

# QuickStart Guide

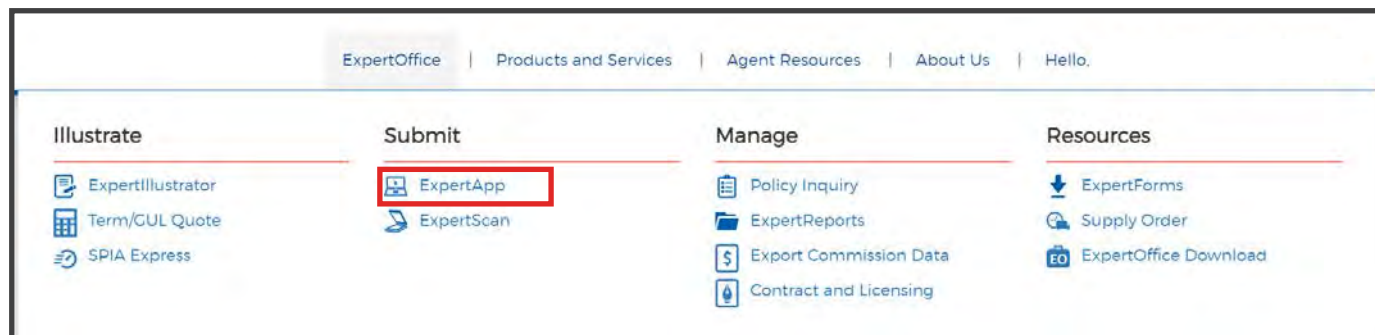
ExpertApp



ExpertApp is the tool within ExpertOffice used to electronically submit life and annuity applications.

## 1 Accessing ExpertApp from the IMG Website

From the IMG website portal drop-down menu <https://img.anicoweb.com> select ExpertOffice > **ExpertApp**.



## 2 ExpertApp Dashboard

The ExpertApp Dashboard displays all life and annuity applications that have been started, in progress and submitted. The status will display the current status each application is in.

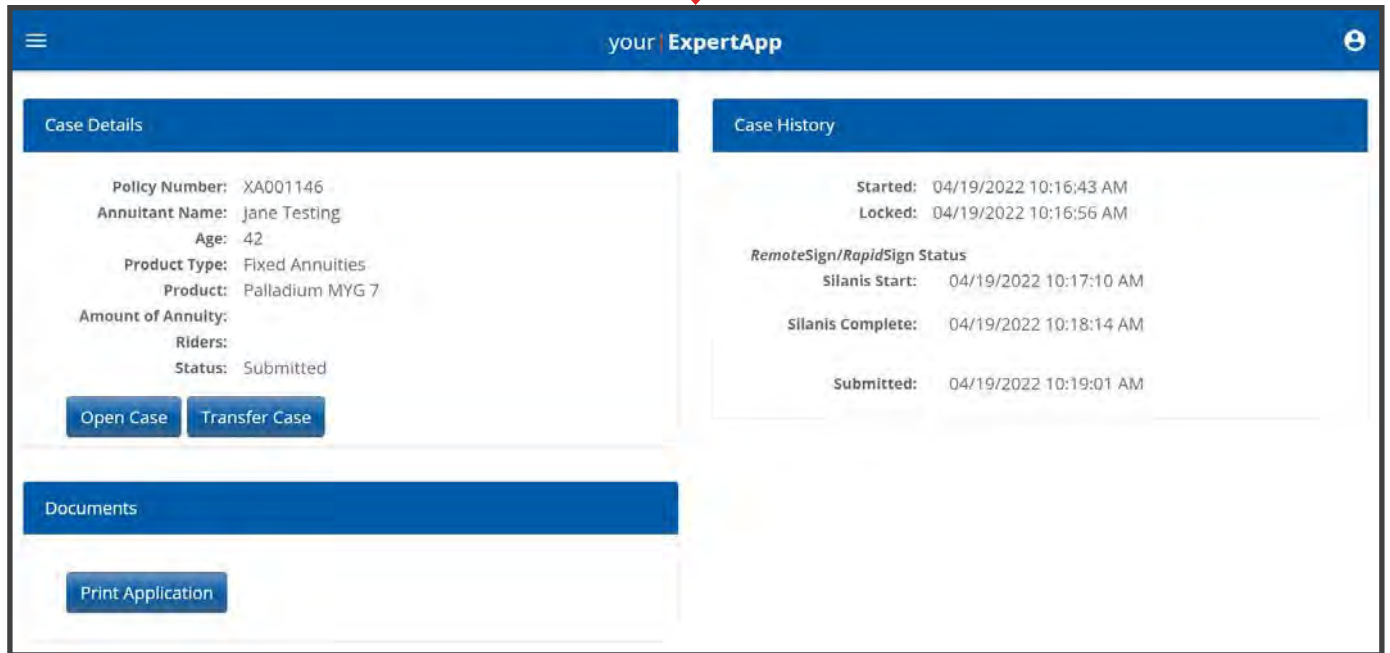
The screenshot shows the ExpertApp Dashboard with a blue header bar containing a menu icon, the text 'your ExpertApp', and a user profile icon. Below the header, there is a 'Cases' section with a badge showing '3057' and a 'New Case' button. The main content is a table with the following columns: Name, Status, Line of Business, Product, Policy #, and Modified. The table contains 15 rows of data.

