

QuickStart Guide



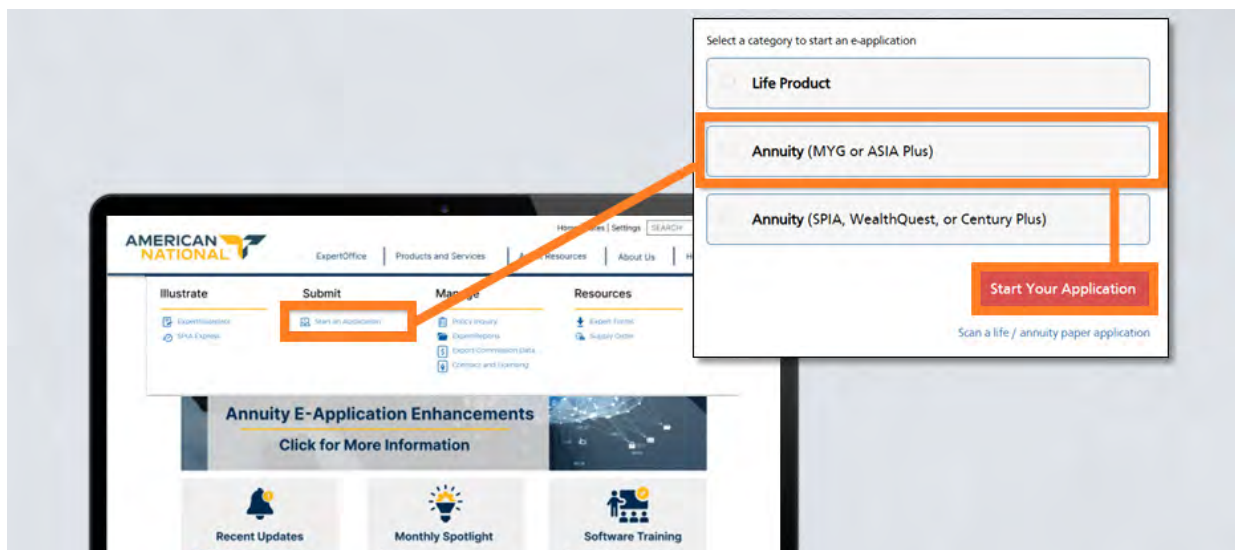
FireLight eApp

Experience a seamless and efficient sales journey with FireLight, an innovative online electronic application platform designed to optimize efficiency and productivity in the sales process. By leveraging in-app verification of training and suitability, FireLight streamlines the sales process and ensures accurate and compliant applications, tackling common challenges faced by insurance professionals like high Not-In-Good-Order (NIGO) rates and time-consuming paperwork. By utilizing the FireLight e-app platform, insurance professionals empower themselves to focus on what matters most - serving their clients and growing their business.

Accessing Firelight E-App from the Agent Portal

Once logged into your portal (<https://img.anicoweb.com>), you'll visit the Expert Office menu to select 'Start an Application' and then the product you wish to write.

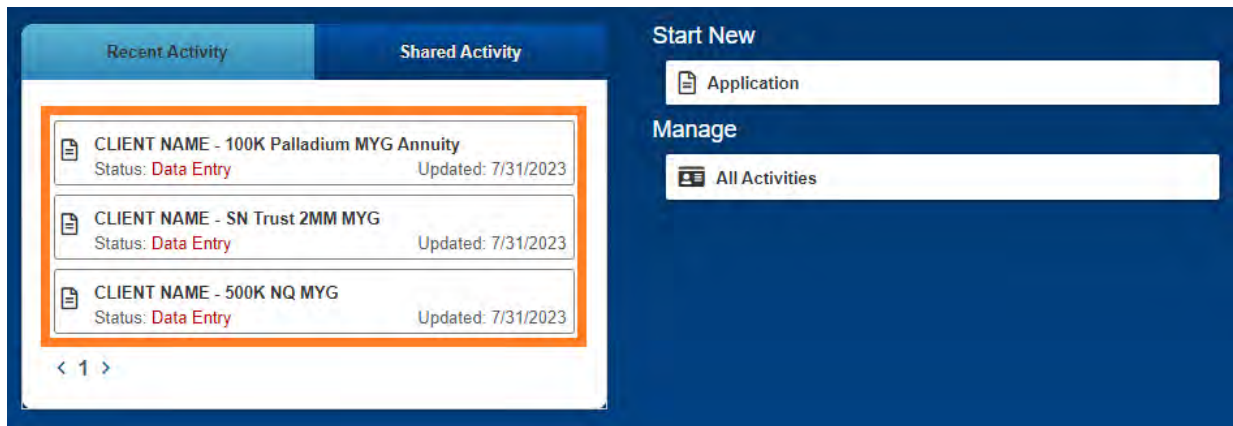
If writing the Multi-Year Guarantee or the ASIA PLUS Indexed Annuity 7 & 10, you will be immediately directed to Firelight and no additional sign in requirements will be needed. All annuity products will be migrating to the Firelight platform in the near future.



