Products and financial services provided by
American United Life Insurance Company®
a OneAmerica® *company*
One American Square, P.O. Box 368
Indianapolis, IN 46206-0368
(317) 285-1877

Welcome to OSC!

Welcome to the ***OneAmerica Sales Connection*** (OSC) system! This new tool allows you to write and submit business to OneAmerica faster than ever before. This User Guide serves as a complement to the OSC training and promotional materials found in OneAmerica's Online Services website. Please follow the steps in this guide to begin using OSC!

OSC Functionality

Sales Connection is designed to be your one-stop destination for all of the tools and resources needed to illustrate, write and submit business to OneAmerica. OSC includes the following functionality:

- **Illustrations:** OneAmerica's new illustration suite will eventually house all American United Life Insurance Company® (AUL), Pioneer Mutual Life Insurance Company (PML) and The State Life Insurance Company (SL) product illustration software.
- **Applications:** Applications can be completed and submitted to the companies of OneAmerica electronically, which saves time and hastens your commissions.

OSC Training System and Training Materials

Be sure to visit the OSC training system to practice writing and submitting applications before you use the production OSC system. OSC training materials are available via the "Sales Connection" pull-down menu in Online Services to help you learn how to use the system, arranged in the following sections:

- **Run Sales Connection:** Click here to link directly to the production OSC system.
- **Practice Sales Connection:** Click here to link directly to the OSC training system.
- **General Information:** This section introduces you to OSC and includes information on who to contact, system requirements, FAQs, and a training video.
- **Illustration How-Tos:** This section provides information on how to run illustrations using OSC.
- **eApp How-Tos:** This section provides information on how to complete electronic applications, use the eSignature process, and submit electronic applications to the OneAmerica home office.

System Requirements

To ensure a successful experience with Sales Connection, your computer should meet the following requirements. To determine the current version of your software, pull down the software toolbar's "Help" menu and click on the "About <software name>" selection. Please refer to information found on the OSC dedicated page in Online Services to make any necessary updates to your computer.

- Internet Explorer 9, 10 or 11; Firefox (most current version); Chrome (most current version); Safari (most current version). iPad is supported; iPhone not currently supported
- Adobe Reader 11.0.1
- Browser allowing pop-ups for OSC web site and iPipeline.com added to trusted sites (under browser security tab)

Assistance (Questions & Feedback)

For assistance or to provide feedback regarding OSC, please contact OneAmerica's Producer Resource Center as follows:

- Phone Number: **(877) 999-9883**
- Email Address: **prcenter@oneamerica.com**

Login Instructions

To access the production OSC system, login to OneAmerica's Online Services web site as you normally would. At the home screen, pull down the "Sales Connection" menu and select "Run Sales Connection" (as shown by the red arrow below). To access the OSC training system, select "Practice Sales Connection" (as shown by the blue arrow below).

OSC Initial Screens

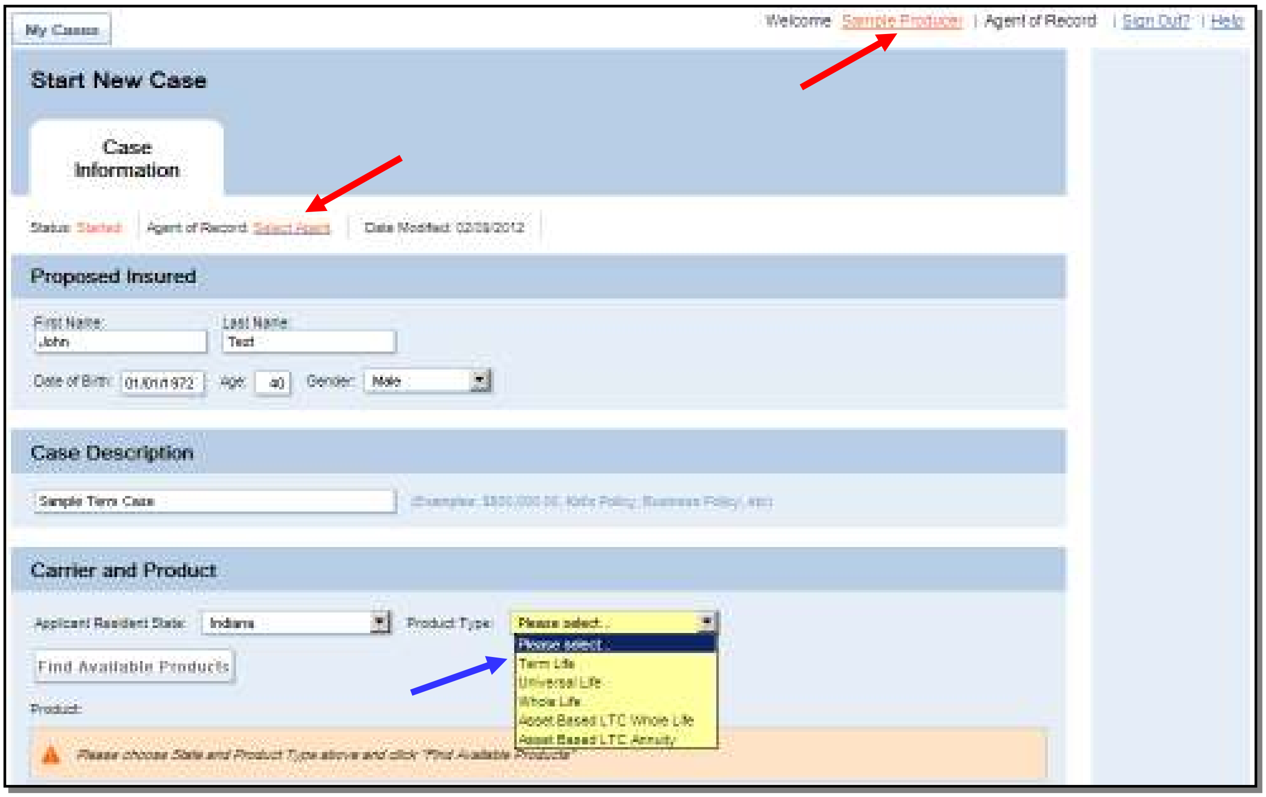
Next, a new browser window will open revealing the OSC initial "Welcome" screen. Unless you want to access a previously saved case, click on the "Start New Case" button to get started (as shown by the red arrow below).

