

# iGO E-App User's Guide

TLA Fully Underwritten and Living Promise  
Signature Screens (iPipeline NGSD)

United of Omaha

December 2017

## IGO E-App

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**TLA fully underwritten was converted from Classic to NGSD on 7/23/2017. Living Promise will be converted from Classic to NGSD on 12/16/2017.**

**If the case is locked prior and not unlocked the producer can continue using the classic signature screens. If the case is locked prior and unlocked after install the producer will be forced to select 'Living Promise (Current Version)' product and revalidate each screen and select a signature method using the new NGSD screen.**

## **Validate and Lock Data**

When all screens have the green check mark, the application is in good order and can be locked. Locking the application ensures that information cannot be changed from this point forward. The application can be unlocked if information needs to be updated.

If the application is not in good order, one or more of the screens in the navigation window will contain a red question mark. Click on the "Return to Incomplete Sections of the Application" button or use the navigation tree to complete the screen. The signature cannot be selected until the case is locked.

If the case is unlocked the information captured in the signature screens will have to be reentered.

**NEW** The Producer Information screen has been moved to the first screen for Living Promise only.

**NEW** The Producer Statement screen has been moved to the signature screens so the producer can answer the questions and enter the information after the required signatures have been applied.

**NEW** Each <party> will view their own consent screen with the application and apply their signature including the producer. The owner will view the point of sales forms on the consent screen.

**NEW** A Post Submission Email Set Up screen will email the application packet with all signatures when the application has been submitted to United of Omaha. The POS forms will be included in that email.

The available signature methods are displayed.

- Face to Face = Present
- Email = Not Present
- **NEW** Combination Face to Face and Email
- Print and Wet Signature – Print the application and send into Mutual of Omaha
- **NEW** Finger signing on a tablet is available

## Print and Wet Signature

The rules within the application will default the signature method:

- 1) If the Bank Service Plan account holder is 'Other' then the only signature option is Print and Wet sign.
- 2) If the Owner is not an individual and a Trust if 'Multiple Trustees all must authorize' then the only signature option is Print and Wet sign.

If Print and Wet Signature is the default signature method or selected on the Signature Method screen the screen flow is:

- Post Submission Email Set Up
- Signature Method
- Producer Statement
- Print and Wet Signature

## Post Submission Email Set Up screen – will not be applicable with Print and Wet Sign

The screenshot shows the 'Post Submission Email Set Up' screen. The top navigation bar includes 'Case Notes', 'Save', 'View Forms', 'Case Actions', and a checked checkbox. The main content area is titled 'Post Submission Email Set Up' with a sub-instruction 'Fill out the information below to send a copy of the signed application to selected parties.' A vertical sidebar on the left lists various application sections with lock icons: Proposed Insured, Owner, Beneficiaries, Plan Information, Finances, Insurance History, Application Part 2, Proposed Insured(s) History (Life One), HIV Consent (Life One), Premium Summary, Producer Information, Validate and Lock Data, Post Submission Email Set Up (which is checked), and Signature Method.

Post Submission Email Set Up	
Fill out the information below to send a copy of the signed application to selected parties.	
<b>Proposed Insured</b>	
<input type="checkbox"/> Susie Strawberry	4 Digit Pin <input type="text"/>
	Email Address <input type="text"/>
<b>Owner</b>	
<input type="checkbox"/> Berry Strawberry	4 Digit Pin <input type="text"/>
	Email Address <input type="text"/>
<b>Producer</b>	
<input checked="" type="checkbox"/> EDWARD R HINERMAN	4 Digit Pin <input type="text"/> 2557
	Email Address <input type="text"/> gretchen.engelkamp@mutualofomaha.com

At the bottom are 'Back' and 'Next >' buttons.

## Signature Method screen with Print and Wet Sign selected

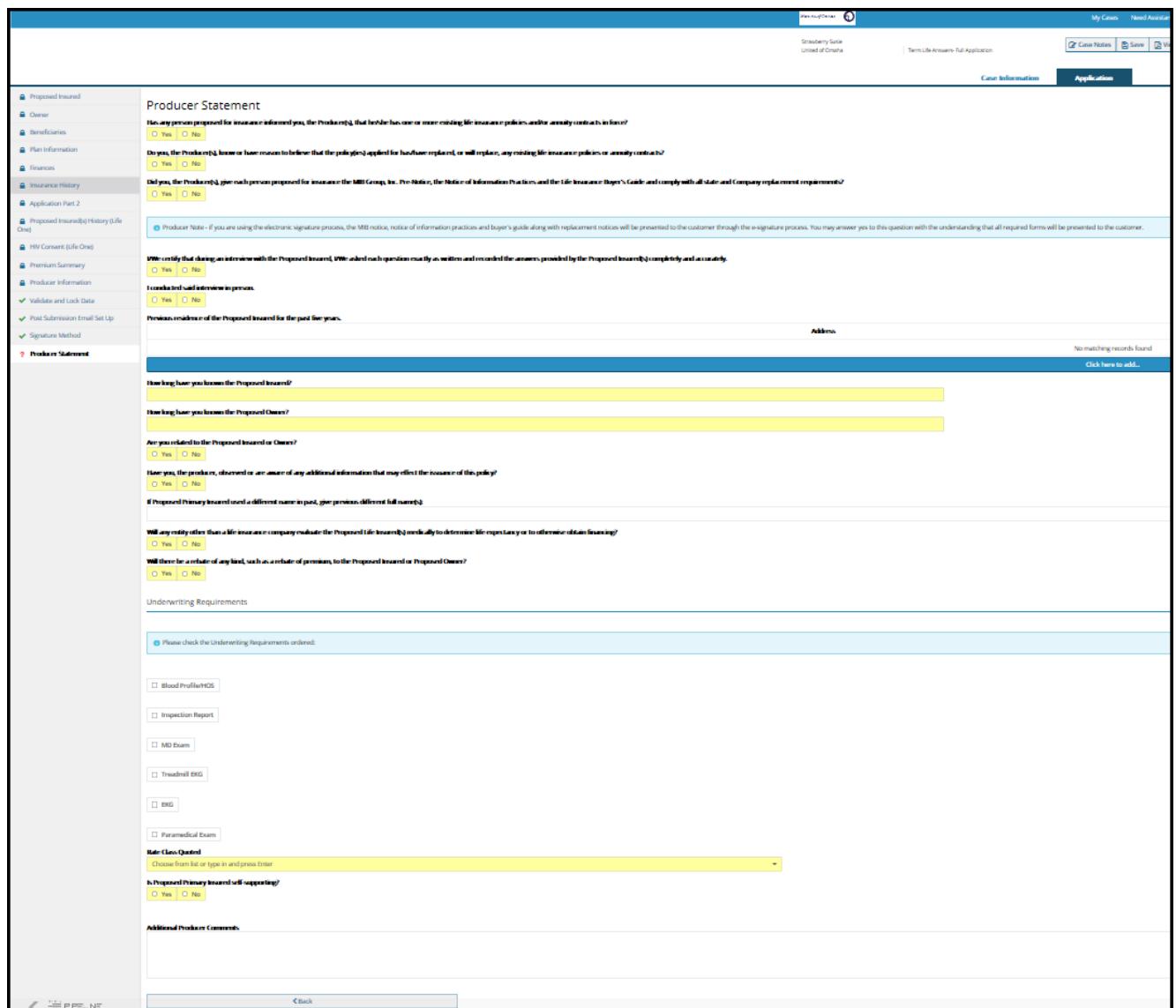
The screenshot shows the 'Signature Method' screen of a web-based application. The top navigation bar includes the 'MUTUAL of OMAHA' logo and a user profile for 'Strawberry Susie' from 'United of Omaha'. A sub-navigation bar on the right indicates the current step: 'Term Life Answers- Full Ap'. The left sidebar lists several application steps, some with padlock icons indicating they are locked or require a password. The steps are:

- Proposed Insured
- Owner
- Beneficiaries
- Plan Information
- Finances
- Insurance History
- Application Part 2
- Proposed Insured(s) History (Life One)
- HIV Consent (Life One)
- Premium Summary
- Producer Information
- Validate and Lock Data
- Post Submission Email Set Up
- Signature Method** (highlighted with a green checkmark)
- Producer Statement

The main content area is titled 'Signature Method' and contains the instruction 'Please choose a signature method:'. Two radio buttons are present: one for 'Collect all client's signatures electronically' and one for 'Print application for client's wet signature', which is checked. Below the radio buttons are two buttons: 'Back' (with a left arrow icon) and 'Next' (with a right arrow icon).

# Producer Statement screen

This screen will vary by products



The image shows a screenshot of a producer statement screen from a software application. The top navigation bar includes links for 'My Cases', 'Need Assistance', 'Case Information', and 'Application'. The main content area is titled 'Producer Statement' and contains several sections of questions and answers. On the left, a sidebar lists various application steps: Proposed Insured, Owner, Beneficiaries, Plan Information, Financials, Insurance History, Application Part 2, Proposed Insured History (Life Only), HV Consent (Life Only), Premium Summary, Producer Information, Validate and Lock Date, Post Submission Email Set Up, Signature Method, and Producer Statement (which is currently selected). The 'Producer Statement' section contains the following questions:

- Has any person proposed for insurance informed you, the Producer(s), that he/she has one or more existing life insurance policies and/or annuity contracts in force?  
○ Yes ○ No
- Does the Producer(s), know or have reason to believe that the policy(s) applied for has/have replaced, or will replace, any existing life insurance policies or annuity contracts?  
○ Yes ○ No
- Does the Producer(s), give each person proposed for insurance the MIB Group, Inc. Pre-Notice, the Notice of Information Practices and the Life Insurance Buyer's Guide and comply with all state and Company replacement requirements?  
○ Yes ○ No

Below these questions is a note: "MIB: Verify that during an interview with the Proposed Insured, MIB asked each question exactly as written and recorded the answers provided by the Proposed Insured(s) completely and accurately." The 'Producer Note' section is highlighted in blue.

Other sections include:

- How long have you known the Proposed Insured?
- How long have you known the Proposed Owner?
- Are you related to the Proposed Insured or Owner?  
○ Yes ○ No
- Has you, the producer, observed or are aware of any additional information that may effect the issuance of the policy?  
○ Yes ○ No
- If Proposed Primary Insured used a different name in past, give previous different full name(s).
- Will any other than the life insurance company evaluate the Proposed life insurance initially to determine life insurability or to otherwise obtain financing?  
○ Yes ○ No
- Will there be a relative of any kind, such as a relative of premium, to the Proposed Insured or Proposed Owner?