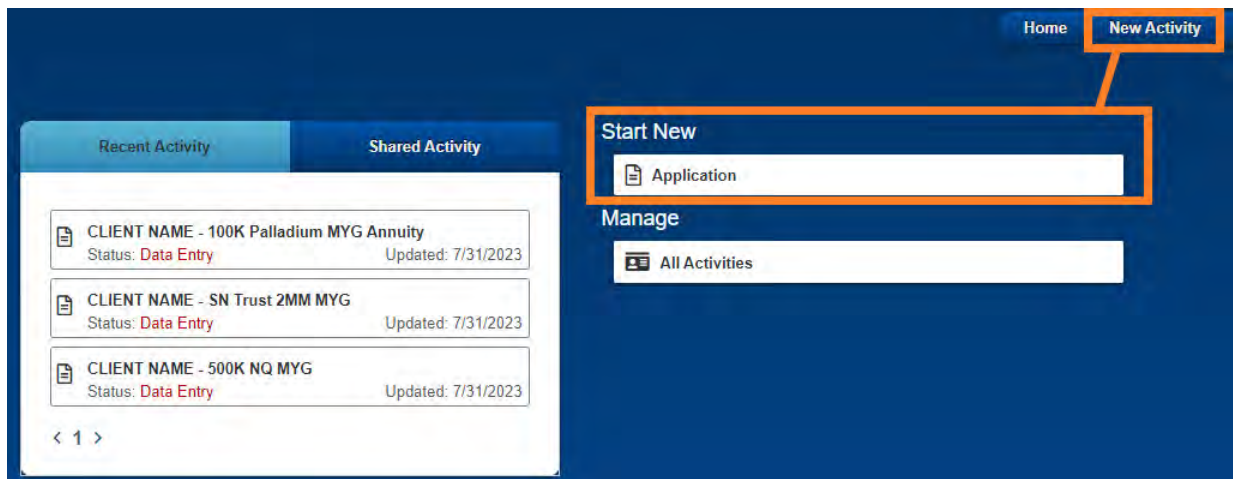
FireLight Dashboard and Navigation

Before getting into the submission process, here's a quick overview of the convenient Firelight home screen.