Note that if you are using the OSC training system all screens will be the same as the production OSC system, with the exception that you will see the following red box in place of the OneAmerica logo in the top left corner of each screen. Please remember that if you don't see this red box, you are using the production OSC system and that any electronic applications you submit will be entered into OneAmerica's administration system and treated as a production application.

TRAINING ENVIRONMENT

Next, you will see the **Case Information** screen. Here you will enter the primary insured's name, date of birth or age (nearest birthday), and gender. You should always enter a case description, which will help you identify the case if you choose to save and retrieve it at a later time. You must also select the primary insured's residence state, and the product type (currently available product types are shown in the table below). This Guide assumes "Term Life" is selected as the product type (as shown by the blue arrow below).

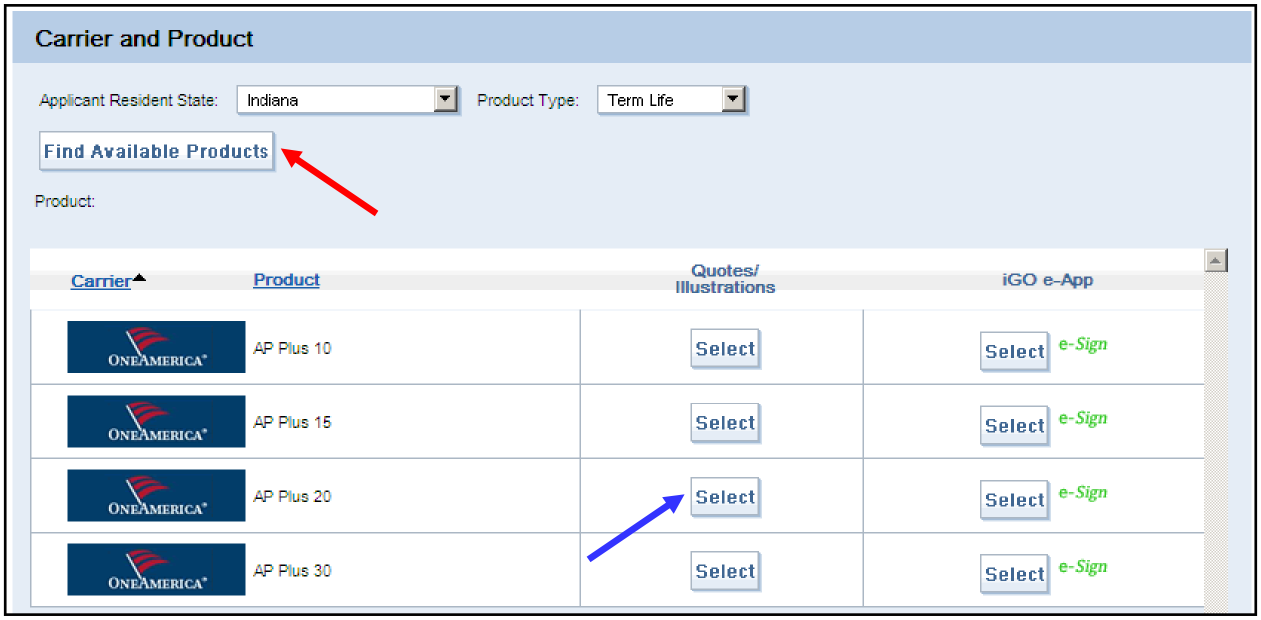
Also note that there are two places on this screen where the agent's name is listed in red letters (as shown by the red arrows below). The agent's name next to the "Welcome" text is automatic and cannot be changed. The agent's name next to the "Agent of Record" text is entered by you and may be changed at any time. Be sure to click on the name next to "Agent of Record" to enter your name and contact information *as you want it to appear on your illustrations*. Note that this entry has nothing to do with the agent of record for applications; it is solely used for illustration purposes.



Following is a list of currently available OSC functionality by product type as of January 1, 2013.