The 'Underwriting Requirements' section contains a note: "Please check the Underwriting Requirements ordered." Below this are several checkboxes for different types of exams:

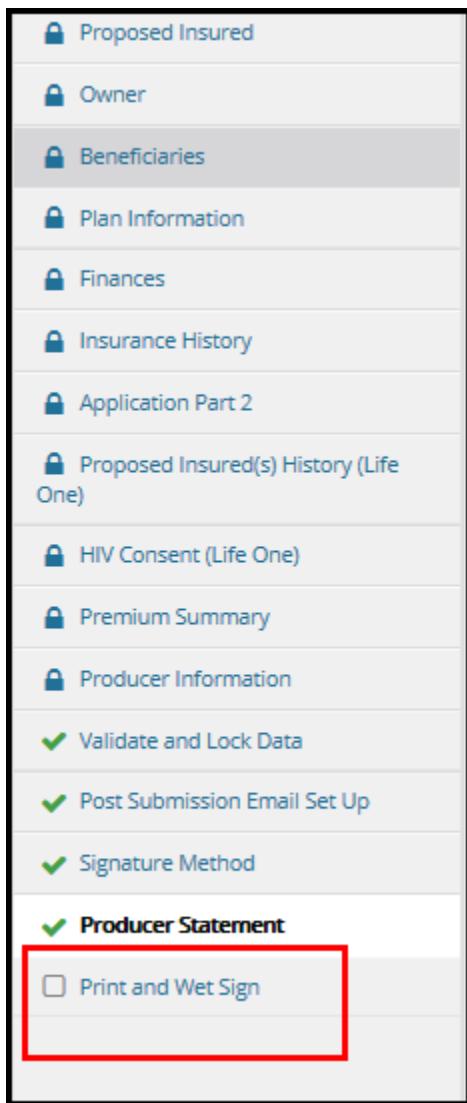
- Blood Profile/HOB
- Inspection Report
- MD Exam
- Treadmill EKG
- EKG
- Paramedical Exam

There is also a 'Rate Class Quoted' dropdown menu and a question: "Is Proposed Primary Insured self-supporting?  
○ Yes ○ No".

The 'Additional Producer Comments' section is a large text area for notes.

At the bottom of the page are 'Back' and 'Next' buttons.

**Print and Wet Sign screen – If the next button is missing on the Producer Statement screen select Print and Wet Sign on the navigation tree to go to the Print and Wet Sign.**



## Print and Wet Sign screen

Strawberry Susie  
United of Omaha | Term Life Answers- Full Application

Case Notes

Case Information Application

**Print and Wet Sign**

**In order to complete your application, please:**

1. Click on the View Application button below to review the forms.
2. Once you are satisfied that all forms are complete and ready for signature, please click on the Print button in the upper left-hand corner of the screen.
3. Review all paper forms for accuracy and completeness.
4. Obtain signatures from all required parties (owner, payor, insured(s), agent).
5. Submit the signed application and accompanying paperwork to your office through your normal submission method.

**View Application**

Print additional forms that are not included in the application package. They are either for your client or should be returned to Mutual of Omaha.

**Additional Forms**

Please remember that no cash/check should be submitted with electronic applications.

This completes the Wet Sign process. You may now logout by clicking on the Client tab at the top of the page, then click the Logout link in the upper right margin.

**Thank you for using our Electronic Application!**

## Signature Method screen Face to Face = Present

The **Post Submission Email Set Up** screen will allow the producer to select each party to receive the completed application after all signatures have been applied and the case has been submitted. The email address and PIN field is prepopulated. It can be different from the email address and PIN on the Signature Method screen. This applies to both Face to Face and Email signature method.

The party must remember their PIN in order to open their email and view the application. The PIN field should be prepopulated with the last 4 digits of their SSN but it can be changed.

The **eSignature Disclosure** screen will trigger following the Signature Method screen to capture the validation information for each party that is present except the producer. This information will continue to map to the ESIG page as it currently does today.

On the **Welcome Consent** screen each party including the Producer must:

- Must first read the Terms and Conditions of the e-sign process.
- Read the Additional Forms by clicking on the Additional Forms button if the Owner of the policy.
- Review the Application by clicking on the Review the Application button.
- The 'I have reviewed and read' checkbox is enabled for the Insured/Other Insured/Owner when all the buttons have been selected.
- The Insured/Other Insured/Owner must click the 'I Agree' button to proceed. Other Insured only applies to Term Life Answers

On the **Apply eSignature** screen each party including the Producer must:

- Check the checkbox, enter the city signed at and select the 'Apply e-Signature' button.
- On Living Promise only there will be an additional question if all parties are present : Will you be calling Apptical for a Point of Sale interview?
- If the Apptical question is answered 'yes' a message will be displayed with the phone number to call Apptical. A field will be displayed to enter the Apptical tracking ID provided to the producer from Apptical.

*Please call 1-855-464-9577 with the client present.*

- If the Apptical question is answered 'yes' but not submitted the case will auto submit within 24 to 48 hours as explained to the producer.

*All cases with an Apptical Interview are required to be submitted to United of Omaha. Please note, the case cannot be unlocked after the interview has taken place. The application will be automatically submitted within 24 to 48 hrs.*

- When the Apptical question is answered 'yes' the case cannot be unlocked. Change the answer to 'no' and the case can be unlocked. Once the Apptical tracking ID is entered the Apptical question cannot be changed.

If Face to Face = Present the screen flow is:

- Post Submission Email Set Up
- Signature Method
- eSignature Disclosures – on applies to Face to Face
- Welcome Consent – Proposed Insured
- Apply Signature – Proposed Insured
- Welcome Consent – Other Insured (only TLA, if applicable)
- Apply Signature - Other Insured (only TLA, if applicable)
- Welcome Consent – Owner (if not the Proposed Insured)
- Apply Signature – Owner (if not the Proposed Insured)
- Producer Statement
- Welcome Consent – Producer
- Apply Signature – Producer
  - Submit application to United of Omaha
  - Submit application to Case Manager if Go/No-Go

## Post Submission Email Set Up screen

Once the email is sent a Resend button will be displayed so the producer can resend the email. The producer cannot resend the email from the dashboard.

The screenshot shows the 'Post Submission Email Set Up' screen in the MutualLife Application software. The left sidebar contains a navigation menu with the following tabs:

- Proposed Insured
- Owner
- Beneficiaries
- Plan Information
- Other Insured
- Other Insured Beneficiaries
- Finances
- Insurance History
- Fit Test - Lifestyle
- Fit Test - Medical
- Application Part 2
- Proposed Insured(s) History (Life One)
- Proposed Insured(s) History (Life Two)
- HIV Consent (Life One)
- HIV Consent (Life Two)
- Premium Summary
- Producer Information
- Validate and Lock Data
- Post Submission Email Set Up (selected)
- Signature Method

The main content area is titled 'Post Submission Email Set Up' and contains the following sections:

- Proposed Insured:** A list of names (Susie Strawberry, Stephanie Strawberry, Berry Strawberry) with checkboxes for selection. To the right are fields for '4 Digit Pin' and 'Email Address'.
- Other Insured:** A list of names (Stephanie Strawberry, Berry Strawberry) with checkboxes for selection. To the right are fields for '4 Digit Pin' and 'Email Address'.
- Owner:** A list of names (Susie Strawberry, Stephanie Strawberry, Berry Strawberry) with checkboxes for selection. To the right are fields for '4 Digit Pin' and 'Email Address'.
- Producer:** A list of names (EDWARD R HINERMAN) with checkboxes for selection. To the right are fields for '4 Digit Pin' (2557) and 'Email Address' (gretchen.engelkamp@mutualofomaha.com).

At the bottom of the screen are 'Back' and 'Next' buttons.

Select the party to send the completed and signed application upon submit.

Post Submission Email Set Up

Fill out the information below to send a copy of the signed application to selected parties.

**Proposed Insured**

Susie Strawberry  4 Digit Pin  Email Address

**Other Insured**

Stephanie Strawberry  4 Digit Pin  Email Address

**Owner**

Berry Strawberry  4 Digit Pin  Email Address

**Producer**

EDWARD R HINERMAN  4 Digit Pin  Email Address

[Back](#) [Next >](#)

Here is an example of the Post Submission Email that is sent to each party

**Producer's Name** <donotreply@ipipeline.com> |  Engelskamp, Gretchen

Your United of Omaha Application - DO NOT REPLY

Retention Policy 4 Month Delete (Inbox) (4 months) Expires 11/17/2017

 Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

Hello **Name** (Owner),

Please click the button below to review your signed and submitted application.

If you have any questions, please do not hesitate to contact me at: **Producer's Email Address**

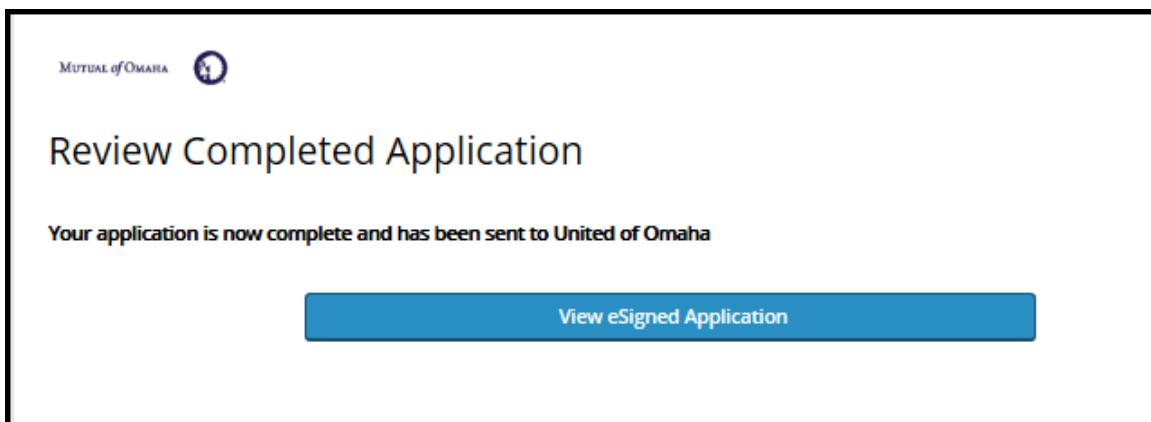
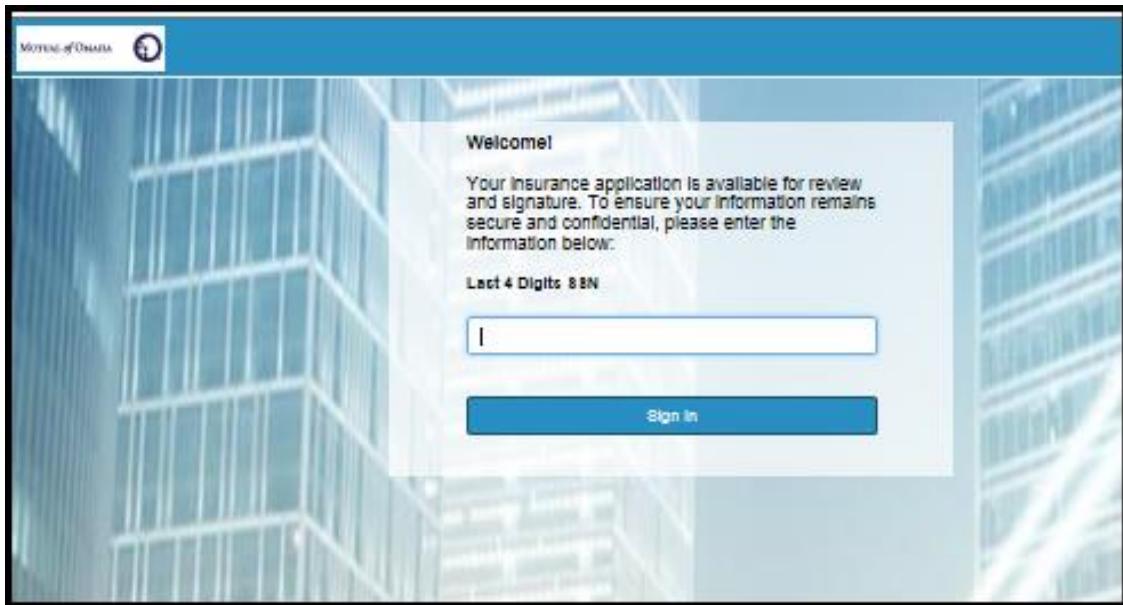
Thank you for allowing me to handle your life insurance needs.

