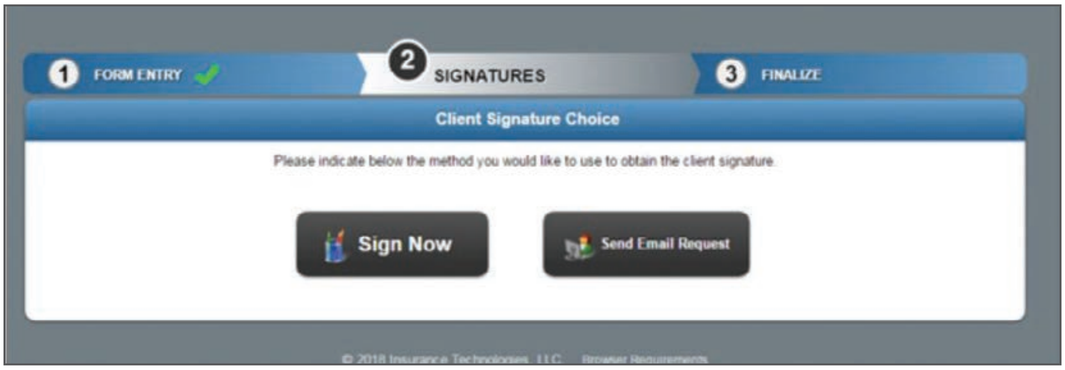
7. There are two signature options. They can type their name:

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

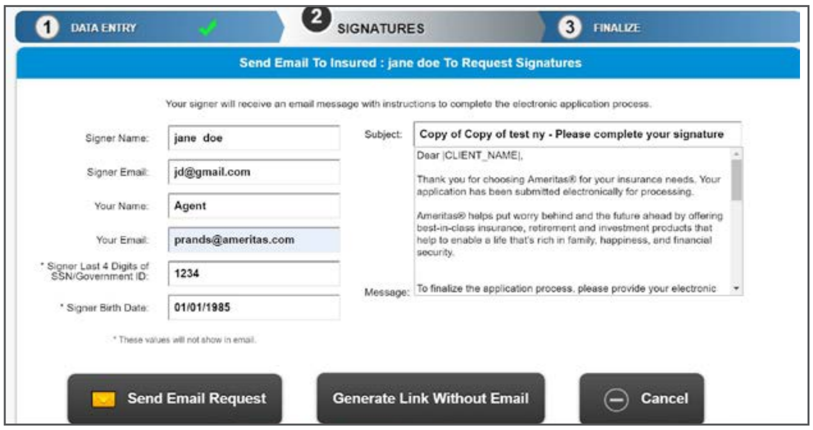


Email signature request

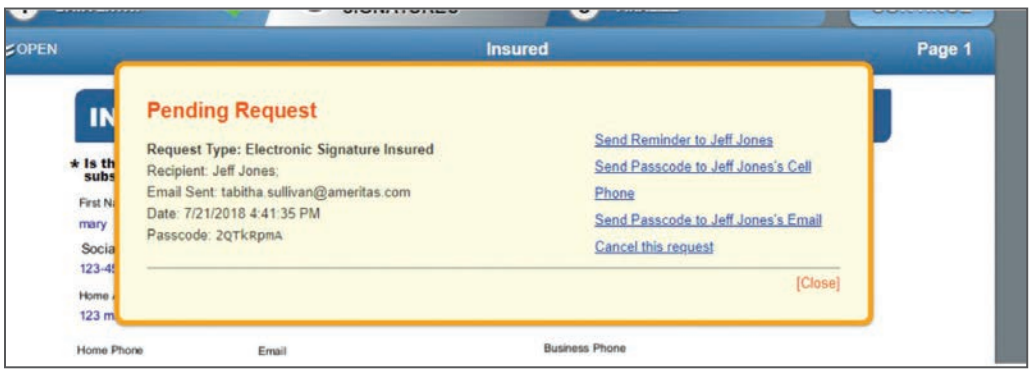
- If the client is not present and would prefer to sign using a secure web site, click **Send Email Request**.



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.