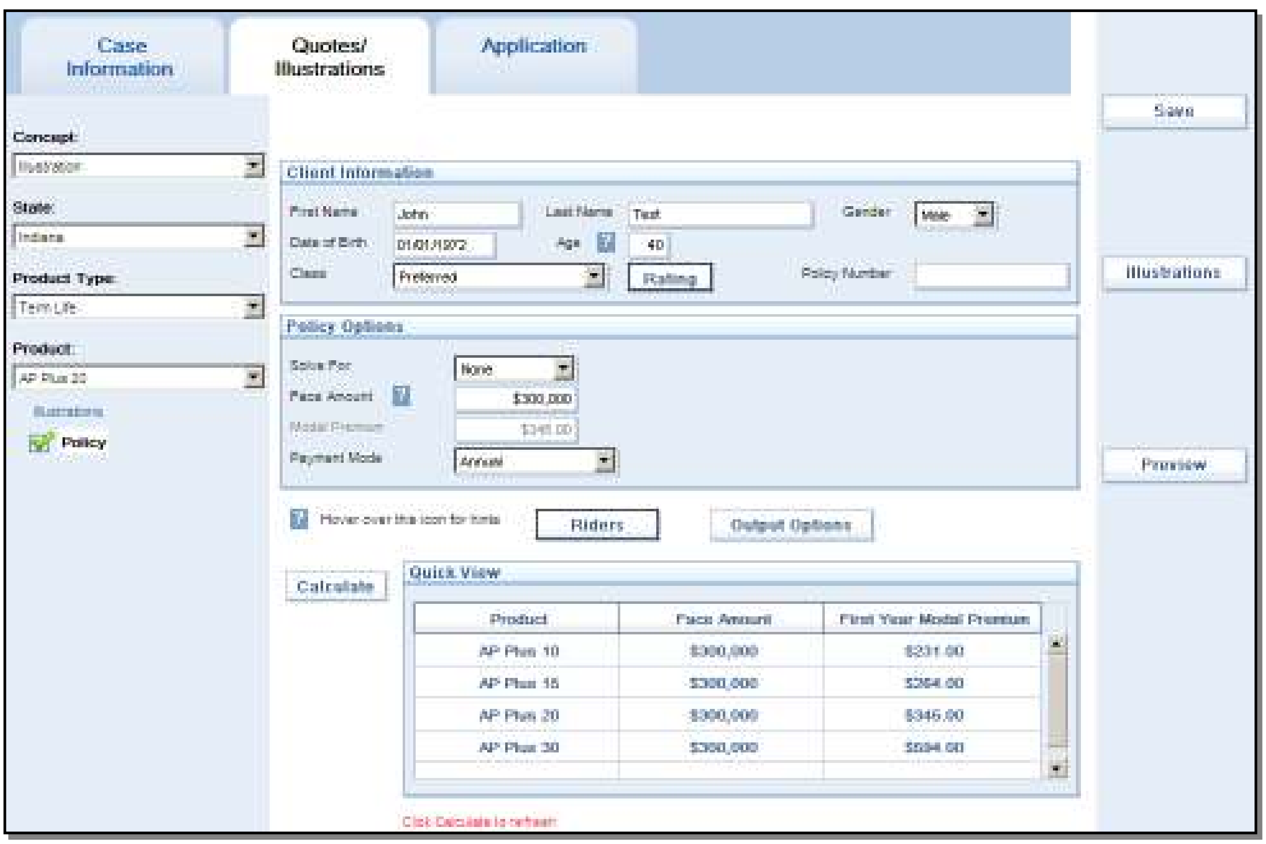
Product Types	Products (currently available)	Illustrations	eApplications
Term Life	AUL American Protector Plus Series	Yes	Yes
Universal Life	PML Optimum Accumulator	Not Currently Available	Yes
Whole Life	AUL Legacy, Legacy 121, and Liberty Select	Yes	Yes
Asset Based LTC Whole Life	SL Asset-Care I, II, III, & IV (non-EZ only)	Asset-Care I & IV	Yes
Asset Based LTC Annuity	SL Annuity Care I, II & III (EZ only)	Not Currently Available	Yes

After selecting the product type, click the "Find Available Products" button to reveal the product type's functionality (as shown by the red arrow in the screen sample at the top of the next page). Since Term Life was selected earlier as the product type, note that all AUL American Protector Plus Series products appear, along with "Select" buttons for illustrations or electronic applications (eApps). You may choose to run an illustration or directly enter an eApp by clicking on the appropriate "Select" button. Alternatively, you may choose to run an illustration followed by entering an eApp… and the system will transfer the illustration data to the eApp automatically. This Guide assumes a selection to run an AP Plus 20 illustration (as shown by the blue arrow in the screen sample at the top of the next page).



Illustrations

Once the Illustrations screen appears, you will notice three large tabs at the top of the screen. Click on these tabs to navigate among Case Information, Quotes/Illustrations, and Application. The **Quotes/Illustrations** tab displays the screen from which illustrations are created. The *left side* of this screen allows you to change the illustration concept, state, product type, and product. The *right side* of this screen allows you to save, run, or preview the illustration as follows: "Save" allows you to save the entered data for this case; "Illustrations" generates the for-client-use illustration in PDF format, which can be printed or saved as a file; and "Preview" shows the illustration values in a spreadsheet view for producer-use-only. The *center* of this screen allows you to enter the data necessary to run an illustration for your client.