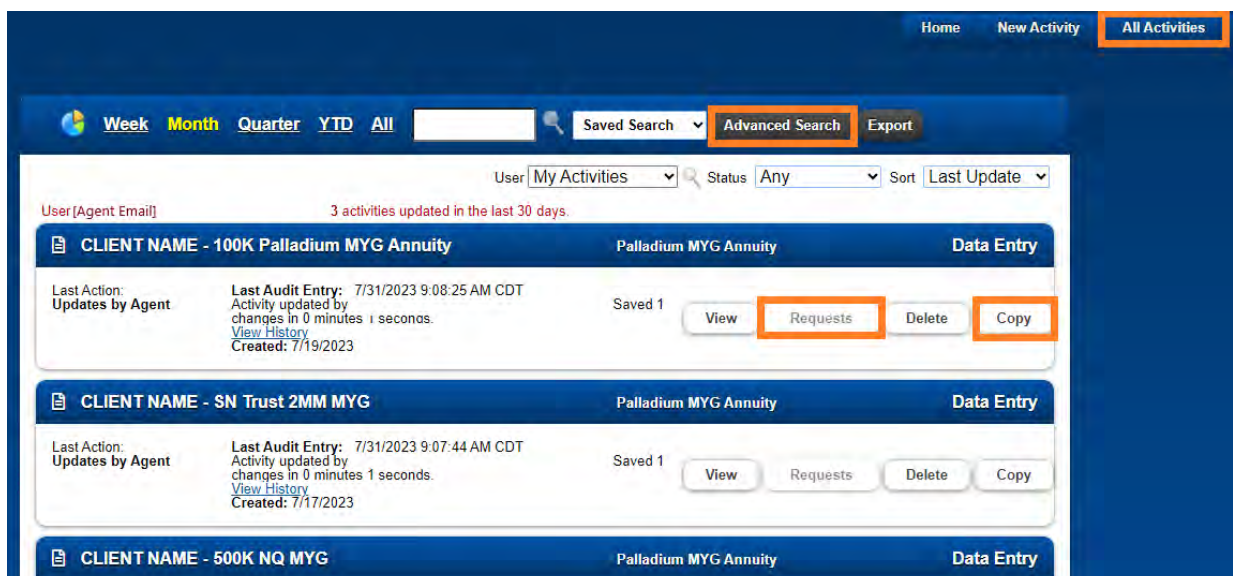
The Dashboard allows you to view and select cases at a glance by case name or status (Data Entry, In Signatures, Submitted).



New Activity allows you to start a new application. Alternately, you may also select 'Start an Application.'

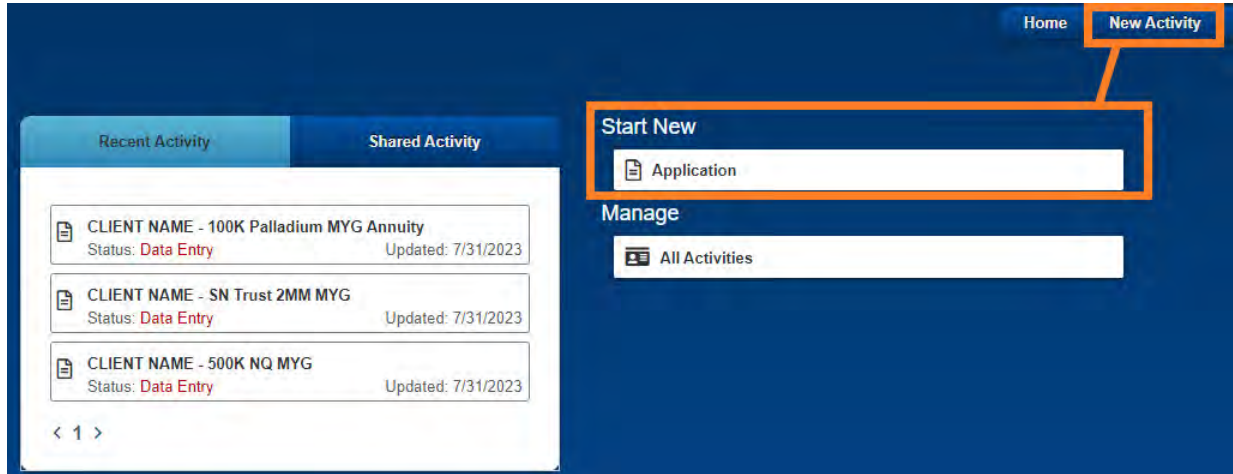


All Activities allows you to see & search for specific cases that have been created. Within the sub-menu of this area you'll have multiple selection options, which you can review in the 'Managing Your Cases' section at the end of this guide.