Regards,  
EDWARD R HINERMAN

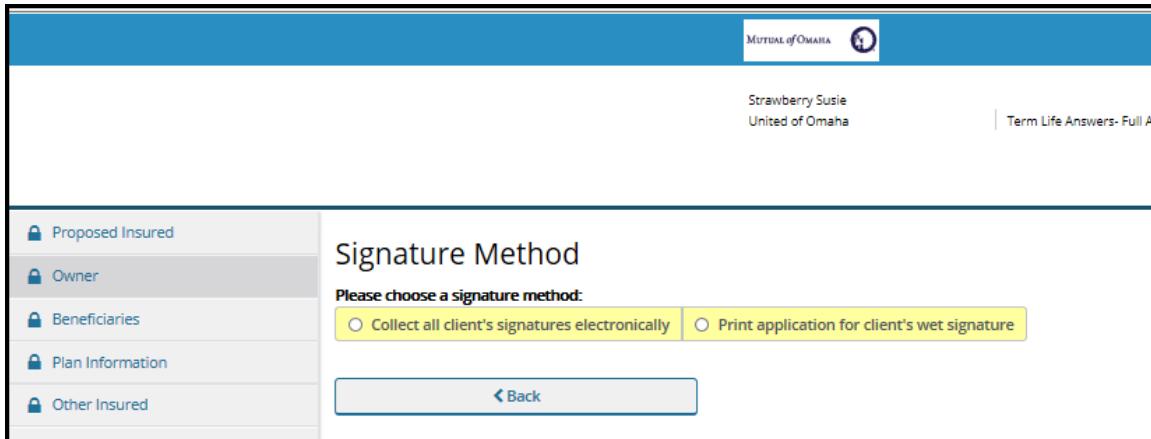
**Having trouble viewing the images in this email?**

Your email provider may have prevented the automatic download of some images contained in this message. You may manually adjust your settings to allow the images to display, or [Click Here](#) to be directed to your online application.

If you are viewing this message from within your Junk or Spam folder, you may be required to move the message to your inbox.

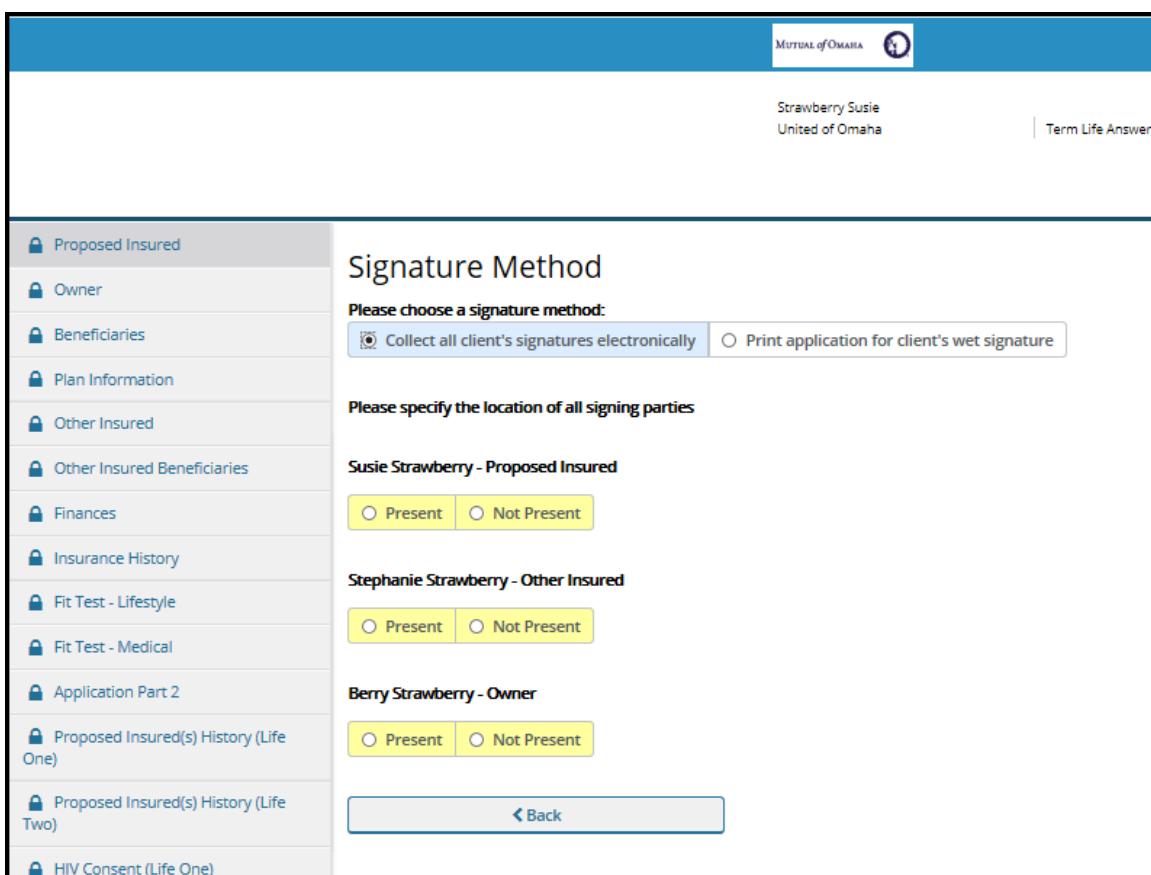


## Signature Method screen



The screenshot shows a software interface for a proposed insured. On the left is a vertical sidebar with five items: Proposed Insured (selected, highlighted in grey), Owner, Beneficiaries, Plan Information, and Other Insured. The main content area is titled "Signature Method" and contains the instruction "Please choose a signature method:" followed by two radio button options: "Collect all client's signatures electronically" (selected) and "Print application for client's wet signature". A "Back" button is at the bottom.

Select all parties to sign electronically



The screenshot shows the same software interface as the first one, but with a more detailed list of signing parties. The sidebar now includes: Proposed Insured, Owner, Beneficiaries, Plan Information, Other Insured, Other Insured Beneficiaries, Finances, Insurance History, Fit Test - Lifestyle, Fit Test - Medical, Application Part 2, Proposed Insured(s) History (Life One), Proposed Insured(s) History (Life Two), and HIV Consent (Life One). The main content area shows three specific signing parties with "Present" or "Not Present" radio buttons: "Susie Strawberry - Proposed Insured", "Stephanie Strawberry - Other Insured", and "Berry Strawberry - Owner". Each party has a pair of radio buttons labeled "Present" and "Not Present". A "Back" button is at the bottom.

Select all parties as Present = Face to Face

Proposed Insured

Owner

Beneficiaries

Plan Information

Other Insured

Other Insured Beneficiaries

Finances

Insurance History

Fit Test - Lifestyle

Fit Test - Medical

Application Part 2

Proposed Insured(s) History (Life One)

Proposed Insured(s) History (Life Two)

### Signature Method

Please choose a signature method:

Collect all client's signatures electronically  Print application for client's wet signature

Please specify the location of all signing parties

Susie Strawberry - Proposed Insured

Present  Not Present

Stephanie Strawberry - Other Insured

Present  Not Present

Berry Strawberry - Owner

Present  Not Present

Back Next

## eSignature Disclosure screen

Only displayed when any one party is Present = Face to Face

Proposed Insured

Owner

Beneficiaries

Plan Information

Other Insured

Other Insured Beneficiaries

Finances

Insurance History

Fit Test - Lifestyle

Fit Test - Medical

Application Part 2

Proposed Insured(s) History (Life One)

### eSignature Disclosure

Susie Strawberry - Proposed Insured

The proof of identification I gave to my Producer, EDWARD R HINERMAN, was

Stephanie Strawberry - Other Insured

The proof of identification I gave to my Producer, EDWARD R HINERMAN, was

Berry Strawberry - Owner

The proof of identification I gave to my Producer, EDWARD R HINERMAN, was

Case Information Application

Back

Select from the drop down the identification question for each party.  
There is no validation on how the question is answered.

Susie Strawberry - Proposed Insured

The proof of identification I gave to my Producer, EDWARD R HINERMAN, was

City you were born:

Stephanie Strawberry - Other Insured

The proof of identification I gave to my Producer, EDWARD R HINERMAN, was

State issued:  Choose from list or type in and press Enter

Berry Strawberry - Owner

The proof of identification I gave to my Producer, EDWARD R HINERMAN, was

Mother's Maiden Name:

Enter in all required fields

Susie Strawberry - Proposed Insured

The proof of identification I gave to my Producer, EDWARD R HINERMAN, was

City you were born:

Stephanie Strawberry - Other Insured

The proof of identification I gave to my Producer, EDWARD R HINERMAN, was

State issued:  CA

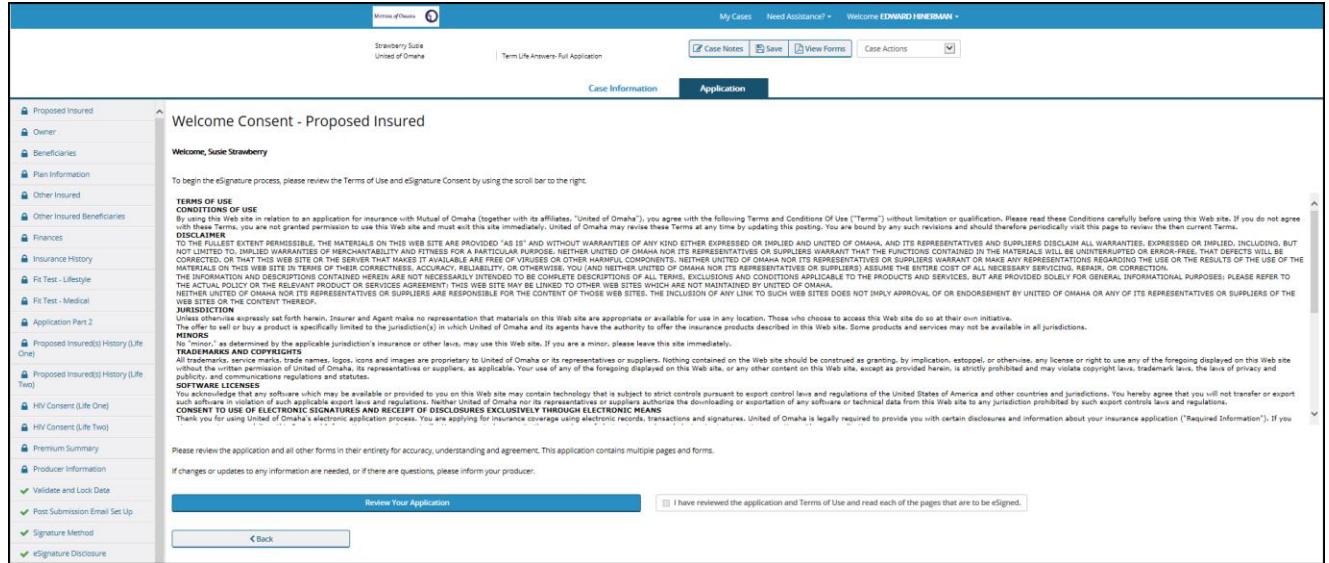
Berry Strawberry - Owner

The proof of identification I gave to my Producer, EDWARD R HINERMAN, was

Mother's Maiden Name:

## Welcome Consent – Proposed Insured

The Proposed Insured must read the Terms of Use, review the application and select the checkbox that they have reviewed. The checkbox will not be available to check until you have reviewed the application.



Welcome, **Sueie Strawberry**

To begin the eSignature process, please review the Terms of Use and eSignature Consent by using the scroll bar to the right.