The Client Information and Policy Options sections of this screen allow you to enter the data necessary to run an illustration for your client. Just below the Policy Options section are buttons for Riders and Output Options which generate pop-up screens that accept additional client data. The Riders button allows you to add any of the riders available for the selected product. The Output Options button allows you to select how many years are shown on the illustration.

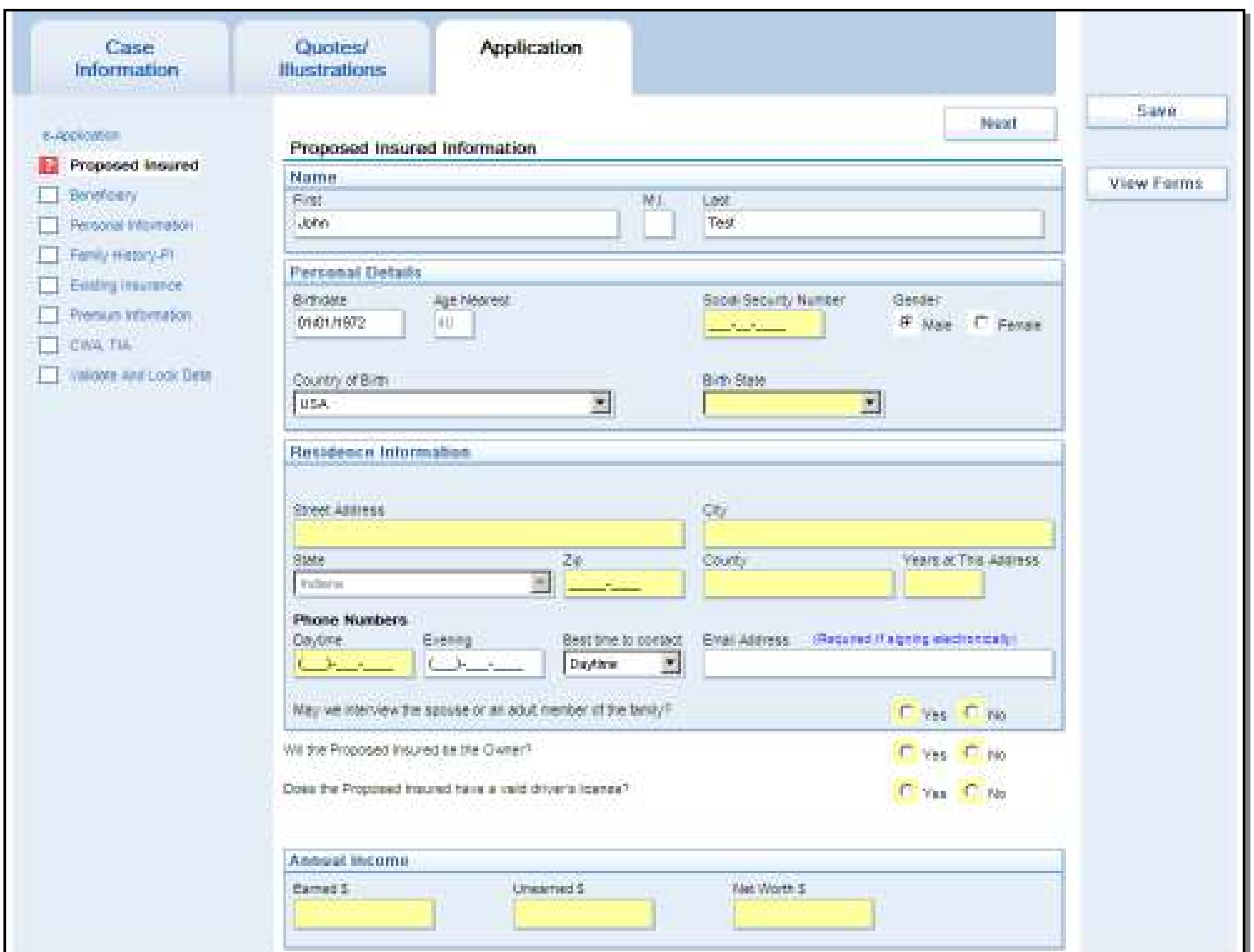
Clicking the "Calculate" button to the left of the "Quick View" section displays the first year modal premium for all AP Plus level term insurance durations. So, for instance, if you have selected AP Plus 20 as the product, Quick View will show the modal premiums for 10-year, 15-year, 20-year, and 30-year durations (if available for your client).

Applications

To move to the initial Applications screen, click on the **Application** tab at the top of screen. The *left side* of each screen shows all of the Applications screens that must be completed in order to submit an eApp to OneAmerica. Note that once a screen is completed, a green check mark appears in the box next to the screen name indicating that screen is completed in-good-order (iGO). If a screen is incomplete, a red question mark will appear in the box next to the screen name, which means you must return to that screen for completion before the eApp can be submitted. You can navigate to any screen at any time by clicking on the screen name shown on the left side.