Name	Status	Line of Business	Product	Policy #	Modified
Testing, Jane	Submitted	Annuity	Palladium MYG 7	XA001146	4/19/2022 10:19 am
Testing, Jane	Submitted	Annuity	Palladium MYG 7	XA001145	4/19/2022 10:16 am
Email, Test	Submitted	Life	ANICO Signature Term	E0005503	4/19/2022 9:13 am
Bryan, Test	Locked	Life	Signature Guaranteed UL		4/19/2022 8:47 am
Case, Six	Started	Life	Signature Performance IUL		4/19/2022 8:33 am
Email, Test	Submitted	Life	ANICO Signature Term	E0005502	4/19/2022 8:24 am
Testing, Jane	Submitted	Annuity	Palladium MYG 7	XA001144	4/18/2022 4:15 pm
Testing, Jane	Submitted	Annuity	Palladium MYG 7	XA001142	4/18/2022 1:26 pm
Mia, Spwl	Started	Life	Signature Whole Life		4/18/2022 12:02 pm
Test, Ny	Started	Life	Signature Guaranteed UL		4/18/2022 11:59 am
Testing, Jane	Submitted	Annuity	Palladium MYG 7	XA001140	4/15/2022 3:11 pm
Wayne, Bryan	Started	Annuity	Palladium MYG 10		4/15/2022 3:11 pm