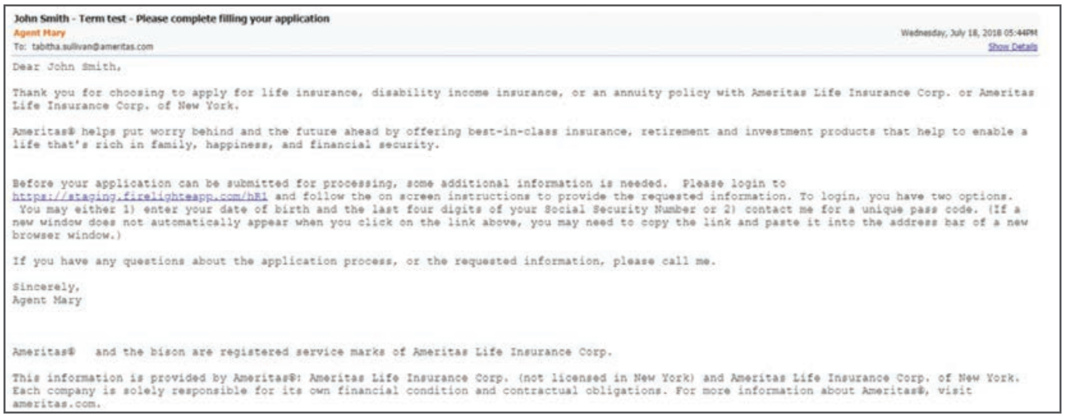


2. When you send the email request, the application will be locked, and a request window will display showing that request. From there you can send reminders to the client and cancel the signature request.



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).



John Smith - Term test - Please complete filling your application
Agent Mary
To: tabitha.sullivan@ameritas.com
Wednesday, July 18, 2018 05:44PM
Show Details

Dear John Smith,

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.firelighteapp.com/hR1 and follow the on screen instructions to provide the requested information. To login, you have two options. You may either 1) enter your date of birth and the last four digits of your Social Security Number or 2) contact me for a unique pass code. (If a new window does not automatically appear when you click on the link above, you may need to copy the link and paste it into the address bar of a new browser window.)

If you have any questions about the application process, or the requested information, please call me.

Sincerely,
Agent Mary

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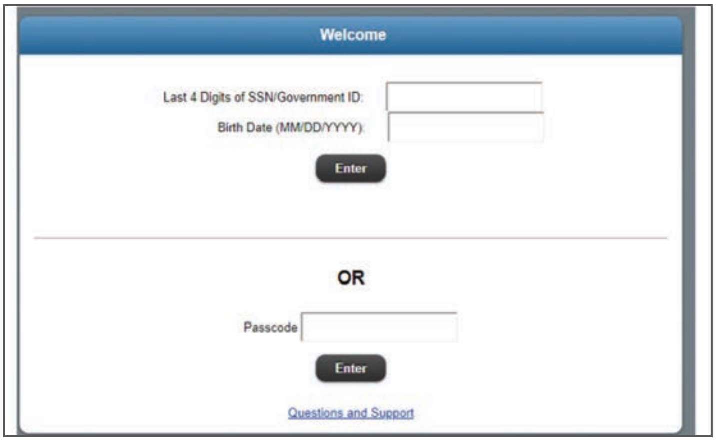
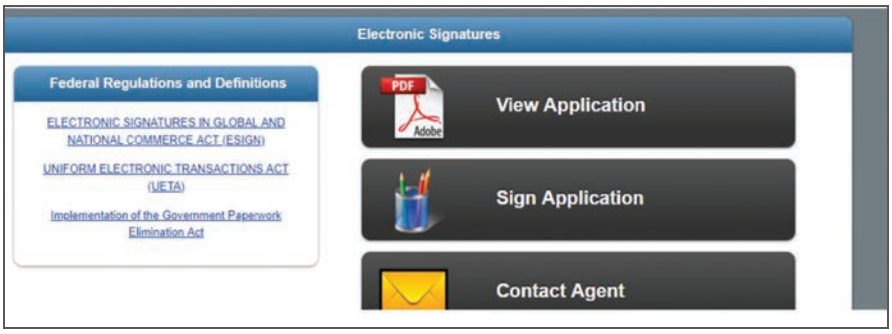
1. The client will select the blue underlined Link, and the application system will open in their internet browser.
2. They will be asked to enter the last 4 of their social security number and date of birth to access the application (must match what the agent entered on the email request page). They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



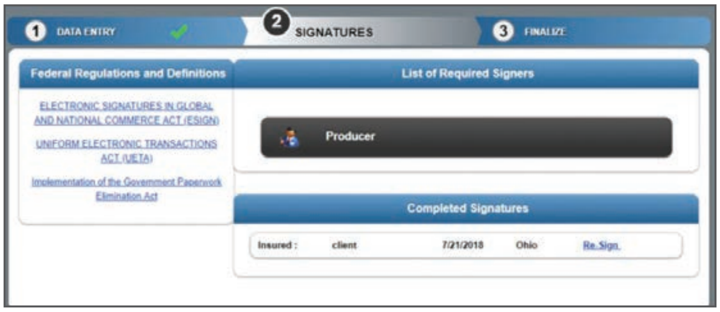
3. Once they verify who they are, they will be taken to the following screen where they can **View Application** in a PDF format, **Sign Application**, or **Contact Agent** by sending a message to the agent's **Messages**.