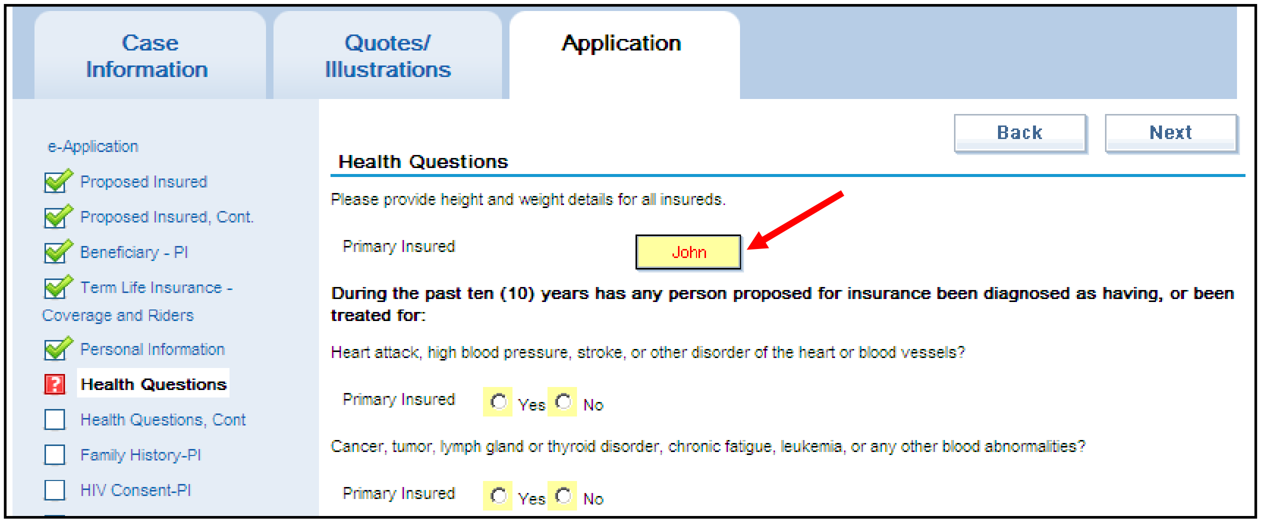
The *right side* of each screen allows you to "Save" or "View Forms." The Save button allows you to save the entered data for this case. It is recommended that you click the Save button periodically as you enter information in case there is a disruption of your input, such as an extended period of inactivity on the website or an internet connection failure. The View Forms button allows you to see your screen-entered data as it will appear on the actual application. The application will appear in PDF format, which can be printed or saved as a file.

The *center section* of each screen allows you to enter the application data for your client. The initial screen (see screen sample below) is the "Proposed Insured" screen, which is typical of most Applications data entry screens.



Note on the "Proposed Insured" screen that some data transfers automatically from the Illustrations screen. Note further that some data entry fields are highlighted in yellow, which indicates a required field. Yellow-highlighted fields must be completed in order for the eApp to be iGO. Remember that these fields may be skipped but must eventually be completed before the eApp may be submitted to OneAmerica. Data entry fields denoted by a white background are requested but not required. To move to the next screen, click the "Next" button found at the top and bottom of each screen… or click on the screen name shown on the left side.

Most of the Applications data entry screens are similar to the one shown above. Occasionally a screen will appear that requires a button to be clicked in order to enter information for a proposed insured (as shown by the red arrow below).



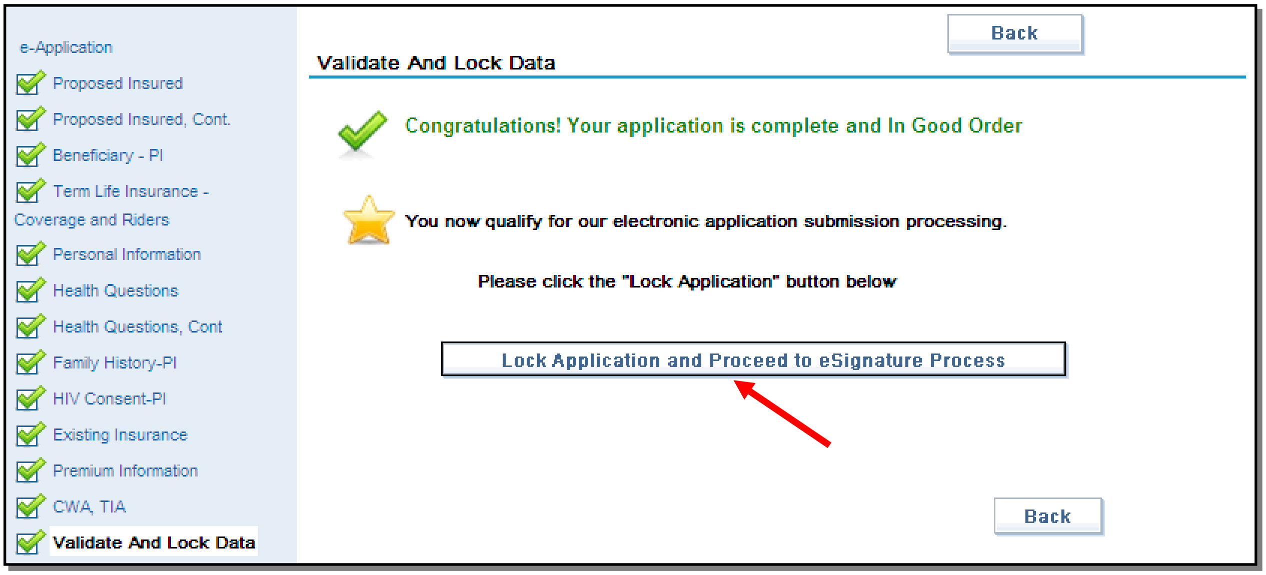
Click on the button and enter the requested data into the pop-up screen. Note that after saving/closing the pop-up screen, the color of the proposed insured's name in the button changes from red to black, indicating the pop-up screen is iGO.