1 to 12 of 3,057 Page 1 of 255 Next Last

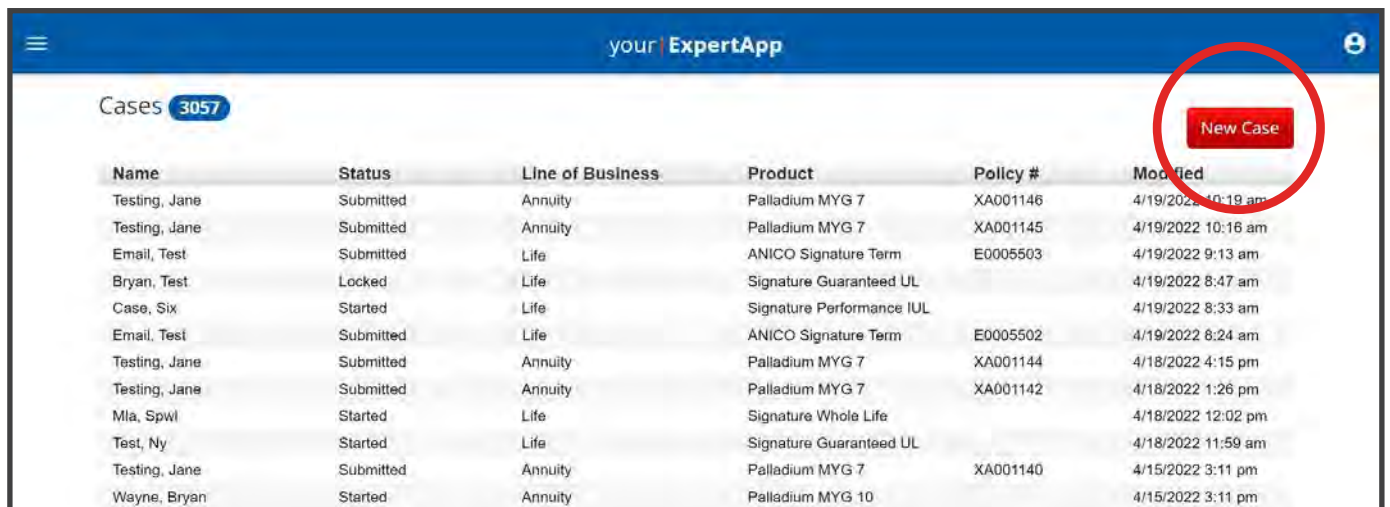
### 3 Case Details — Quick Glance

To quickly view the details and history of an application, select the case from the list, then select the **Case Details button**. A new screen with the case details will appear.



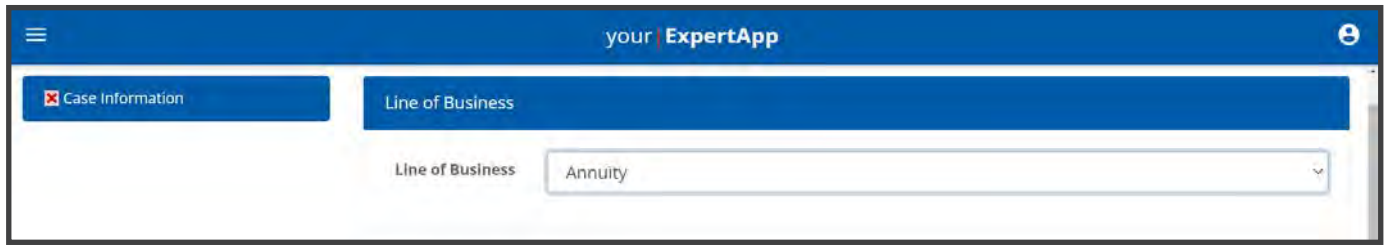
### 4 Starting a Case

Select the **New Case button** to start a new application.



## 5 Choosing Line of Business

When starting a new application, select the line of business from the drop down within the Case Information tab. Once selected, complete the application information and the appropriate forms will populate.

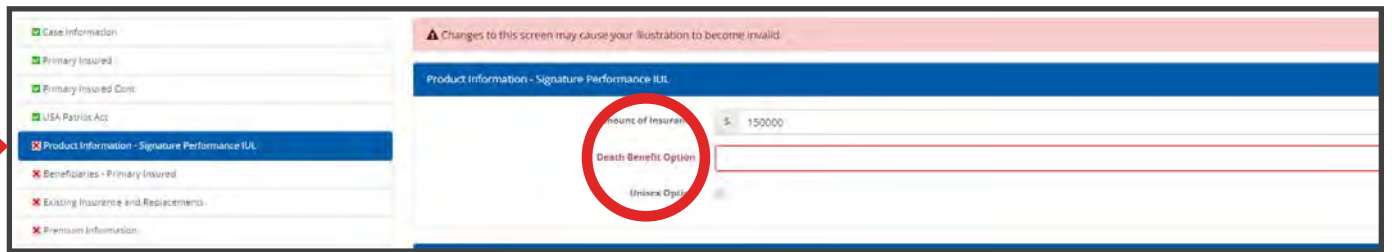


The screenshot shows the 'your ExpertApp' interface. At the top, there is a blue header with a menu icon on the left and a user profile icon on the right. Below the header, there are two tabs: 'Case Information' (with a red 'x' icon) and 'Line of Business' (with a green checkmark icon). The 'Line of Business' tab is active, and a dropdown menu is open, showing 'Annuity' as the selected option.

## 6 Filling Out the Case

Section tabs with a **red x** have incomplete required data fields (also displayed in red). A **green check-mark** will replace the **red x** when a section is complete. All sections of the application must be complete before it can be locked.

This is a “Smart App” so it will automatically populate all forms needed for the product and state chosen.