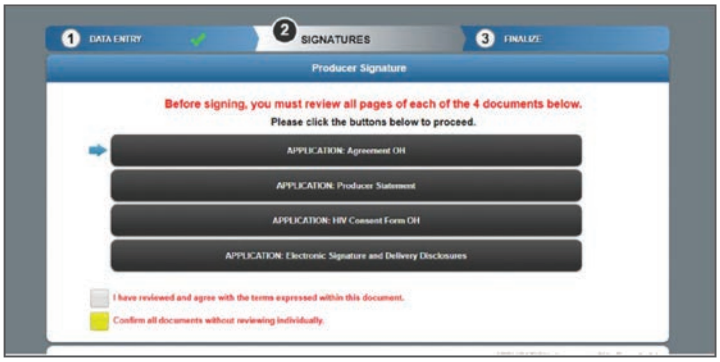
4. Once they select **Sign Application**, they will follow the steps of the **Signing Process** (page 24).

Producer signature

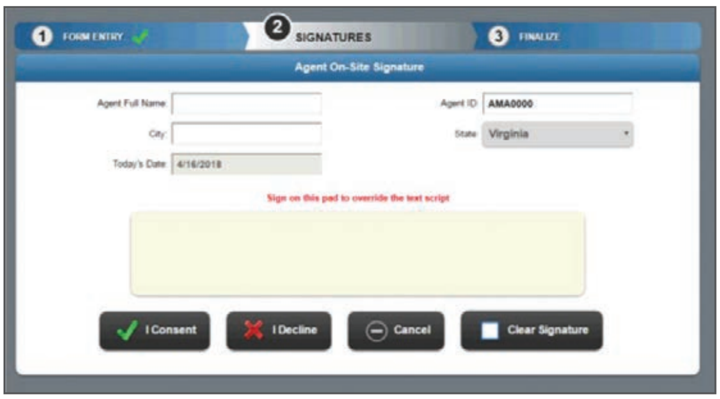
Before the application can be finalized, the producer must sign. Click **Producer** under required signatures.



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.



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

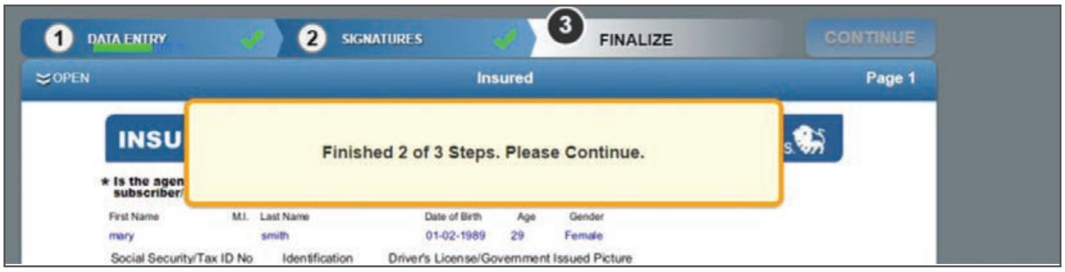


3. On the **Agent On-Site Electronic Signatures** page, enter the Agent information. **Agent Full Name** will get inserted into the signature pad. To override this, click in the signature block and simply sign on the pad. To clear the signature and use text script, click **Clear Signature**.

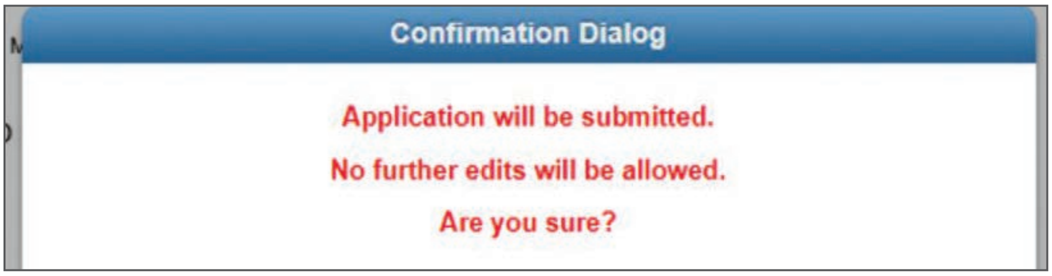
Once the signing process is complete and the producer selects **I Consent**, you will then be ready to **Finalize** the application.