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Thank you for using United of Omaha's eSignature application process. You are applying for insurance coverage using electronic records, transactions and signatures. United of Omaha is legally required to provide you with certain disclosures and information about your insurance application ("Required Information"). If you have any questions, please contact your producer.

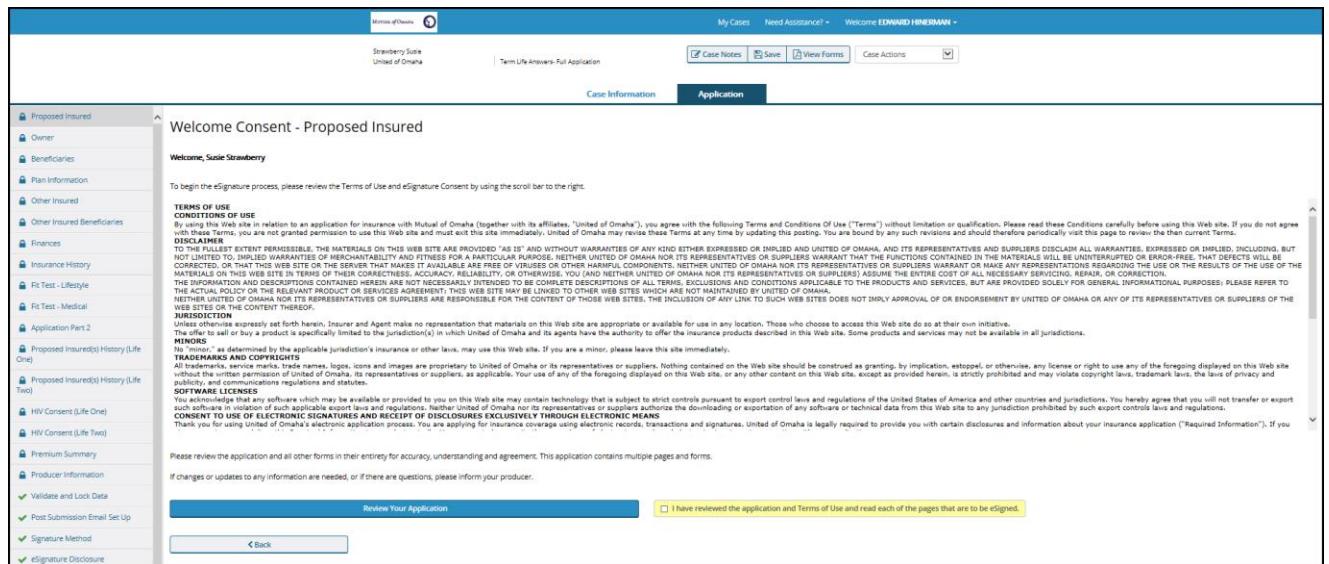
Please review the application and all other forms in their entirety for accuracy, understanding and agreement. This application contains multiple pages and forms.

If changes or updates to any information are needed, or if there are questions, please inform your producer.

**Review Your Application**

I have reviewed the application and Terms of Use and read each of the pages that are to be eSigned.

The checkbox will not be available to check until you have reviewed the application.



Welcome, **Sueie Strawberry**

To begin the eSignature process, please review the Terms of Use and eSignature Consent by using the scroll bar to the right.

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**Review Your Application**

I have reviewed the application and Terms of Use and read each of the pages that are to be eSigned.

When the checkbox is selected the NEXT button is available to continue.

## Apply eSignature – Proposed Insured

When the checkbox by the name is selected the Sign at City field is available and must be entered.

When the Signed at City field is entered and you tab the Apply eSignature button is available for the party to select and apply their signature on the application and all required forms with one click.

Strawberry State
United of Omaha
Term Life Answers - Full Application

Case Notes
 Save
 View Forms
Case Actions

My Cases
Need Assistance?
Welcome EDWARD HINERMAN •

Case Information
Application

Proposed Insured
Owner
Beneficiaries
Plan Information
Other Insured
Other Insured Beneficiaries
Finances
Insurance History
Rt Test - Lifestyle
Rt Test - Medical
Application Part 2
Proposed Insured(d) History (Life

### Apply eSignature - Proposed Insured

I, Susie Strawberry:
 I, Susie Strawberry:

I acknowledge that I have read, or had read to me, and understand all of the forms presented for my review that are applicable to this application. I agree that the electronic signature I provide below shall be applied to the applicable forms and will not be used on inapplicable forms or for future transactions. I agree, that my signature is subject to the agreement section of each form.

Please enter the city where you are signing the application.

Signed at City

Signed at State

Apply eSignature

## Welcome Consent – Other Insured

Same screen and requirements as the Proposed Insured. Only applies to TLA.

## Apply eSignature – Other Insured

Same screen and requirements as the Proposed Insured. Only applies to TLA.

## Welcome Consent – Owner

The Owner must read the Terms of Use, review the additional forms (point of sale forms), application and select the checkbox that they have reviewed. The checkbox will not be available to check until you have reviewed the application. The Additional Forms button is only displayed on the Owner's Welcome Consent screen. When the Owner and the Proposed Insured are the same the Additional Forms button will be displayed on the Proposed Insured's Welcome Consent screen.

Minors of Omaha

My Cases    Need Assistance?    Welcome EDWARD HINERMAN

Strawberry Suite  
United of Omaha

Term Life-Answers- Full Application

Case Notes     Save     View Forms    Case Actions

**Case Information**    **Application**

Proposed Insured  
 Owner  
 Beneficiaries  
 Plan Information  
 Other Insured  
 Other Insured Beneficiaries  
 Finances  
 Insurance History  
 Fit Test - Lifestyle  
 Fit Test - Medical  
 Application Part 2  
 Proposed Insured(s) History (Life One)  
 Proposed Insured(s) History (Life Two)  
 HIV Consent (Life One)  
 HIV Consent (Life Two)  
 Premium Summary  
 Producer Information  
 Validate and Lock Data  
 Post Submission Email Set Up  
 Signature Method  
 eSignature Disclosure  
 Welcome Consent - Proposed Insured

**Welcome Consent - Owner**

Welcome, Berry Strawberry

To begin the eSignature process, please review the Terms of Use and eSignature Consent by using the scroll bar to the right.

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 Thank you for using United of Omaha's electronic application process. You are applying for insurance coverage using electronic records, transactions and signatures. United of Omaha is legally required to provide you with certain disclosures and information about your insurance application ("Required Information"). If you

Please review the application and all other forms in their entirety for accuracy, understanding and agreement. This application contains multiple pages and forms.

If changes or updates to any information are needed, or if there are questions, please inform your producer.

**Additional Forms**

Review Your Application

I have reviewed the application and Terms of Use and read each of the pages that are to be eSigned.

Back

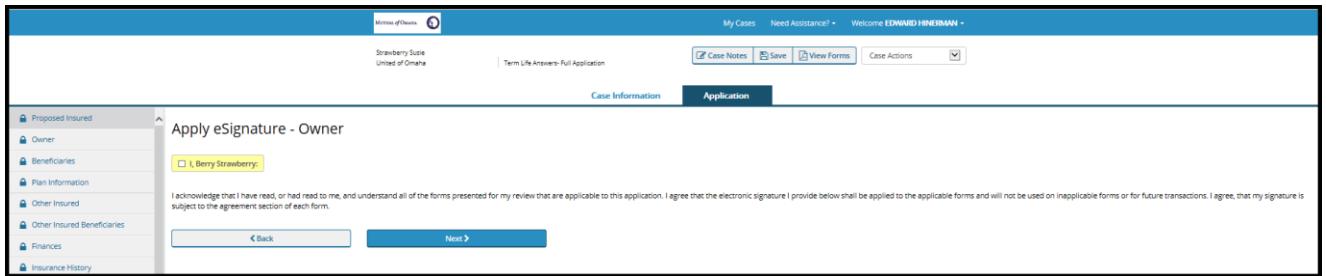
When the Additional Forms and Review Application buttons have been selected the checkbox is available to select.

The screenshot shows a web application interface for Mutual of Omaha. The top navigation bar includes 'My Cases', 'Need Assistance?', and 'Welcome EDWARD HINERMAN'. The main content area is titled 'Welcome Consent - Owner' for 'Berry Strawberry'. A sidebar on the left lists various insurance-related tabs: Proposed Insured, Owner, Beneficiaries, Plan Information, Other Insured, Other Insured Beneficiaries, Finances, Insurance History, Fit Test - Lifestyle, Fit Test - Medical, Application Part 2, Proposed Insured(s) History (Life One), Proposed Insured(s) History (Life Two), HIV Consent (Life One), HIV Consent (Life Two), Premium Summary, Producer Information, Validate and Lock Data, Post Submission Email Set Up, Signature Method, eSignature Disclosure, and Welcome Consent - Proposed Insured. The 'eSignature Disclosure' tab is selected. The main content area contains the 'TERMS OF USE' and 'DISCLAIMER' sections, followed by a large block of legal text. At the bottom, there are two buttons: 'Additional Forms' and 'Review Your Application'. To the right of these buttons is a checkbox labeled 'I have reviewed the application and Terms of Use and read each of the pages that are to be eSigned.' The 'Review Your Application' button is highlighted in blue.

When the checkbox is selected the NEXT button is available to continue.

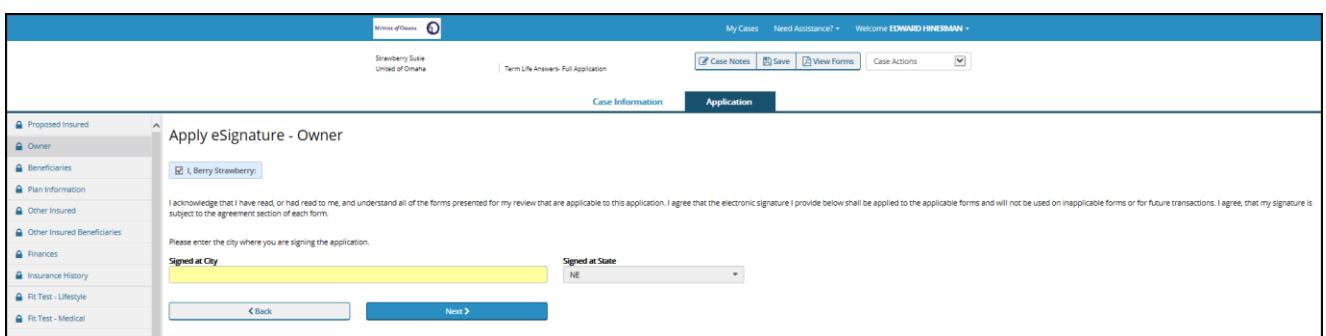
The screenshot shows the same Mutual of Omaha eSignature process as the previous one, but with a key difference: the 'eSignature Disclosure' tab in the sidebar is no longer selected. The 'Review Your Application' button is now grayed out, and instead, a blue 'Next >' button is positioned to the right of the 'Review Your Application' button. The rest of the interface, including the 'TERMS OF USE' and 'DISCLAIMER' sections and the checkbox, remains the same as in the previous screenshot.

