American National

ExpertApp Guide

Submitting Electronic Business

ExpertApp is a power-house electronic application platform designed to streamline productivity by leveraging in-app verification of training and suitability. Agents can stop worrying about paperwork and focus on what really matters – their clients.

Accessing from the Life & Annuity Agent Portal

After a single sign-in to **LAD.AmericanNational.com**, you can select the line of business you wish to write within the Expert Office menu under the Submit column.

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.

Welcome to EXPERTAPP

Cases 8

New Case

Name	Status	Line of Business	Product	Policy #	Modified
Name, Client	Started	Life	Signature Performance IUL		4/25/2024 1:01 pm
Name, Client	Started	Life	Signature Whole Life		4/25/2024 1:01 pm
Name, Client	Started	Life	Signature Whole Life		4/25/2024 1:00 pm
Name, Client	Started	Life	Signature Performance IUL		4/25/2024 1:00 pm

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.

Welcome to EXPERTAPP

Cases 8

Case Details   Open Case   Delete Case   New Case

Name	Status	Line of Business	Product	Policy #	Modified
Name, Client	Started	Life	Signature Performance IUL		4/25/2024 1:01 pm
Name, Client	Started	Life	Signature Whole Life		4/25/2024 1:01 pm
Name, Client	Started	Life	Signature Whole Life		4/25/2024 1:00 pm
Name, Client	Started	Life	Signature Performance IUL		4/25/2024 1:00 pm

This is also where you'll **Transfer a Case** to another agent or downline.
IMPORTANT There is no way to access, pull the application back, or transfer again once transfer has gone through.
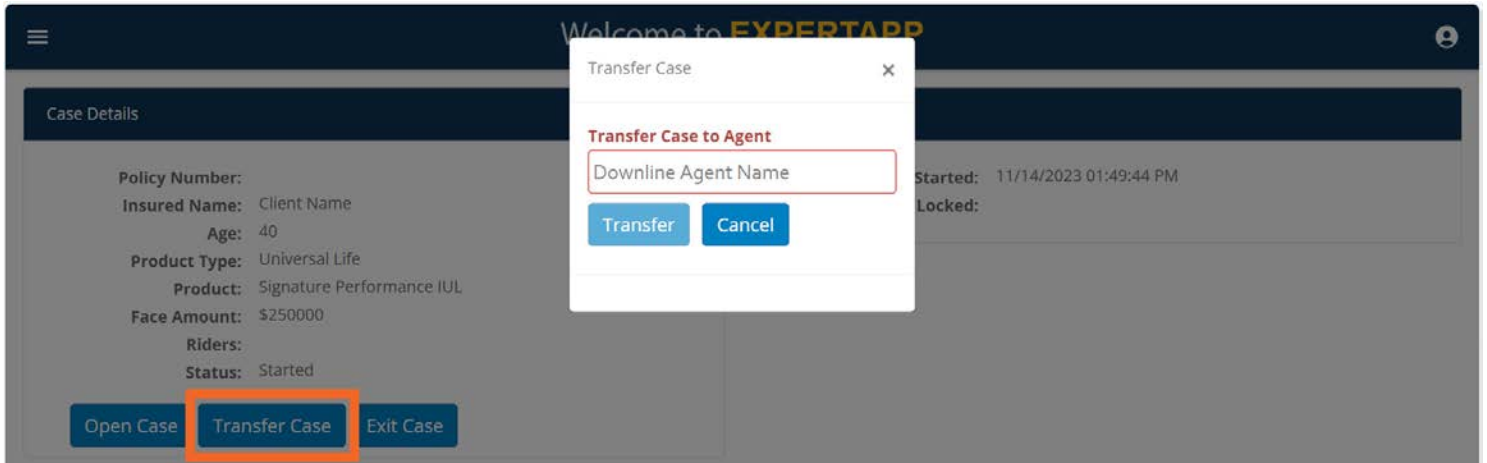
Select the **New Case** button to start a new application.