Finalize and submit application

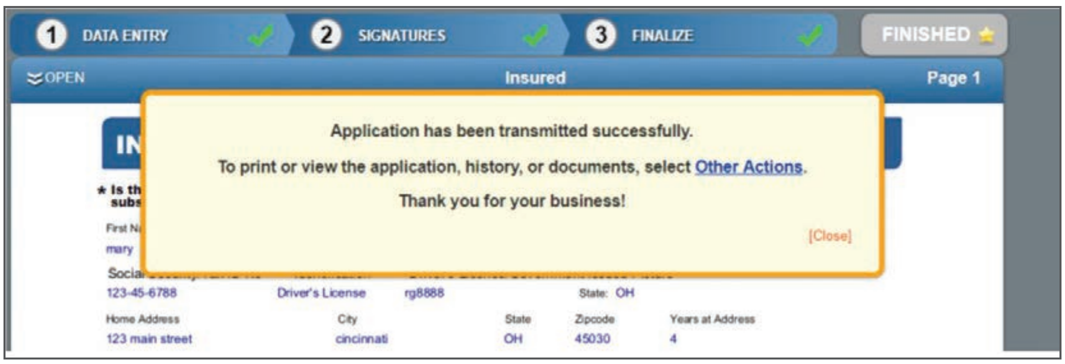
Once all signatures have been captured, you will be taken back to the application and a pop up will indicate that you have finished 2 of the 3 steps.



- 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.



  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.

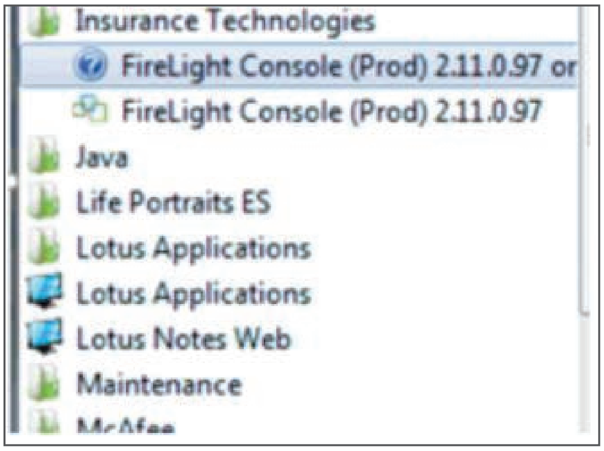


Mobile offline access

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.

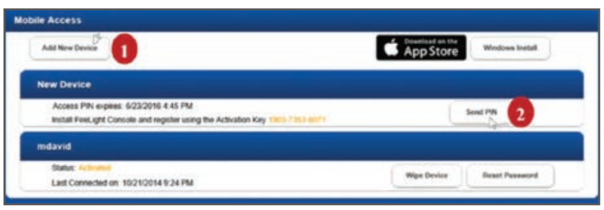
The following information provides instructions to install Firelight, add multiple devices and reset passwords.

Installation Instructions

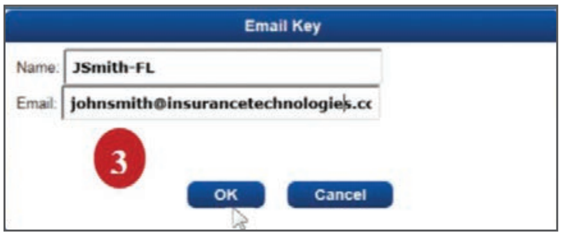
Follow these step-by-step instructions to install the Firelight Console to your device (tablet, laptop, etc.) and enable you to work on applications while you are disconnected from the Internet.

Login to eApply then click on "My Preferences."

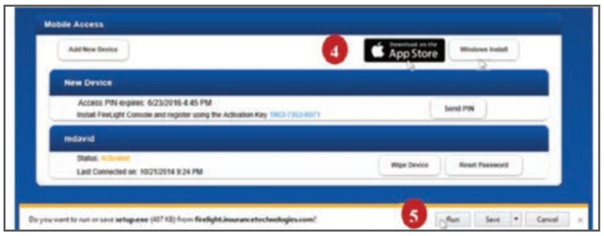
1. Click or tap the **Add New Device** button to get an Access PIN.
2. Click or tap the **Send PIN** button.



