Any agent contracted under One Life America should be able to use email for signature through the Mobile Application process. It has been set it up for the below products. If you are contracted with any of these products, you can utilize this process. For Final Expense it is for the older age products, 50 – 85 and not the younger age products 0 – 49.

All Final Expense Plans
Home Protector
Easy Term

Below are some important items regarding the use of Email for Signature.

- The application will be completed over the phone with the applicant.
- Using our Mobile Application, you will data enter all the application information online.
- Collect signatures by Email for Signature. You will still have the option of signing on the screen if they are face to face
- If a telephone interview is required on the application, it is highly recommended these be completed at point of sale.
- Finally, you will transmit the application to the Home Office electronically.
- Agent Licenses:
    - Agents must have a life insurance license in each state in which they write business.
    - The license requirement is based upon where the applicant is located at the time the application is being taken.

Once the application is complete (everything has been filled out), you will be prompted to email the client (and others if applicable) to obtain their signature(s). You will receive an email notification once each signature(s) is completed. Once all are signatures are obtained, you will be able to submit the case to the Home Office for processing.

- Underwriting Requirements / Telephone Interviews:
- Underwriting requirements are the same as if the sales were made face to face. See the product(s) underwriting guide for Underwriting and New Business requirements.
- Sales using email for signature will not include the point of sale decision which is provided on sales made face to face today for the Final Expense 50 – 85 cases. For sales of these products, a telephone interview will be required on all sales when the Immediate or Graded Death Benefit plans are applied for (does not include applications for the Return of Premium plan).
- If a Telephone Interview is required, it is highly recommended these be completed at point-of-sale.

1. If the sale is made outside of the vendor’s hours of operation, you can contact them the following business day (with the client) to complete the interview.
2. Do not transmit the application until after the interview has been completed.
3. For complete instructions regarding the Telephone Interview, please consult the “Telephone Interview” section of the product agent guide.

Signee(s) procedures: – once the emails have been received:

- He/she will click on a link in the email, taking them to a secure website.

- Here he/she will login using the last 4 digits of his/her Social Security Number.
- All of the application documents must be reviewed (scroll completely to the end of the application packet). Afterward, he/she will type in their name, providing an electronic signature.

Transmitting the Application:

- The agent is sent a confirmation email once all of the signatures have been collected. This email will present 2 options for transmitting the application:

1. Transmit the application directly from the email. To do so, click the “here” link embedded inside of the email. No further action is needed. A screen confirming the application was successfully transmitted will appear. The case will now appear in the Applications Previously Transmitted section of the website if you wish to view it., or
2. Review the application prior to transmitting. To do so, click “InsureanceApplication.com” link embedded inside of the email. By clicking this link, you are directed to the login screen. Once logged in, click on the case in question from the “Applications in Progress” screen. If all information has been entered correctly and all signatures have been collected, you will be able to click the Submit to Home Office button. In a few seconds, the application will have been sent. (If this button is “grayed out” and not available, that indicates that some item remains outstanding. The case will now appear in the Applications Previously Transmitted section of the website.

You may also choose to review/transmit the application without using either of the 2 options described above. Any time after the application has been signed, you can transmit the app by logging into the application website. Select your case from the “Applications in Progress” and then click the Submit to Home Office button from the menu which appears. When finished, the case will now appear in the Applications Previously Transmitted section of the website.

Reminder: Until such time as the application has been successfully transmitted, the New Business staff will not have any record of a case that is in progress.