Other data entry screens that have unique characteristics include the following:

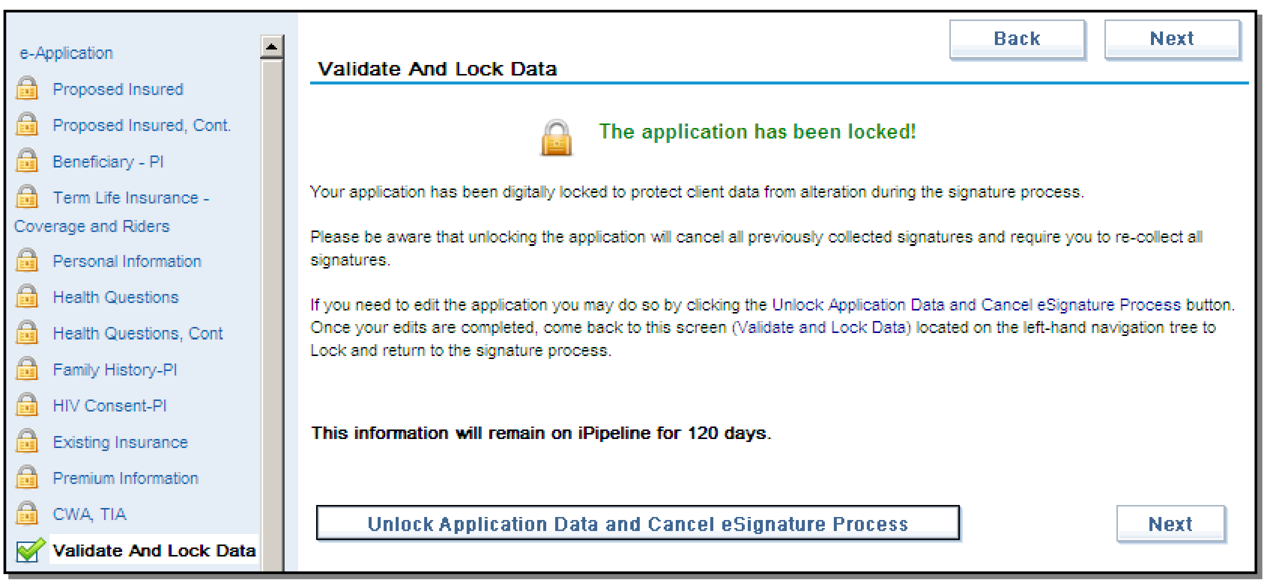
- "Beneficiary" screen – Click on the "Primary Beneficiary(ies)" button to launch the Primary Beneficiary pop-up screen. If you will be entering multiple *primary* beneficiaries *and* you want to assign share percentages, click the "Yes" radio button at the top of the pop-up screen (otherwise click "No"). Enter the requested information for the primary beneficiary(ies) and click "Save." To enter *contingent* beneficiaries, click the contingent beneficiary radio button below the primary beneficiary button and then click on the "Contingent Beneficiary(ies)" button.
- "Children's Benefit Rider" screen – Click on the "Click here to add…" text found in the table to enter the child's personal information in the pop-up screen. To enter information for multiple children, continue to click on the "Click here to add…" text in the same table after each pop-up screen is completed.
- "Health Questions – Child(ren)" screen – This screen will only appear if you have selected the Children's Benefit rider. Answer health questions for *all* proposed insured children, and provide detail (including children's names) for any questions answered "Yes" in the large, single field at the bottom of the screen.
- "Family History" screen – Occasionally you will encounter a single field that accommodates multiple data entries. For instance, on this screen only one set of fields is provided for answers regarding "Siblings(s)" family history. To enter data on multiple siblings, simply include that in the appropriate single field. For example, if the client has three living siblings, you would enter all three of their ages in the "Age, if still living" field separated by commas… and enter any details in the "Details" field referring to the appropriate sibling(s) by their age(s).
- "Existing Insurance" screen – Click on the "Click here to add…" text found in the table for the appropriate proposed insured(s), and enter the related information in the pop-up screen. To enter information for multiple existing insurance policies for the same proposed insured, continue to click on the "Click here to add…" text in the same table after each pop-up screen is completed.
- "Premium Information" screen – This screen allows you to select a premium payor and payment mode. Enter a payor if someone other than the insured or owner is paying premiums (including credit card or monthly APP payments). Note that application question #16 "Special requests/Additional Information" appears on this screen. Enter information here that you would normally enter for question #16.

- “CWA/TIA” screen – Select whether cash-with-app is remitted via check or credit card. If via check, note that the check must be mailed separately to the OneAmerica home office. If via credit card, the Account Information section must be completed and the appropriate cardholder/payor if other than the insured or owner.
- “USA Patriot Act” screens – Note that these screens do not normally appear for a term insurance application but would appear and be required for life insurance applications.

Once all data entry screens have been completed, the “Validate and Lock Data” screen appears (see screen sample below). If all data entry screens are completed iGO, you will be presented with the opportunity to lock the application and proceed to the eSignature process by clicking the button as shown by the red arrow below.