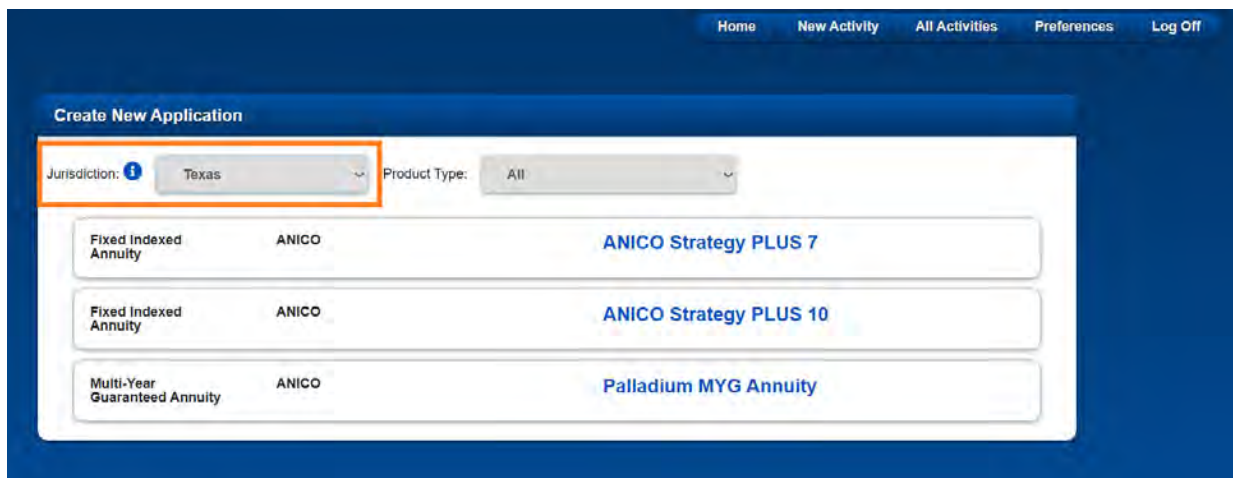
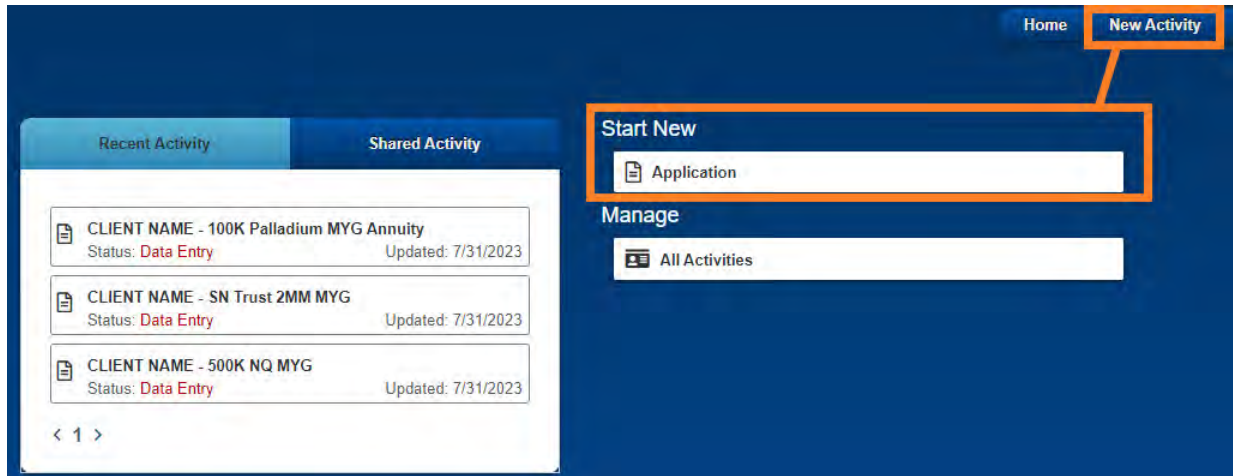


FireLight Application and Submission Process

As previously stated, you can start an application by either selecting 'New Activity' or 'Start an Application' on your FireLight home screen.



Once you have selected the state of jurisdiction and desired product for the application, you will then be directed to review the required forms for that product and add any optional forms before entering the application.



Palladium MYG Annuity

Required Forms

- Thank You for Choosing American National
- Suitability Assessment Module
- Annuitant Module
- Beneficiary Module
- Agent Module
- Annuity Application (ANICO) / Producer's Report
- Disclosure Statement for the Palladium Multi-Year Guarantee Fixed Annuity

Optional Forms

- Buyer's Guide to Annuities

Add any optional forms, then click 'Create' to proceed.