The screenshot shows the 'Product Information - Signature Performance IUL' form. On the left, there is a sidebar with a list of sections: 'Case Information', 'Primary Insured', 'Primary Insured Cont', 'USA Patriot Act', 'Product Information - Signature Performance IUL', 'Beneficiaries - Primary Insured', 'Existing Insurance and Replacements', and 'Premium Information'. The 'Product Information - Signature Performance IUL' section is highlighted with a blue bar and a green checkmark. A red arrow points to this section. The main form area shows a warning message: 'Changes to this screen may cause your illustration to become invalid.' Below this, there is a blue header for 'Product Information - Signature Performance IUL'. The form contains fields for 'Amount of Insurance' (set to \$ 150,000) and 'Death Benefit Option' (set to 'Unisex Opt'). A red circle highlights the 'Death Benefit Option' field.

## 7 Locking a Case

Once all the section tabs on the left have green check-marks the application/case is ready to be locked. Select the **Validate and Lock Data section**, then select the **Lock button** to lock the application.

**Life Applications:** Review the email and pin before locking to ensure all application documents will be delivered accurately.

The email and PIN will be used to complete the e-signature process, if applicable, and will provide the client access to their policy through e-delivery. The PIN will be the last four digits of your client's social security number. Please review the email and PIN for accuracy before locking this case.

Primary Insured - Confirm Email and PIN

Email

PIN

Validate and Lock

Press the lock button to validate and lock the form. This will also generate the final version of the pdf documents for signatures.

**Lock**

**Annuity Applications:** It is important to only lock the case once the client is ready to sign, this way the correct rates are generated. If a **WARNING** message is displayed please check your Licensing and Contracting portal with your ExpertOffice suite to ensure the required training is complete BEFORE submitting the application.

Validate and Lock

Press the lock button to validate and lock the form. This will also generate the final version of the pdf documents for signatures.

Do not lock the case until the client is ready to sign. Locking the case too early may result in inaccurate interest rates at time of signing.

**Lock**

WARNING: Our records indicate you are missing one or all of the required trainings to sell this product. If you submit this application without the proper training you will be asked to resubmit after your training is finished. To check your training status, contact our field support center at 888-501-4043.

Once the application is locked, select **next** to move to signatures.

Agent Instructions

Congratulations, you are just steps away from completing the application. Follow the steps on the following screen to obtain the appropriate electronic signatures.

Previous **Next**

## 8 Selecting the Signing Method

Answer the corresponding questions to be directed to the appropriate signature process.



The screenshot shows a form titled "Select Signing Method". It contains two questions with radio button options:

- Are all signing parties present?  Yes  No
- Are you currently connected to the internet?  Yes  No

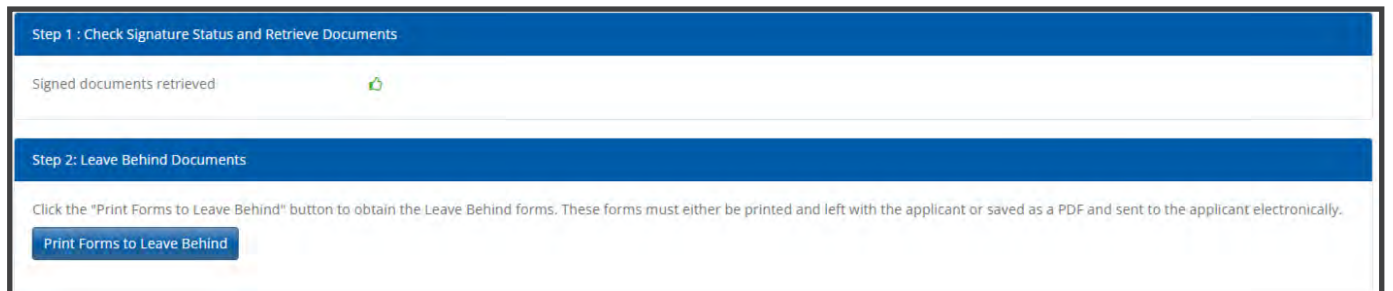
## 9 Agent Signatures and Submission

Once all signatures are placed on the application, follow these steps and select the **Submit button**. A confirmation message will appear when the application has been successfully submitted and the agent will receive a policy number.