## Apply eSignature – Owner



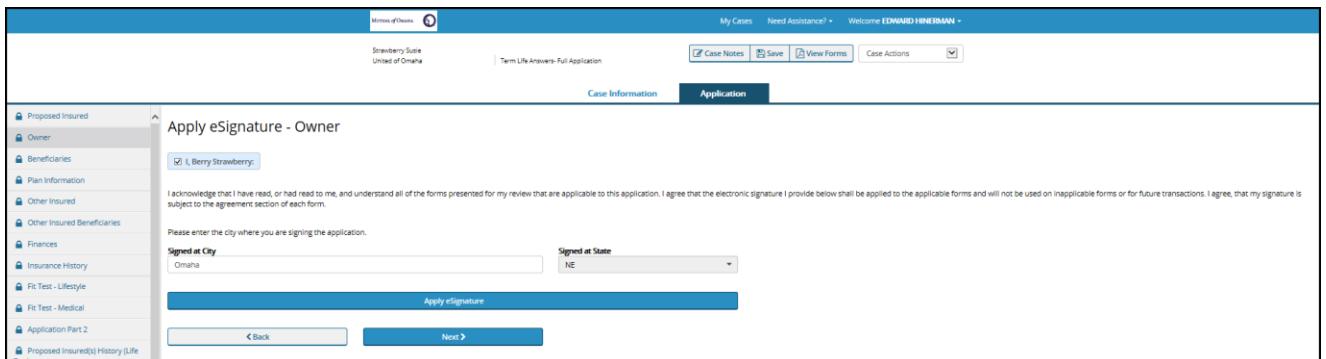
The screenshot shows the 'Apply eSignature - Owner' page. On the left, a sidebar lists various sections: Proposed Insured, Owner, Beneficiaries, Plan Information, Other Insured, Other Insured Beneficiaries, Finances, Insurance History, Fit Test - Lifestyle, and Fit Test - Medical. The 'Owner' section is currently selected. The main content area has a heading 'Apply eSignature - Owner' and a sub-section 'I, Berry Strawberry:'. Below this is a checkbox labeled 'I acknowledge that I have read, or had read to me, and understand all of the forms presented for my review that are applicable to this application. I agree that the electronic signature I provide below shall be applied to the applicable forms and will not be used on inapplicable forms or for future transactions. I agree, that my signature is subject to the agreement section of each form.' Below the checkbox are 'Back' and 'Next' buttons. The 'Application' tab is selected at the top right.

When the checkbox by the name is selected the Sign at City field is available and must be entered.



The screenshot shows the 'Apply eSignature - Owner' page with the 'Owner' checkbox selected. The 'Signed at City' field is now active and highlighted in yellow. The 'Signed at State' dropdown menu shows 'NE' (Nebraska). The 'Back' and 'Next' buttons are visible at the bottom. The 'Application' tab is selected at the top right.

When the Signed at City field is entered and you tab the Apply eSignature button is available for the party to select and apply their signature on the application and all required forms with one click.



The screenshot shows the 'Apply eSignature - Owner' page with the 'Owner' checkbox selected. The 'Signed at City' field contains the text 'Omaha'. The 'Signed at State' dropdown menu shows 'NE' (Nebraska). The 'Apply eSignature' button is highlighted in blue. The 'Back' and 'Next' buttons are visible at the bottom. The 'Application' tab is selected at the top right.

## Producer Statement screen

The producer statement screen was moved from before Lock and Unlock Data screen so the parties do not need to be present for the producer to complete.

The producer statement screen will vary by product and state.

If any one party is signing by Not Present = Email, the producer will receive an email stating the party has completed their signature and the producer should access the case to complete the producer's signature.

The producer will access the case through their dashboard, complete the producer statement screen and continue to the producer's consent and apply signature screen. The producer can select 'e-sign' from the Case Action drop down to continue to the producer statement screen.

The screenshot shows the 'Producer Statement' screen within a software application. The left sidebar lists various sections: Proposed Insured, Owner, Beneficiaries, Plan Information, Other Insured, Other Insured Beneficiaries, Financials, Insurance History, HI Test - LifeStyle, HI Test - Medical, Application Part 2, Proposed Insured(s) History (Life Test), Proposed Insured(s) History (Life Test), HIV Consent (Life One), HIV Consent (Life Two), Premium Summary, Producer Information, Underwriting Requirements, and Producer Statement. The 'Producer Statement' section is the active tab. It contains several questions with radio button options (Yes/No) and a text input field for 'Producer Note'. The 'Underwriting Requirements' section includes a list of checkboxes for medical tests and a dropdown menu for 'Underwriting Requirements'. At the bottom, there are 'Back' and 'Next' buttons.

When all required fields have been completed the NEXT button will be displayed for the producer to continue.

Producer Statement

Has any person proposed for insurance informed you, the Producer(s), that he/she has one or more existing life insurance policies and/or annuity contracts in force?

Do you, the Producer(s), know or have reason to believe that the policy(s) applied for has been replaced, or will replace, any existing life insurance policies or annuity contracts?

Did you, the Producer(s), give each person proposed for insurance the MIB Group, Inc. Pre-Notice, the Notice of Information Practices and the Life Insurance Buyer's Guide and comply with all state and Company replacement requirements?

Producer Note - If you are using the electronic signature process, the MIB notice, notice of information practices and buyer's guide along with replacement notices will be presented to the customer through the e-signature process. You may answer yes to this question with the understanding that all required forms will be presented to the customer through the e-signature process.

I/We certify that during an interview with the Proposed Insured, I/We asked each question exactly as written and recorded the answers provided by the Proposed Insured(s) completely and accurately.

I/We have read and reviewed in person:

Previous residence of the Proposed Insured for the past five years.

Address:

How long have you known the Proposed Insured?

How long have you known the Proposed Owner?

Are you related to the Proposed Insured or Owner?

Has you, the producer, observed or are aware of any additional information that may affect the issuance of this policy?

If Proposed Primary Insured used a different name in past, give previous different full name(s).

Will any entity other than a life insurance company evaluate the Proposed life Insured(s) medically to determine life expectancy or to otherwise obtain financing?

Will there be a rebate of any kind, such as a rebate of premium, to the Proposed Insured or Proposed Owner?

Underwriting Requirements

Please check the Underwriting Requirements ordered:

Blood Profile/HOS

Inspection Report

MD Exam

Treadmill EKG

EKG

Paramedical Exam

Rate Class Quoted  
Preferred Non-Tobacco

Is Proposed Primary Insured self-supporting?

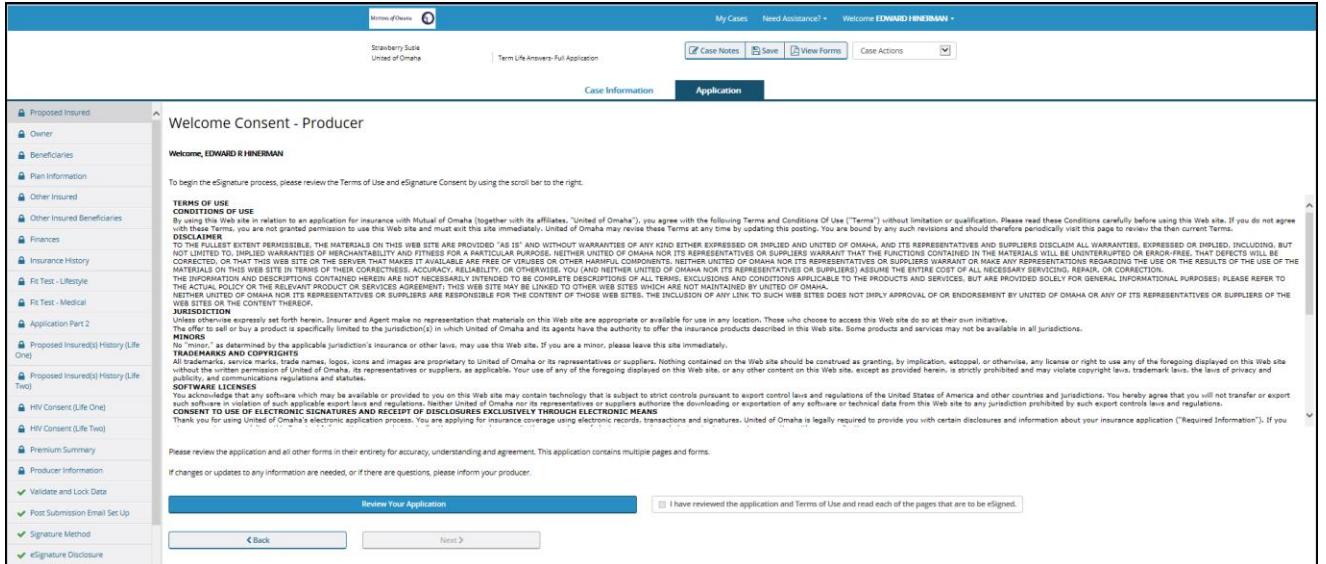
Yes  No

Additional Producer Comments:

Back Next >

## Welcome Consent – Producer

The Producer must read the Terms of Use, review the application and select the checkbox that they have reviewed. The checkbox will not be available to check until you have reviewed the application.



Welcome, EDWARD R HINERMAN

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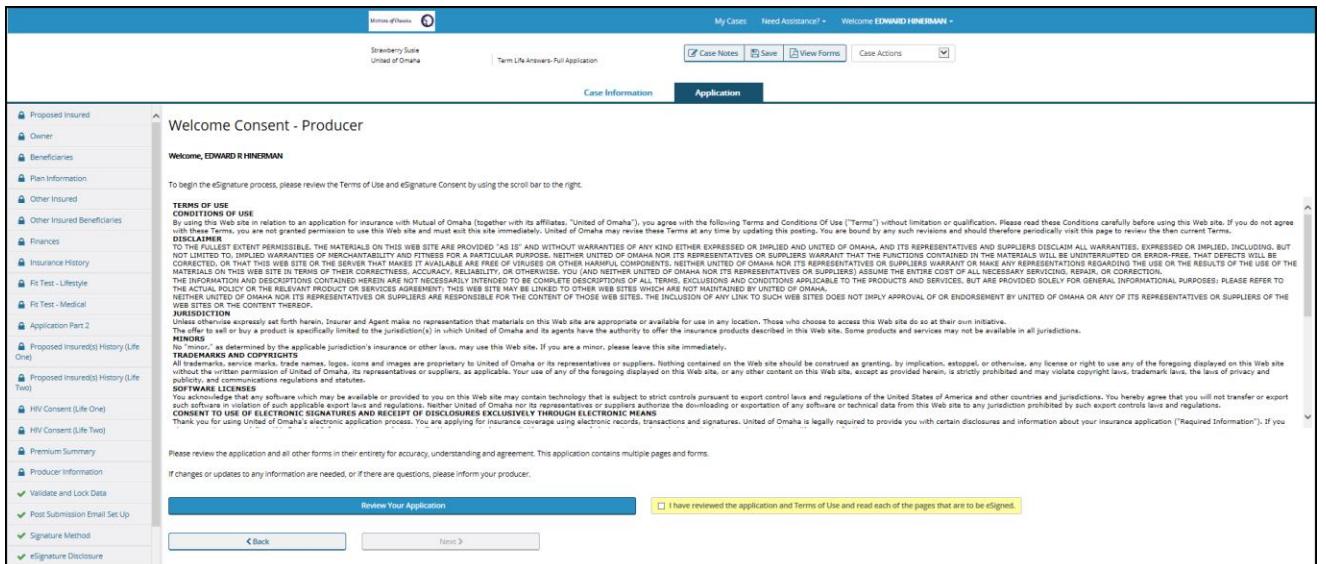
I have reviewed the application and Terms of Use and read each of the pages that are to be e-signed.