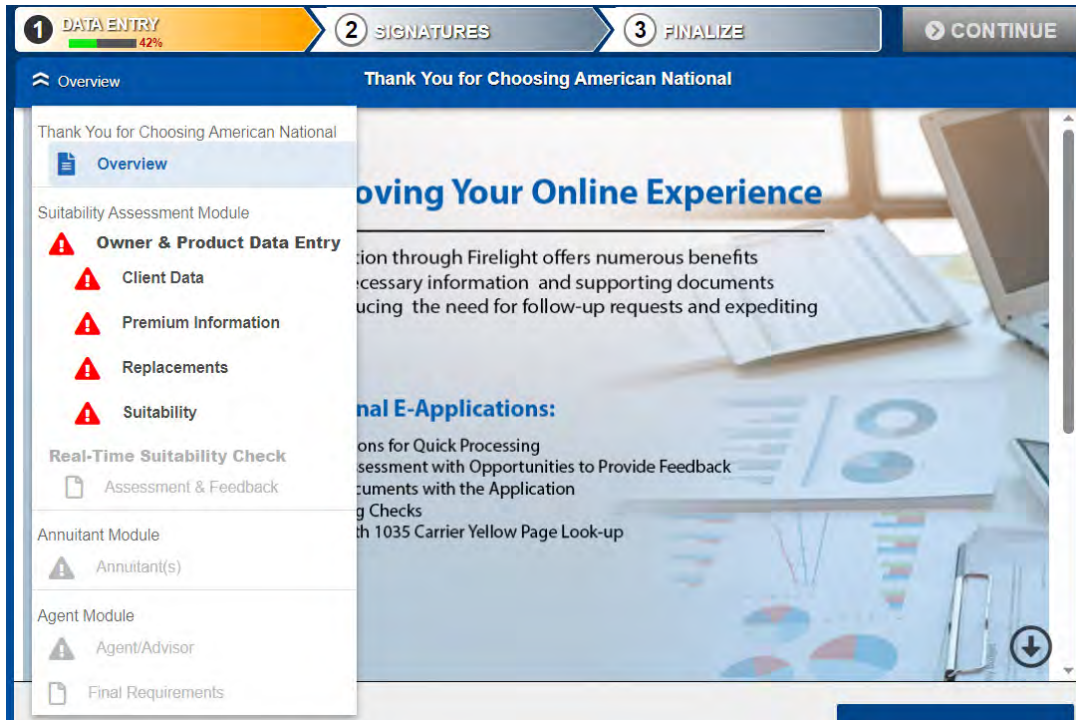
We recommend naming each case with specific identifiers for ease in later finding within the dashboard activities list.

Create Activity

Name:

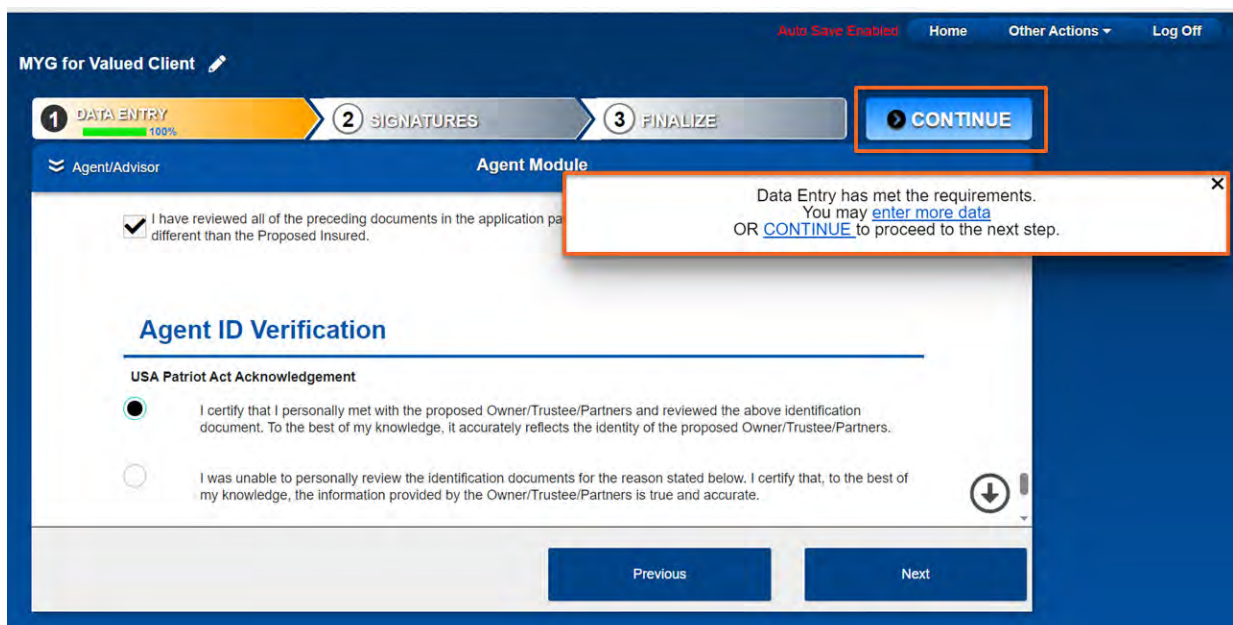
Once in the application, you can proceed step-by-step through the application in the specified order. You can also navigate the different sections of the application as needed via the dropdown menu on the top-left of the application.

Some sections are required and must be completed before others. They will provide you with access to built-in suitability features and ensure your application is completed accurately and efficiently. To ensure a smooth progression we recommend completing the required sections first before proceeding to complete the remaining application sections.



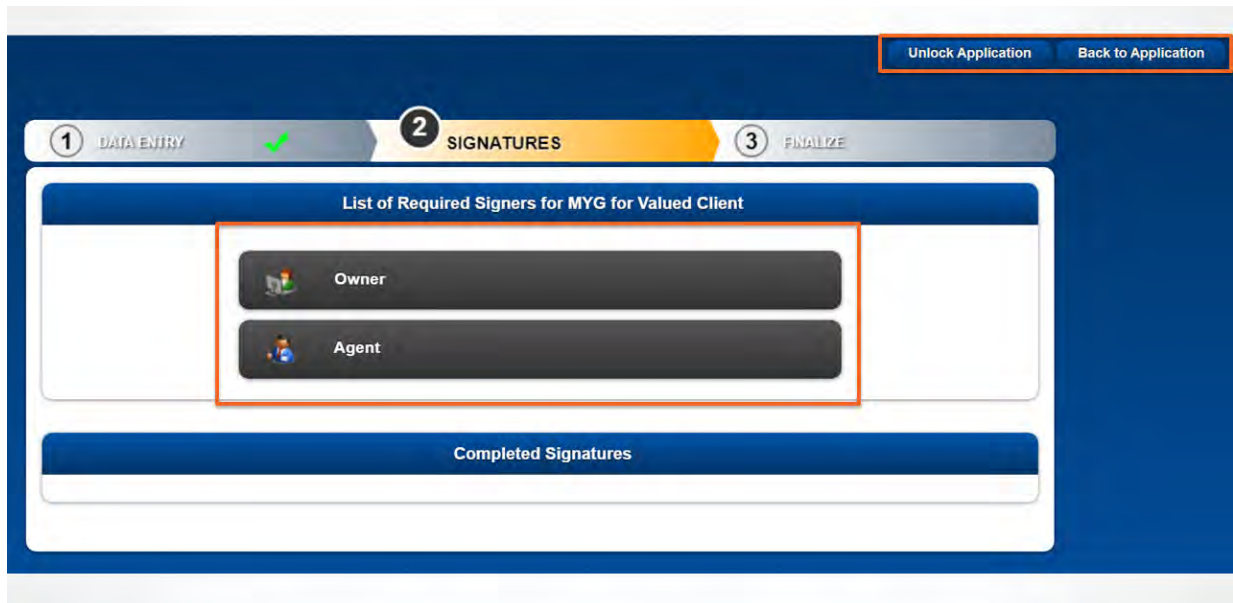
Once you have successfully completed all the required sections of the application, you will receive a message in the top right corner indicating your completion status. Additionally, the “Continue” button will turn blue, indicating that you have reached 100% completion and may proceed to the signature process.