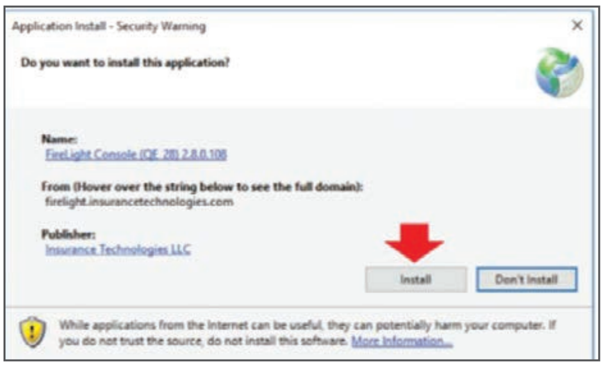
3. Enter your **Name** and **Email** and click or tap the **OK** button to send the Access PIN to your email address.



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.



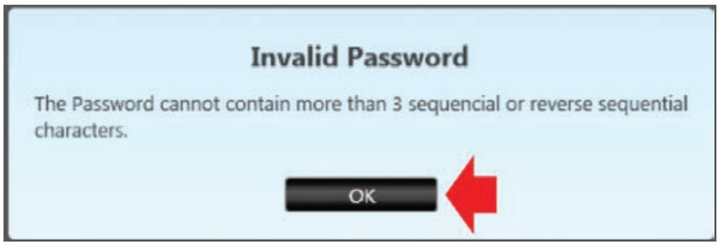
7. Enter the **Access PIN** (sent to your email) and the **Device Name** (name you would like to use for your tablet, laptop, etc.) and click the **Continue** button.

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.

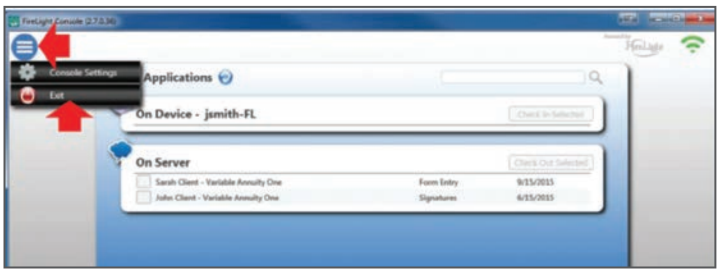
NOTE: The Password is required to log on to Firelight.

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

b. Password, re-enter the Password and click the Login button.



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



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.

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.

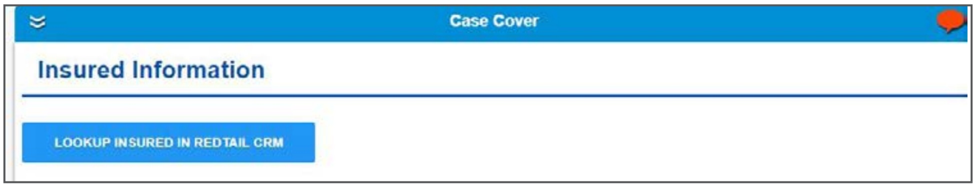
3. You will need to reset your Password the next time you log on.
4. The next time you log on, the following message will display:

5. You will be prompted to provide the following:

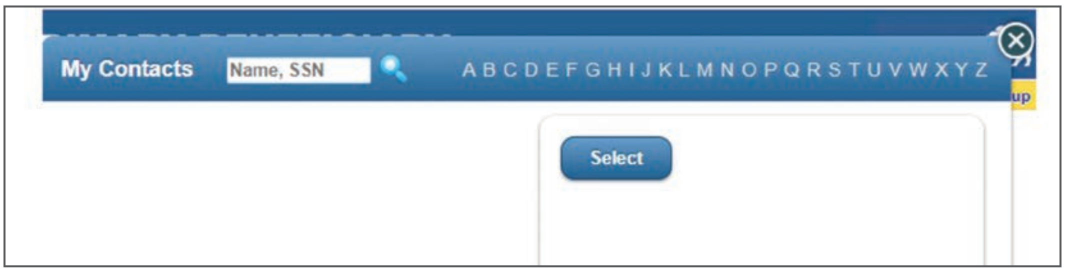
RedTail

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.

1. On the case cover page, click "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.



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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