**Review Your Application**

**Case Information** **Application**

Proposed Insured, Owner, Beneficiaries, Plan Information, Other Insured, Other Insured Beneficiaries, Finances, Insurance History, Fit Test - Lifestyle, Fit Test - Medical, Application Part 2, Proposed Insured(s) History (Life One), Proposed Insured(s) History (Life Two), HIV Consent (Life One), HIV Consent (Life Two), Premium Summary, Producer Information, Validate and Lock Data, Post Submission Email Set Up, Signature Method, eSignature Disclosure

The checkbox will not be available to check until you have reviewed the application.



Welcome, EDWARD R HINERMAN

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If changes or updates to any information are needed, or if there are questions, please inform your producer.

I have reviewed the application and Terms of Use and read each of the pages that are to be e-signed.

**Review Your Application**

**Case Information** **Application**

Proposed Insured, Owner, Beneficiaries, Plan Information, Other Insured, Other Insured Beneficiaries, Finances, Insurance History, Fit Test - Lifestyle, Fit Test - Medical, Application Part 2, Proposed Insured(s) History (Life One), Proposed Insured(s) History (Life Two), HIV Consent (Life One), HIV Consent (Life Two), Premium Summary, Producer Information, Validate and Lock Data, Post Submission Email Set Up, Signature Method, eSignature Disclosure

When the checkbox is selected the NEXT button is available to continue.

## Apply eSignature – Producer

When the checkbox by the name is selected the Sign at City field is available and must be entered.

When the Signed at City field is entered and you tab the Apply eSignature button is available for the party to select and apply their signature on the application and all required forms with one click.

Apply eSignature - Producer

I, EDWARD R HINERMAN

I acknowledge that I have read, or had read to me, and understand all of the forms presented for my review that are applicable to this application. I agree that the electronic signature I provide below shall be applied to the applicable forms and will not be used on inapplicable forms or for future transactions. I agree, that my signature is subject to the agreement section of each form.

Please enter the city where you are signing the application.

Signed at City: Omaha

Signed at State: NE

Apply eSignature

Back

After the Apply eSignature button is selected the Print Signed Application button is available. The completed application and all required forms will show the signatures of all required parties.

**After you select the Submit to United of Omaha button you will not be able to select the Print Signed Application again to view the application and forms. You can select the Submit to United of Omaha button without viewing the Print Signed Application button.**

Apply eSignature - Producer

I, EDWARD R HINERMAN

I acknowledge that I have read, or had read to me, and understand all of the forms presented for my review that are applicable to this application. I agree that the electronic signature I provide below shall be applied to the applicable forms and will not be used on inapplicable forms or for future transactions. I agree, that my signature is subject to the agreement section of each form.

Please enter the city where you are signing the application.

Signed at City: Omaha

Signed at State: NE

Apply eSignature

Print Signed Application

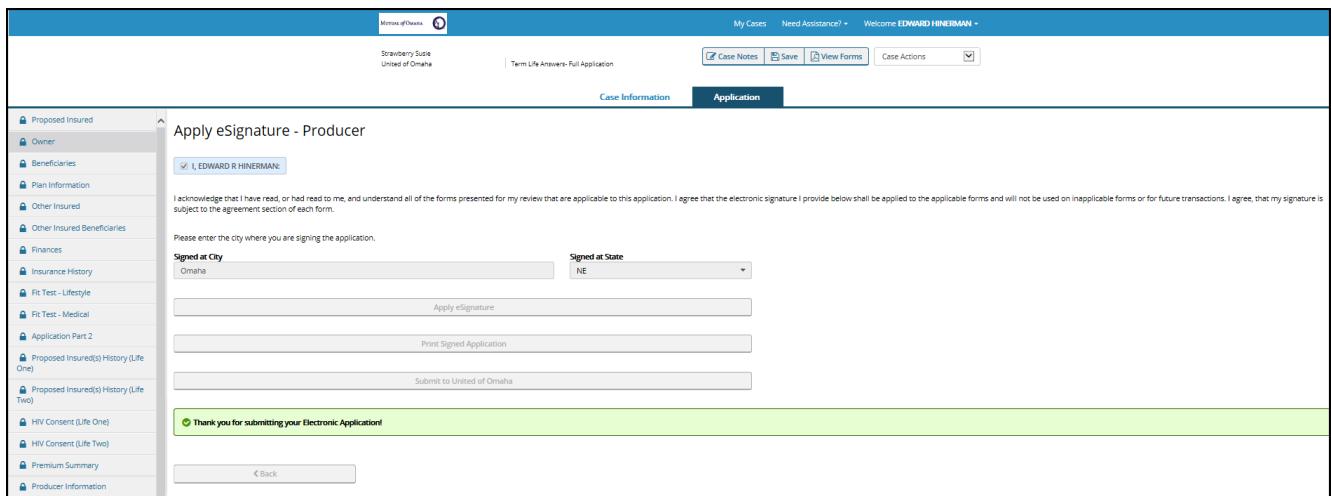
Submit to United of Omaha

Back

The application is submitted when you receive the message 'Thank you for submitting your Electronic Application!' For Go/No-Go cases it will say 'Your application has been submitted to the broker.'

When the application is submitted the Post Submission Email will be sent to each selected party with a link to the completed signed application and forms.

This is the same submit process for Face to Face and Email signature methods.



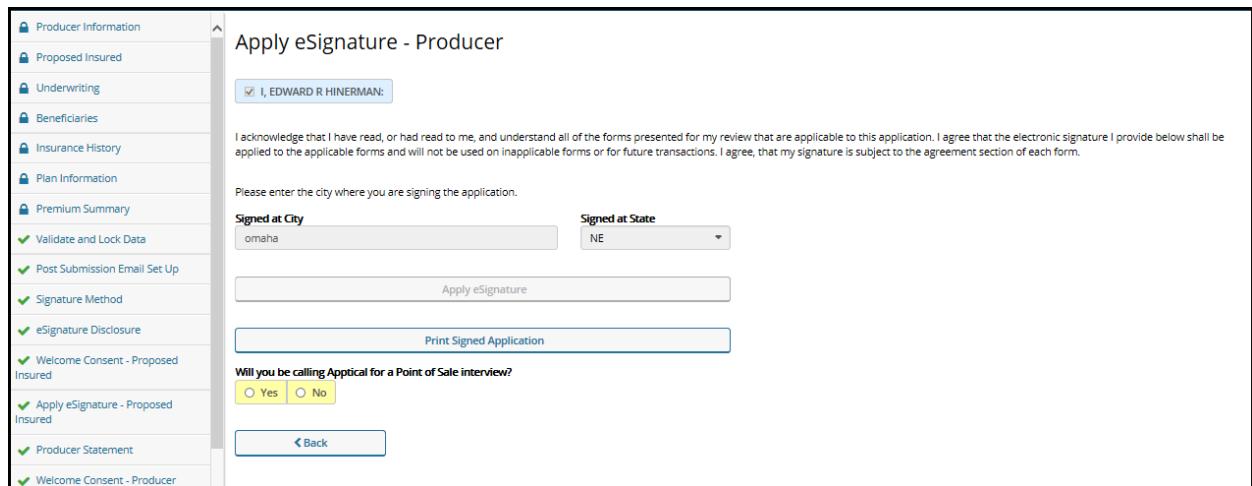
The screenshot shows a web-based application for electronic signature. The top navigation bar includes 'My Cases', 'Need Assistance?', and 'Welcome EDWARD HINERMAN'. The main content area is titled 'Apply eSignature - Producer'. On the left, a sidebar lists various sections: 'Proposed Insured', 'Owner', 'Beneficiaries', 'Plan Information', 'Other Insured', 'Other Insured Beneficiaries', 'Finances', 'Insurance History', 'Fit Test - Lifestlye', 'Fit Test - Medical', 'Application Part 2', 'Proposed Insured(s) History (Life One)', 'Proposed Insured(s) History (Life Two)', 'HIV Consent (Life One)', 'HIV Consent (Life Two)', 'Premium Summary', and 'Producer Information'. The 'Proposed Insured' section is currently expanded. The main form area contains a checkbox for 'I, EDWARD R HINERMAN' and a statement about electronic signature application. It includes fields for 'Signed at City' (set to 'Omaha') and 'Signed at State' (set to 'NE'). Below these are buttons for 'Apply eSignature', 'Print Signed Application', and 'Submit to United of Omaha'. A green banner at the bottom states 'Thank you for submitting your Electronic Application!' with a small gear icon. At the bottom left is a 'Back' button.

## Apptical question, messages and tracking id field

Apptical provides the option of a point of sale (POS) interview and underwriting decision, prior to the Producer submitting the application. Producers will have the option to use this POS process, or they can submit the application through the existing process which could include a phone interview after the application has been received.

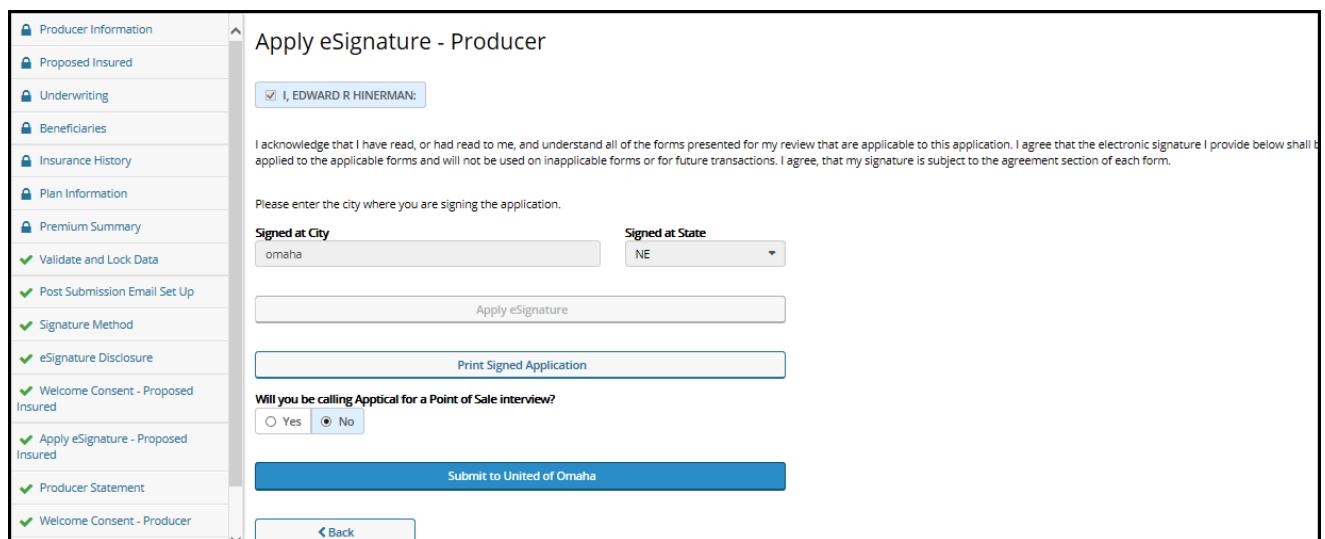
- Only available on Living Promise
- All signers must be present = Face to Face signature

If all <parties> are present (Face to Face) the Apptical question is displayed after the Producer applies their signature.



The screenshot shows the 'Apply eSignature - Producer' page. On the left is a vertical navigation menu with items like 'Producer Information', 'Proposed Insured', 'Underwriting', etc. The main area has a heading 'Apply eSignature - Producer' and a sub-section 'I, EDWARD R HINERMAN:'. It contains a checkbox for accepting terms and conditions. Below this is a section for entering the signing location ('Signed at City: omaha', 'Signed at State: NE'). There are buttons for 'Apply eSignature' and 'Print Signed Application'. A question 'Will you be calling Apptical for a Point of Sale interview?' has 'No' selected. At the bottom are 'Back' and 'Submit' buttons.