NOTE: Before continuing, which will lock the case, you should review all the information entered to ensure accuracy and completeness.



Continuing to the signature section, you will see the list of individuals who must complete their signatures before submission.

It is important to note that once you reach this stage, the application is locked. However, if needed, you have the option to cancel the signature process and unlock the application by clicking on the unlock button located in the top right corner. All previously completed signatures will be voided and will need to be completed again for submission.

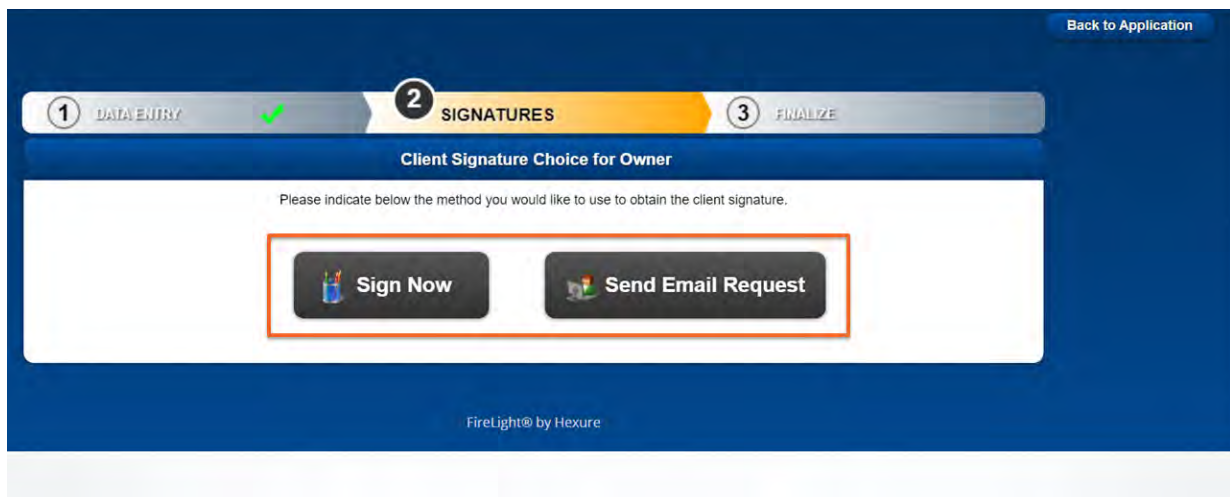


Each signer involved with the applications will be presented with two convenient and flexible signature options:

Sign Now allows signers to digitally sign the application within the FireLight platform without the need for physical documents or additional steps.

Send Email Request allows signors to receive an email with a link to review the application at their convenience and electronically sign the necessary documents.