Step 1: Will automatically check for signatures

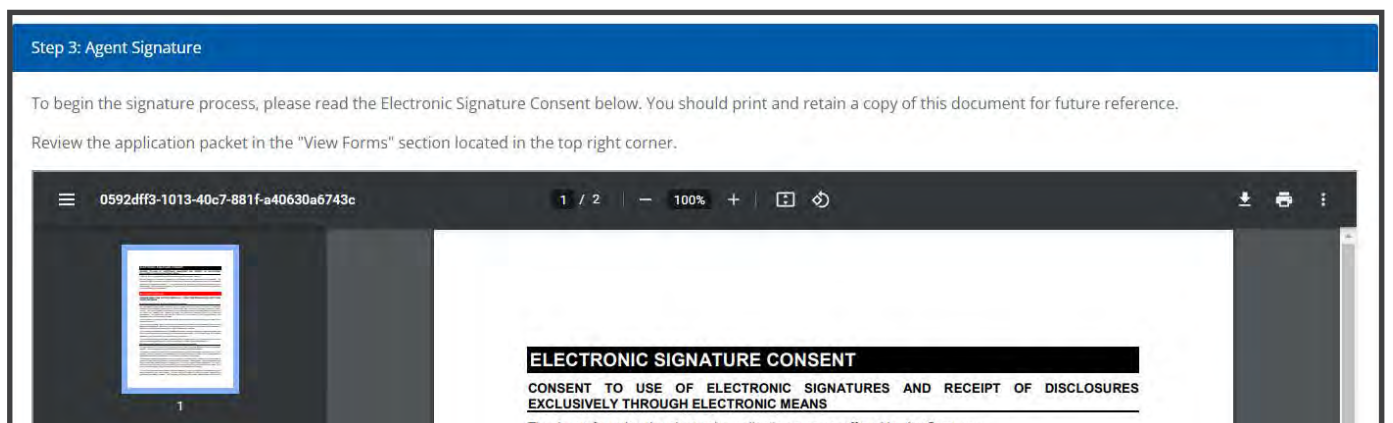
Step 2: The agent will need to select "Print Forms and Leave Behind"

Step 3: The agent will first select the Agent Acknowledgment **Check Box**, then complete all **Required Sections** with their information. Once complete, **Submit**.



The screenshot shows two sections of the application process:

- Step 1: Check Signature Status and Retrieve Documents**: A status message "Signed documents retrieved" with a green checkmark icon.
- Step 2: Leave Behind Documents**: A text instruction: "Click the 'Print Forms to Leave Behind' button to obtain the Leave Behind forms. These forms must either be printed and left with the applicant or saved as a PDF and sent to the applicant electronically." Below this is a blue button labeled "Print Forms to Leave Behind".



The screenshot shows the "Step 3: Agent Signature" section. It includes the following text:

To begin the signature process, please read the Electronic Signature Consent below. You should print and retain a copy of this document for future reference.

Review the application packet in the "View Forms" section located in the top right corner.

Below the text is a preview of a document titled "ELECTRONIC SIGNATURE CONSENT". The document content includes:

**ELECTRONIC SIGNATURE CONSENT**  
CONSENT TO USE OF ELECTRONIC SIGNATURES AND RECEIPT OF DISCLOSURES  
EXCLUSIVELY THROUGH ELECTRONIC MEANS

The document preview also shows a header with a menu icon, a document ID "0592dff3-1013-40c7-881f-a40630a6743c", and page navigation "1 / 2".



## 9 Agent Signatures and Submission (continued)

I, John, hereby agree that:

- I am certifying that to the best of my knowledge and belief, the answers on the Application and in this statement are true and correct;
- I have reviewed all of the preceding documents in the application packet with Proposed Insured and Proposed Owner if different than the Proposed Insured.

In this step, you electronically sign the application form. If you have no changes, please follow the instructions below to eSign the form.

Signing City: test	Signing State: ALABAMA
Type Full Name: test	Last Four SSN: 1234

[Submit](#)

Once the application is successfully submitted, the **policy number will display**. Choose to print application, start new case, or return to the ExpertApp dashboard.

Step 4: Optional

Congratulations. Your application has been submitted! Your policy number is XA001144.

The following options are available :

<a href="#">Print Application</a>	Click to print the entire signed application, including all disclosures and other supporting documents.
<a href="#">Start New Case</a>	Click to start a new case.
<a href="#">Return to Dashboard</a>	Click to access your other saved cases or log out of ExpertApp.

IMG Field Support Center 888-501-4043 | <https://img.anicoweb.com>

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