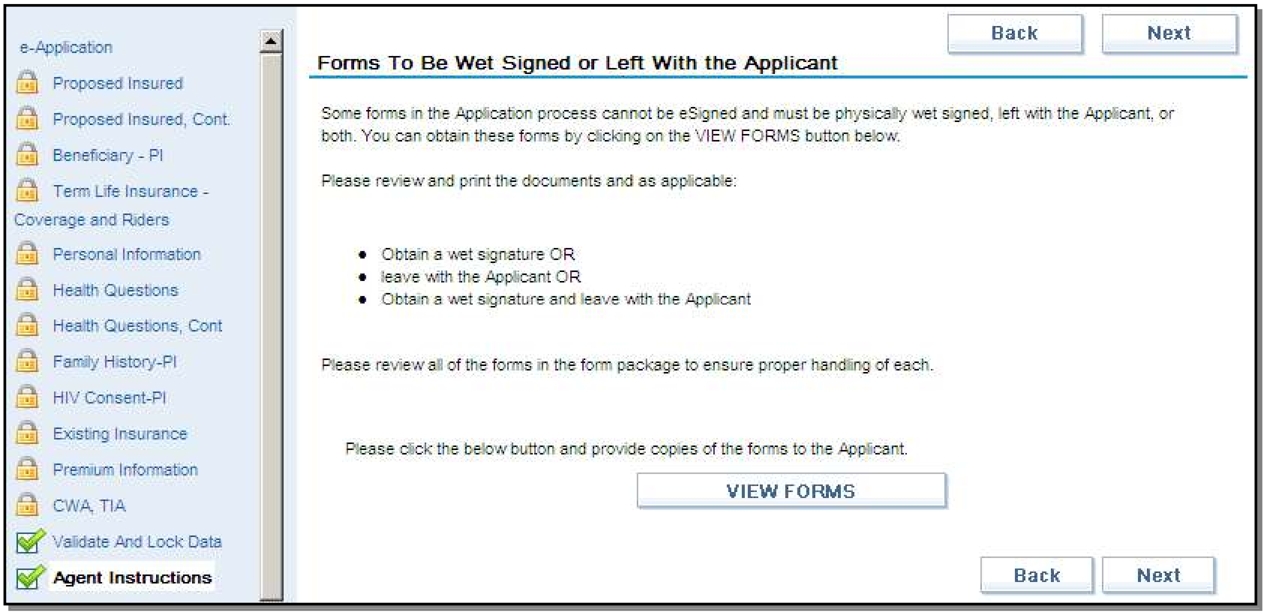


Once the application is locked, you cannot change any of the data entered on the prior screens. Note that the green check marks in the boxes next to the screen names have changed to a lock symbol (see screen sample below). If you wish to change any of the data in the prior screens, you may click the “Unlock Application Data and Cancel eSignature Process” button. This will unlock all of the screens for your edits, and then you can re-lock the application as previously described. Please note, however, that **clicking the unlock button permanently and irrevocably erases any electronic signatures that have been captured**.



Once you have locked the application, the “Agent Instructions” page appears (see screen sample at the top of the next page). Click the “View Forms” button to show all forms in PDF format that are to be left with the client or need a wet signature. If connected to a printer, simply print the forms and give them to your client. If a printer is not available, save these forms as a file and email it to your client (or print them later and mail to your client) as soon as possible.

Note that these forms may appear to require a signature, but they are only to be left with the client. **The exceptions to this are §1035 Exchange forms and some state forms, which always require wet signatures. These exception forms should be signed and mailed to OneAmerica as you have done in the past.** If you anticipate that a printer will not be available at time of application completion, you may want to carry hard copies of these exception forms in order to capture your client's wet signature at point of sale.



The next screen allows you to choose a signature method for the application. One wet signature method and two eSignature methods are available (see screen sample at the top of the next page). If you choose **"Print application for client's wet signature"** the system will display the completed application in PDF format. You may print this application, collect all client signatures, and mail to OneAmerica as you have done in the past. Note that if you choose this method, the data will not transfer electronically to OneAmerica.

eSignatures – Face To Face Method

If you choose "Collect e-Signature in a face to face meeting" the system will generate the following final screens:

- "eSignature Disclosures" screen – Note that you, the producer, must read the text on this slide aloud to your client. Afterwards, the client must acknowledge that he/she agrees to the information that was read aloud and indicate how proof of identification was provided.
- "eSignature Consent" screen – Note that you must read the text on this slide aloud to your client as well. You must also click on the "Review Application" button to display the completed application in PDF format for your client's review. After a review of the application, you and your client indicate that you have read and agree to the eSignature Disclosures and Consent and have carefully reviewed the information entered on the application.
- "eSignature" screen – This screen requires your client to agree to apply their eSignature to multiple documents, and then enter the city and state where they are signing the application. If everything to this point is iGO, you may click the "Apply eSignature" button to apply your client's electronic signature. After the eSignatures are applied, you may select to complete agent information and apply your eSignature now or at a later time.
- "Representative Information" screen – Use the "Representative's Code" pull down box to select the code for which you wish to serve as the agent of record on this policy. **Note that this will be the code that you will be paid on for this case.** If you wish to split this case with another producer, answer yes to the "Are there additional representatives?" question near the bottom of the screen, and enter the appropriate information. Note that there is a button near the bottom of the screen that allows you to complete and attach a cover letter to the application.
- "Representative eSignature" screen – This screen requires you to agree to a statement, enter the city and state where you are signing the application, and apply your electronic signature. After applying your eSignature you may click the blue-colored "Print Signed Application" text to open a PDF of the signed application, which may be printed or saved as a file on your hard drive. And finally, click the "Click here to Submit Application" button to submit this application to the OneAmerica home office.