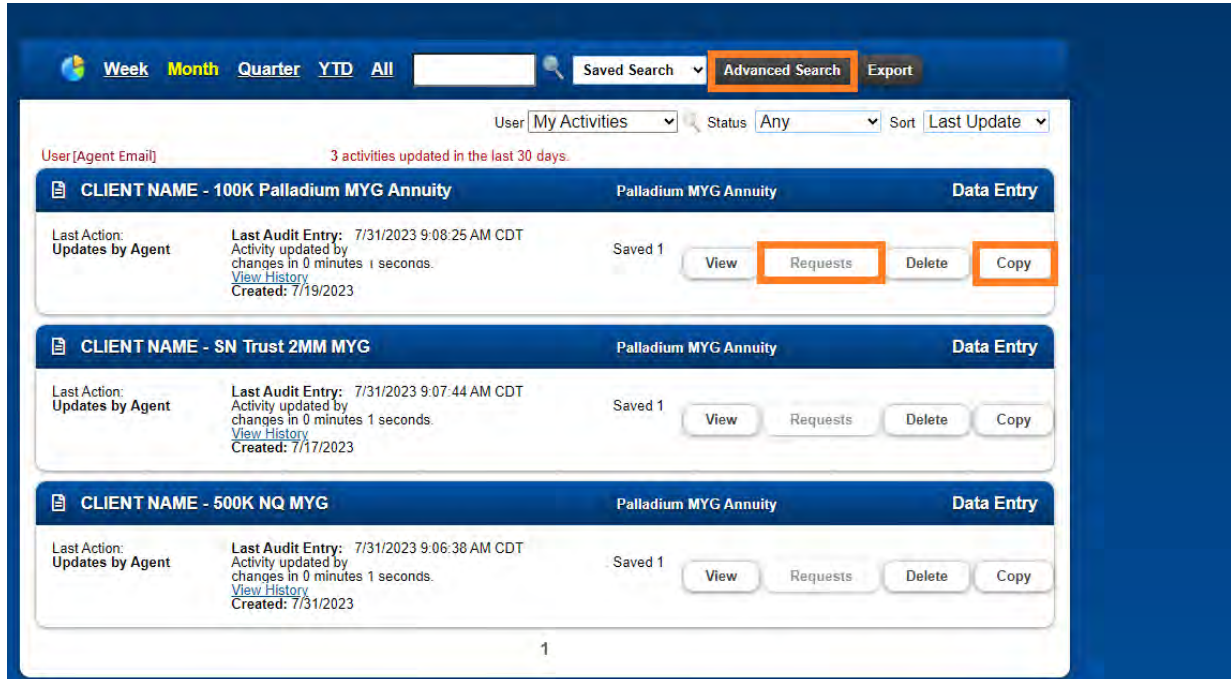
Once all parties have completed their signatures, the agent will have the ability to submit the application for processing.



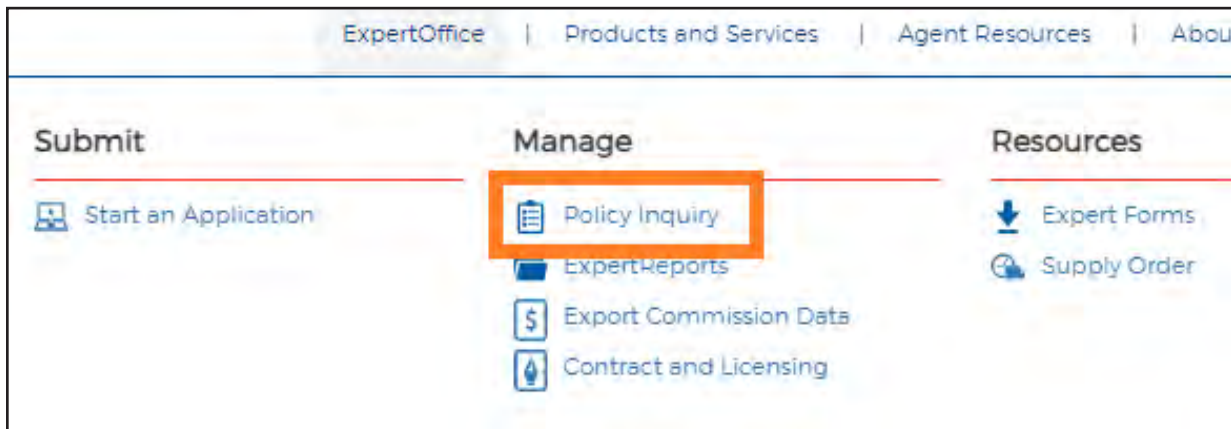
Managing Your Cases

As previously stated, you may select 'All Activities' on the home screen to view and manage a list of cases. Submenu options include:

- **Advance Search** to narrow down to specific cases based on name, policy number, etc.
- **Requests** to see when the signature requests were sent and/or allow you to cancel them.
- **Copy** to duplicate the case, either with or without changes to jurisdiction or forms.



You may follow the progress of submitted cases via the Policy Inquiry section of Expert Office on your agent portal.



Field Support is available and happy to assist with questions at 888-501-4043.

For Agent Use Only; Not for Distribution or Use with Consumers.



AMERICAN NATIONAL INSURANCE COMPANY
888-501-4043 | img.anicoweb.com