If the Apptical question is answered 'no' the submit button is displayed.



The screenshot shows the same 'Apply eSignature - Producer' page as the previous one, but with a different configuration. The 'Will you be calling Apptical for a Point of Sale interview?' question now has 'Yes' selected. The 'Submit' button at the bottom is highlighted in blue, indicating it is active.

If the Apptical question is answered 'yes' additional messages and field to enter the Apptical tracking ID is displayed. When the Apptical question is answered 'yes' the case is locked. You can change the answer to 'no' if you need to unlock the case however once the Apptical tracking ID is entered you cannot change the answer to 'no'.

The screenshot shows a portion of the Apptical application. At the top, a question asks, "Will you be calling Apptical for a Point of Sale interview?" with "Yes" and "No" radio buttons. The "Yes" button is selected. Below this is a yellow warning box: "⚠ Please call 1-855-464-9577 with the client present." A red arrow points to the "Apptical Tracking ID" field, which contains the value "1234567". Another yellow warning box states: "⚠ All cases with an Apptical Interview are required to be submitted to United of Omaha. Please note, the case cannot be unlocked after the interview has taken place. The application will be automatically submitted within 24 to 48 hrs." A red arrow points to the "Note to UW" section at the bottom, which contains the text "Question 2. on Part 2 of the UW questions needs to be change to no." A red arrow points to the "Note to UW" text, with the label "Note to UW" in red text next to it.

Apptical will provide the producer a tracking ID that should be entered in the Apptical tracking ID field. Once the tracking ID is entered the answer to the Apptical question cannot be changed. If the case is not submitted, it will be automatically submit to United of Omaha within 24 – 48 hours. The case will show a status of 'Abandon' on the producer's dashboard. Cases that normally submit to the BGA case manager will be submitted directly to Mutual on an abandon case only.

The Apptical question and tracking ID is on the Producer Report and the comments in the textbox for notes is printed on the overflow page of the application.

**If the client does not want to proceed with the policy once they have called Apptical, the producer can add a comment to withdraw the application and the underwriter will see the note when it is received.**

**If the producer didn't enter any notes and the application has been auto-submitted, the producer can call the UW Call Center 1-800-775-7896 or Sales Support 1-800-693-6083. If the case has been assigned, the producer can email the Underwriter directly.**

## **Signature Method screen Email = Not Present**

Rules within the application will default the signature method for each <party> :

- 1) If the initial payment is by credit card then the cardholder will only have Email signature = Not Present option

The **Post Submission Email Set Up** screen will allow the producer to select each party to receive the completed application after all signatures have been applied and the case has been submitted. The email address and PIN field is prepopulated. It can be different from the email address and PIN on the Signature Method screen. This applies to both Face to Face and Email signature method.

Only the Owner or Proposed Insured if they are the Owner, will have an Additional Forms button to view the point of sales forms.

The email sent to each party will have the same Welcome Consent and Apply Signature screen as Face to Face. **The only difference is the cardholder's email will have fields to enter their credit card information.**

If any one party is signing by Email, the producer will receive an email notifying them when each party has completed their signature. When all signatures have been applied the producer will receive an email telling him to access the case to complete their signature and submit the application.

The producer will not access the case through the email. They will log onto their dashboard and open the case. They will complete the Producer Statement screen, Welcome Consent – Producer and apply their signature on the Apply Signature – Producer screen.

On the **Signature Method** screen the Email and PIN are required. These fields are prepopulated with the Email and last 4 digits of the party's SSN but they can be changed. The party must remember their PIN in order to open the email to view their application and apply their signature. The email can be resent from the producer's dashboard Case Details as it currently does today or from the Signature Method screen.

If Email = Not Present the screen flow is:

- Post Submission Email Set Up
- Signature Method
- Welcome Consent – Proposed Insured sent in email
- Apply Signature – Proposed Insured sent in email
- Welcome Consent – Other Insured (if applicable) sent in email
- Apply Signature - Other Insured (if applicable) sent in email
- Welcome Consent – Owner (if not the Proposed Insured) sent in email
- Apply Signature – Owner (if not the Proposed Insured) sent in email
- **Email to Producer stating to access the case to complete the signature process**
- Producer Statement
- Welcome Consent – Producer
- Apply Signature – Producer
  - Submit application to United of Omaha
  - Submit application to Case Manager if Go/No-Go

## Post Submission Email Set Up screen

Refer to Present = Face to Face section see page 10

## Signature Method screen Not Present = Email

The email address will be prepopulated if an email was entered previously.

Example if email address was not entered previously

MUTUAL OF OMAHA

Strawberry Susie  
United of Omaha

Case Information

Signature Method

Please choose a signature method:

Collect all client's signatures electronically  Print application for client's wet signature

Please specify the location of all signing parties

Susie Strawberry - Proposed Insured

Present  Not Present

Email

4 Digit PIN

9879

Back

Example if email address was previously entered

When all required fields are entered the Send Emails button will be displayed.  
 When the Send Emails button is selected all parties with Not Present = Email will be sent for them to review the application and apply their signature.  
 The emails are sent concurrently and not consecutively. See page 37

The producer can resend the email from the Signature Method screen or from the dashboard.

The screenshot shows the 'Signature Method' screen within the Mutual of Omaha software. The sidebar on the left lists steps: Proposed Insured, Beneficiaries (selected), Plan Information, Finances, Insurance History, Application Part 2, Proposed Insured(s) History (Life One), HIV Consent (Life One), Premium Summary, Bank Service Plan, Producer Information, Validate and Lock Data, Post Submission Email Set Up, and Signature Method. The main area is titled 'Signature Method' and contains instructions: 'One or more signatures have already been captured on this application, or emails have been sent out for signatures. You will have to unlock the application first to change any information on this screen. Please return to the Lock screen.' It asks to choose a signature method (Collect all client's signatures electronically or Print application for client's wet signature) and specifies the location of signing parties (Present or Not Present). It shows an email address (gretchen.engelkamp@mutualofomaha.com) and a 4-digit PIN (8672). A 'Resend Email' button is present. Navigation buttons 'Back' and 'Next' are at the bottom.

## Cardholder's Email

The cardholder's email will be the same as all Welcome Consent screen **EXCEPT** it will require the cardholder to enter their credit card information. The cardholder selected on the Premium Summary screen and the address will be prepopulated.

The screenshot shows a credit card information entry screen. It includes fields for Card number, Expiration date, Cardholder name (Jane Doe), Premium amount (\$186.01), Billing statement address (Street address: 2112 Burt Street, City: Omaha, State: NE, ZIP: 68102-), and a 'Submit' button. A note at the bottom states: 'This is the last opportunity you will have to view or change your credit card information.' Below the form, a note says: 'To begin the e-Signature process, please review the Terms of Use and e-Signature Consent by using the scroll bar to the right.' At the bottom, there are links for 'TERMS OF USE' and 'CONDITIONS OF USE'.

**IMPORTANT:**

**Please instruct the cardholder that they can only enter a valid VISA or MASTERCARD number.**

When all the required fields are entered the Submit button will be displayed. There will NOT be a hold placed on the account. The payment is not taken from the account until the application is approved and issued.

You selected to pay the initial premium by credit card.

If you are not on a current browser your credit card information will not be accepted. If an error occurs, restart this process using the most current version of a modern browser or contact your agent.

**Card number**  
4242424242424242

**Expiration date**  
01/21

**Cardholder name**  
Jane Doe

**Premium amount**  
\$186.01

**Billing statement address:**

**Street address**  
2112 Burt Street

**City**  
Omaha

**State**  
NE

**ZIP**  
68102-\_\_\_\_

**Submit**

This is the last opportunity you will have to view or change your credit card information.

To begin the e-Signature process, please review the Terms of Use and e-Signature Consent by using the scroll bar to the right.

When the Submit button is selected and the transaction was sent successfully a message will be displayed.

**State**

NE

The credit card information was successfully validated.

The <party> will continue to read the Terms of Use, Additional Forms, Review the Application and select the checkbox.

**Billing statement address:**

**Street address**  **City**

**State**  **ZIP**

The credit card information was successfully validated.

To begin the e-Signature process, please review the Terms of Use and e-Signature Consent by using the scroll bar to the right.

**Terms.**  
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**TRADEMARKS AND COPYRIGHTS**  
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Please review the application and all other forms in their entirety for accuracy, understanding and agreement. This application contains multiple pages and forms.

If changes or updates to any information are needed, or if there are questions, please inform your producer.

**Additional Forms**

I have reviewed the application and Terms of Use and read each of the pages that are to be eSigned.

## Apply eSignature screen

The party can view and print a copy of the signed application but it will only show the signatures of any party that has applied their signature. It will not have all the required signatures at this time. The Post Submission Email will send the application with all required signatures when the application is submitted.

### Apply eSignature

I, Susie Strawberry:

I acknowledge that I have read, or had read to me, and understand all of the forms presented for my review that are applicable to this application. I agree that the electronic signature I provide below shall be applied to the applicable forms and will not be used on inapplicable forms or for future transactions. I agree, that my signature is subject to the agreement section of each form.

Please enter the city where you are signing the application.

Signed at City	Signed at State
omaha	NE

[Apply eSignature and Submit to Agent](#) [Decline eSignature](#)

Your application review and eSignature process are now complete and your eSignature has been applied to the document(s) that you reviewed. An email has been sent to your Agent advising him/her that you have completed the eSignature process.

Please note that this application is not an offer for insurance. If you have any questions, please contact your agent.

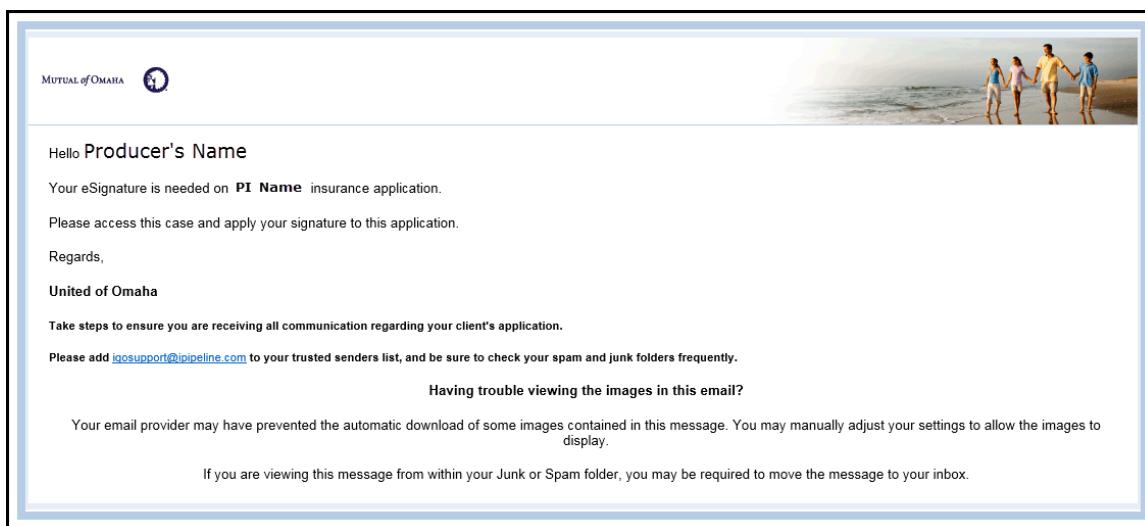
After closing this screen, you will not be able to access this site again to review your application.

[View & Print Copy of Signed Application](#)

 Thank you for submitting your electronic application to United of Omaha Life Insurance Company. Your eSignature process is now complete. You may close the browser to exit.