eSignatures – Email Method

If you choose "Email application to client(s) for e-Signatures" the system will generate the following final screens:

- "eSignature Instructions" screen – This screen lists all of the parties to whom emails will be sent requesting their electronic signatures. At the bottom of the screen, you must create a four digit agent PIN that you will be prompted for later in an email requesting your electronic signature. This PIN does not relate to any other PIN, code or password you've ever created and will only be used for this application. You should simply enter a PIN that you will be sure to remember later on. You must also confirm your email address here.
- "eSignature Invitation" screen – This screen displays your client's PIN, which is the last four digits of his/her social security number. Be sure to remind your client that he/she will be prompted for this PIN later in an email requesting his/her electronic signature. Note that you have one last chance to confirm all email addresses on this screen. This screen also displays a copy of the client email message. Above this, you may edit the default email subject line text if you desire. Below this, you may add personalized text to the body of the email, which will appear just below the displayed message text. And finally, once all of this information is entered and confirmed, you should click the "Send Message" button to send all email(s) to your client(s) requesting their electronic signature(s). After clicking this button, the screen will display a message indicating the emails were sent.

Emails to clients emanating from OSC's email eSignature process appear to have been sent from you, the producer, rather than from OneAmerica. You may want to suggest that your clients ensure they can receive emails from your email address by making any necessary changes to their admin settings, spam blockers, etc. Each of your clients whose signatures are required will receive a separate email. For instance, if two proposed insureds share the same email address, that email address will receive two emails that must individually be acted upon. The emails will include a hyperlink that your clients should click on to login to the OSC system (note that these links will work only from the original email, and not from a forwarded email). After providing their four digit PIN, your clients must review a PDF of the application and apply their electronic signature in a manner similar to that described in the "face to face" eSignature method described above. You will be notified via email from the OSC system whenever your clients take any action, including when they login to the OSC system and when they successfully attach their electronic signatures.

After all client signatures are captured, you will receive a final email from the OSC system prompting you to review, electronically sign, and submit the application. Using the link in that email, you must login to the OSC system using the PIN you created earlier and complete the following screens:

- “Representative Information” screen – Use the “Representative’s Code” pull down box to select the code for which you wish to serve as the agent of record on this policy. **Note that this will be the code that you will be paid on for this case.** If you wish to split this case with another producer, answer yes to the “Are there additional representatives?” question near the bottom of the screen, and enter the appropriate information. Note that there is a button near the bottom of the screen that allows you to complete and attach a cover letter to the application.
- “Welcome” screen – You must review a PDF of the client-signed application and agree to a statement.
- “Apply eSignature” screen – You must agree to a final statement, enter the city and state where you are signing the application, and apply your electronic signature. After applying your eSignature you may click the blue-colored “Print Signed Application” text to open a PDF of the signed application, which may be printed or saved as a file on your hard drive. And finally, click the “Click here to Submit Application” button to submit this application to the OneAmerica home office.

eApplication Submission

Until an electronic application is submitted to OneAmerica, OSC tracks the status of your case. You can check on case status by clicking on the “View Cases” button from virtually any screen in OSC. Once on the **My Cases** screen, you will see all of your saved cases listed by name, carrier, product, status, and date modified. The status column indicates the current status of each case, including: started, locked, pending signatures, pending agency approval, submitted, etc.

If you wish to provide a copy of a signed application to an office administrator for purposes of ordering underwriting requirements, at the **My Cases** screen click on the name of the case (note that the case status shows “Complete”) to launch that case’s final “Application” screen (note that all entry fields are grayed-out). Click on the “View Forms” button located on the right side of the screen to open a PDF of the signed application. This PDF may be saved as a file on your hard drive and emailed, or printed and faxed/mailed, to your office administrator.

Please remember that OSC’s Applications system is designed to complete and deliver an electronic application to OneAmerica… but nothing beyond that point. Once submitted, your eApp’s status is no longer updated by OSC. When your eApp arrives at the OneAmerica home office, it will be treated like any other application you would normally submit. Keeping this in mind, you should follow-up on your eApps in the same manner as you normally would follow-up on any application, including checking Online Services for any outstanding requirements and policy issue status.

Case Duplication

If you want to write multiple applications on the same client, OSC provides a shortcut allowing you to duplicate a case. At the **My Cases** screen click the check box next to the case you want to duplicate (as shown by the red arrow below), then pull down the “Case Actions” menu and select “Duplicate Case” (as shown by the blue arrow below). This action creates a copy of the case, which you can then edit, sign and submit as desired.

Thank you for using OneAmerica’s Sales Connection system! For assistance or to provide feedback regarding OSC, please contact OneAmerica’s Producer Resource Center at (877) 999-9883 or via prcenter@oneamerica.com.