



# FLX iGO<sup>®</sup> eApp Overview

FLX IUL and FLX Term products







## Helping you deliver policies faster

Our FLX iGO® eApp is an intuitive system designed to simplify and accelerate the application and underwriting process so you can deliver a policy to your clients faster.

Integrated with an automated underwriting engine, decisioning begins online as the application is being completed compared to waiting for all requirements to be provided before starting underwriting review.

### Key Features

#### Automated underwriting engine

Providing a HIPAA release sooner in the process allows data collection and decisioning to occur behind the scenes as an online application is being completed.

- Some cases will be able to render an instant decision.
- Others will go to an underwriter for a “light touch” versus full underwriting review.

#### Client Collaboration

With this feature, you have the option to provide a consumer-friendly experience for eligible clients. You can send an invite allowing them to privately answer health and lifestyle questions on their own.

#### Medical requirements

When necessary, medical requirements can be ordered and dates for service scheduled during the application submission process. That’s right, you no longer need to complete this step separately outside of the application platform.

### Benefits

#### Reduce processing time

Reducing the need for manual underwriting and simplifying the application process results in your clients obtaining coverage faster.

#### Increase placement ratio

Getting a policy into your clients’ hands sooner can help increase the likelihood of placing the coverage.

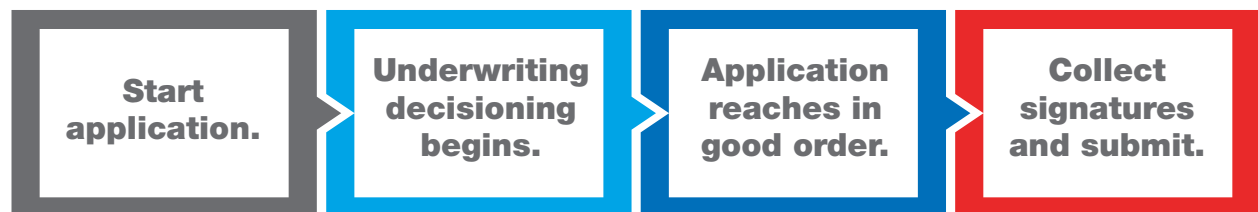
#### Enhanced customer experience

Improving the efficiency of our underwriting process, results in an effective and positive experience for you and our policyholders.



## Application workflow

While some features and the technology may be new, you can be confident the online application workflow provides a simple streamlined approach.



**Start application** by completing information on the client, coverage, producer and payment pages of the application.



**Underwriting decisioning begins** when the HIPAA authorization is signed and the lifestyle and health questions of the application are completed. For this step, client collaboration is available for eligible clients.



When the **application is in good order**, the application is locked. Three potential screens can appear based on input provided up to this point.

- Decision summary screen – system renders a decision.
- Additional details screen – additional documentation can be attached to the application such as cover page, citizenship verification, financial or other underwriting documentation, and illustration.
- Paramed scheduling screen – if necessary, medical requirements can be ordered and dates of service scheduled.



**Collect signature and submit** – electronic signature options are available regardless if the client is present or not.

Ameritas understands that automation processing needs to balance speed and simplicity. We believe you'll find that with our new FLX iGO® eApp. For more information, contact your sales team at 800-390-2361, Option 1, Option 1.



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