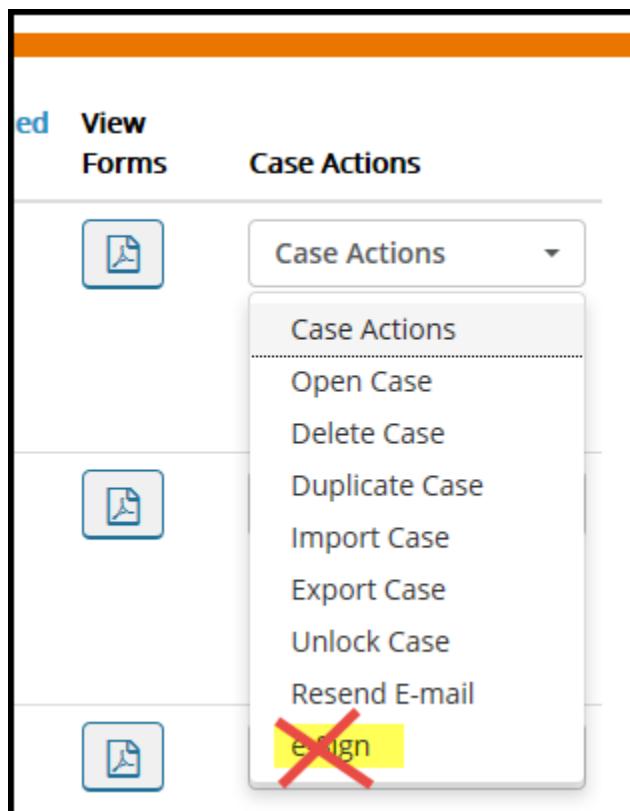
## Producer Email to Access Case email sent to Producer

The Producer will receive an email when all parties have completed their signature.



The producer will have to access the case from their dashboard. There is not a link in the email to access the case.

When the producer goes to the dashboard to access the case, **DO NOT** select 'e-Sign' from the Case Action drop down to complete the signature. The producer should select 'Open Case'. On the Case Information screen select the Application tab at the top. This will take the producer to the Producer Statement screen.



### **Producer Statement screen**

Refer to Present = Face to Face section on page 21

### **Welcome Consent – Producer screen**

Refer to Present = Face to Face section on page 23

### **Apply eSignature screen**

Refer to Present = Face to Face section on page 24

## Producer Notification

You will be notified by email when the proposed insured:

- Begins the signature process
- Attempts unsuccessfully to log into the application
- Is locked out of the application by trying to access it three times unsuccessfully
- Declines the signature process
- Has not attempted to sign the application within 7 business days
- Completes the signature process

If a problem occurs during the e-signature process, contact I-Pipeline's support team at 800-641-6557. Mutual of Omaha Agency Sales Support can be reached at (877) 617-5589 and Broker Support at (800) 693-6083.

## Producer's Thank You

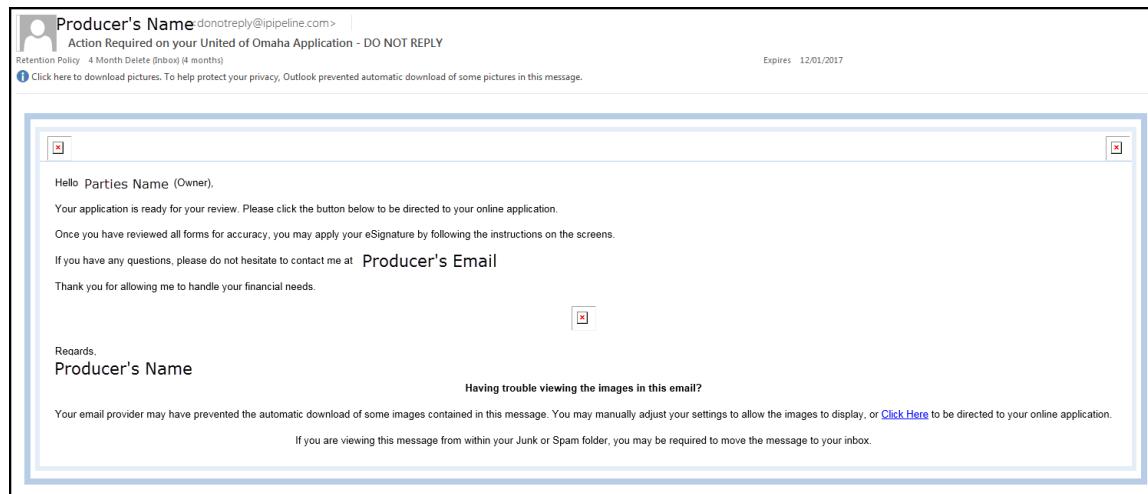
You will get a Thank you message which confirms the application has been submitted. The application will be submitted to:

- United of Omaha for processing if the application was completed on SPA, or
- the BGA, if completed on the BGA's website.

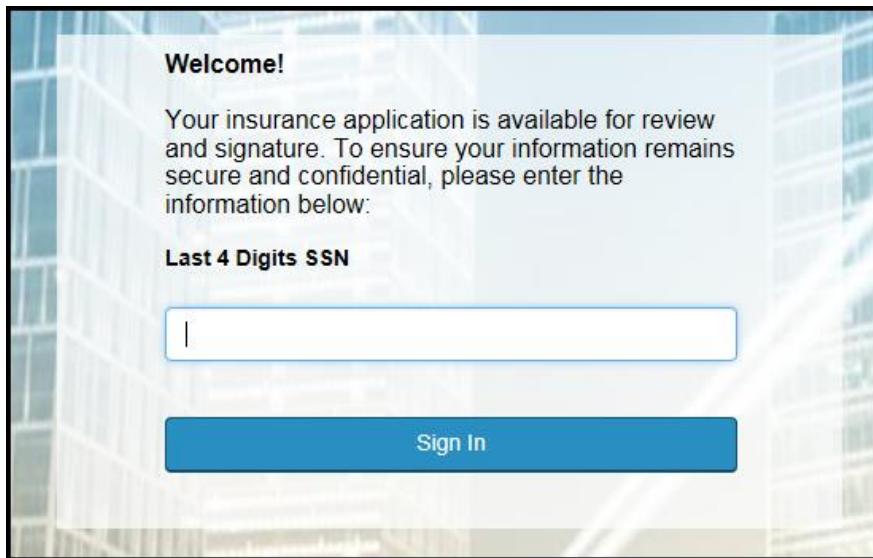
If a BGA is set up with Go/No-Go the application will be submitted to the marketer's case manager for them to review and submit to Mutual of Omaha

## Client's initial email to view and sign application

Emails are sent concurrently and not consecutively



In the future the label will be change to PIN



## Decline

If the I Decline button is selected on the Welcome Consent or Apply eSignature screen, an email is sent to the producer.

A screenshot of the "Welcome Consent" screen for Mutual of Omaha. At the top, it says "Welcome Susie Strawberry". Below that, a message reads: "To begin the e-Signature process, please review the Terms of Use and e-Signature Consent by using the scroll bar to the right." The "TERMS OF USE" and "CONDITIONS OF USE" sections are visible, detailing the terms of use for the website. The "DISCLAIMER" section follows, containing a detailed statement about the materials provided. The "JURISDICTION" section states that the website is not intended for use in any location. The "Please review the application and all other forms in their entirety for accuracy, understanding and agreement. This application contains multiple pages and forms." and "If changes or updates to any information are needed, or if there are questions, please inform your producer." sections are also present. At the bottom, there are two buttons: "Review Your Application" and "I Decline" (which is highlighted with a red box), and a checkbox with the text: "I have reviewed the application and Terms of Use and read each of the pages that are to be eSigned." A "I Agree" button is also present.

MUTUAL of OMAHA 

## Apply eSignature

I, Susie Strawberry:

I acknowledge that I have read, or had read to me, and understand all of the forms presented for my review that are applicable to this application. I agree that the electronic signature I provide below shall be applied to the applicable forms and will not be used on inapplicable forms or for future transactions. I agree, that my signature is subject to the agreement section of each form.

Please enter the city where you are signing the application.

Signed at City	Signed at State
<input type="text"/>	NE

[Decline eSignature](#)

## Decline Email to Producer

The party can select the 'I Decline' button which will generate an email to notify the producer.

Thu 07/20/2017 12:38 PM

iGOSupport@ipipeline.com on behalf of United of Omaha <iGOSupport@ipipeline.com>

United of Omaha Application Notification - DO NOT REPLY

To  Luebbert, Joyce

Retention Policy 4 Month Delete (Inbox) (4 months) Expires 11/17/2017

 Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

Hello Producer's Name

This email is being sent to inform you that `` **Party's Name** '' has declined to eSign his/her application.

Please contact Heather Owner to discuss the reason why the eSignature process was cancelled.

For more information on signature cancellation and next steps, please click [here](#).

Regards,

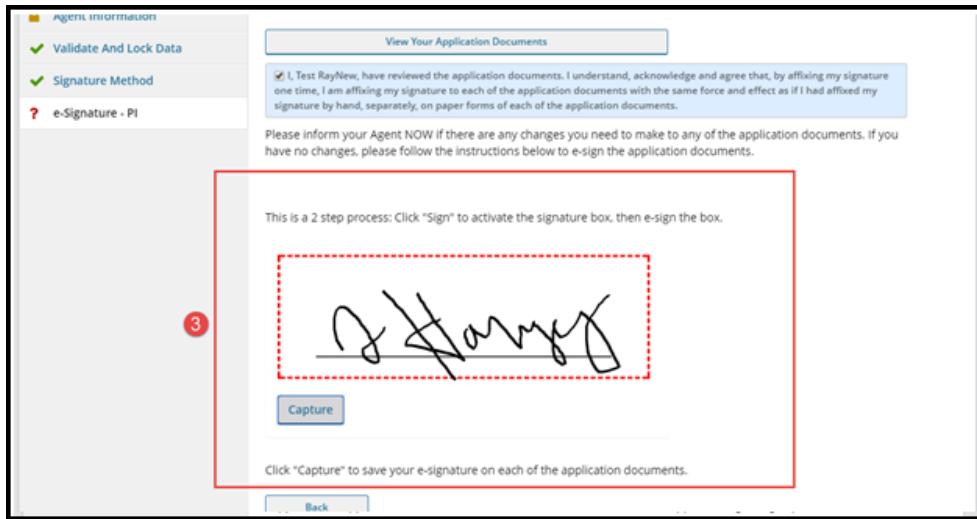
United of Omaha

**Take steps to ensure you are receiving all communication regarding your client's application.**

Please add [igosupport@ipipeline.com](mailto:igosupport@ipipeline.com) to your trusted senders list, and be sure to check your spam and junk folders frequently.

## Finger Signature on Electronic Device

Please make sure the applicant applies their signature correctly so it is visible. If the signature is not eligible it may cause delay in issuing the policy .



Agent Information

- Validate And Lock Data
- Signature Method
- e-Signature - PI

[View Your Application Documents](#)

I, Test RayNew, have reviewed the application documents. I understand, acknowledge and agree that, by affixing my signature one time, I am affixing my signature to each of the application documents with the same force and effect as if I had affixed my signature by hand, separately, on paper forms of each of the application documents.

Please inform your Agent NOW if there are any changes you need to make to any of the application documents. If you have no changes, please follow the instructions below to e-sign the application documents.

This is a 2 step process: Click "Sign" to activate the signature box, then e-sign the box.

③



[Capture](#)

Click "Capture" to save your e-signature on each of the application documents.

[Back](#)