When starting a new application, select the **line of business** from the drop down within the Case Information tab. Once selected, complete the initial application information and the appropriate forms will populate.
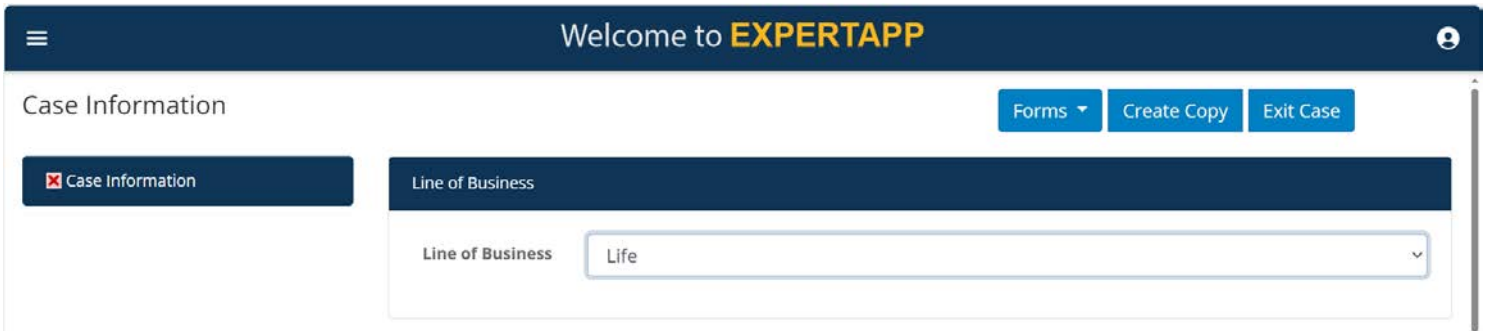
Section tabs with a red x have incomplete required data fields (also displayed in red). A green check-mark will replace the red x when a section is complete.

As part of the enhanced underwriting automations, the application has been split into two parts, requiring two sets of signatures: a signature to authorize the gathering of health information prior to asking health questions and contract signatures for submission of the application.

All sections of the first part of the application must be complete before proceeding through the Identification Verification module and locking the application for HIPAA Authorization signatures. Only once HIPAA Authorization has been received can you move into the final automated underwriting and submission portions of the application.

IMPORTANT Once locked, you will be unable to return and make changes. Be sure that all entries to this point are correct and complete before proceeding to lock and collect these first signatures.

You may collect the HIPAA Authorization signatures by email or in person. Clients will have to read and agree to the terms of the eSign Disclosure Document before they are allowed to apply signatures and confirm.

Once signatures are complete, the agent will see a verification screen and click Next to begin the Automated Underwriting questions. The agent will have 30 days from when the HIPAA Authorization signatures were completed to finish the application and submit the case. Outside of that timeline a new application will be required.

This is a "Smart App" so it will automatically populate all forms needed for the product and state chosen, as well as, based on answers provided within the app itself. It will also run a live check on training requirements, built-in suitability parameters, and underwriting and prompt the agent to take appropriate action. You can see an example of automated underwriting draw-down questions below:

After all the sections are complete you'll be prompted to review and certify the accuracy of the information.
IMPORTANT Once you check the accuracy certification box and click Next to move forward, the automated underwriting section will be locked and no further edits will be possible.

Complete all remaining sections of the application. 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 and move into collecting Signatures.

You have four different signing methods. Answer the corresponding questions to be directed to the appropriate signature process.

Select Signing Method

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

1. **Script Sign – Signing Parties Present, but Not Connected to the Internet**
   This method captures signatures by using a mouse or touch screen. The client signature steps are as below:
   - Select **Begin Signing.**
   - Have the client acknowledge the electronic signature consent by checking the box before clicking **I Agree** at the bottom of the screen.
   - The client should select **View Your Application Documents** and progress through all pages using the **Next** button to ensure accuracy.
   - After reviewing all pages, they may click **Continue** to reach the signature section.
   - They will acknowledge agreement with the application by **checking the box** next to the client's name, before entering **the City and State** the application is being written in and **performing the signature** with a mouse or touch pad.
   - To finish the client portion, select **Save** and **Next**, so the signature will populate to all documents in the application.

2. **Rapid Sign - Signing Parties Present & Connected to the Internet**
   The Rapid Signature Method allows signatures to be applied through a series of acknowledgments and digital signatures.
   - Select **Begin Signing**.
   - Have the client acknowledge the electronic signature disclosure by **checking the box** before clicking **Accept** at the top of the screen.
   - The signer selected the Next to jump to the signatures. Click on the purple Sign to apply signatures. Once the signature is complete, select Confirm to move to the next document. Once all fields are signed the application will reflect as complete.

3. **Remote Sign - Signing Parties Not Present, but Connected to the Internet**
   The RemoteSign Remote Signature Method lets the client sign the application through a series of electronic acknowledgments. With RemoteSign, the documents are delivered through email communications. This method is used when the answer to "Are all signing parties present?" is No. When the client receives the email to sign their application, they will need a PIN. This defaults to the last four of the client's SSN. If the agent is looking to confirm the PIN, it is found in the Primary Insured - Confirmed Settings section of the signature method tab. In addition, make sure this section lists the correct signing city and state. It should match the state the application paperwork is written on. The client will receive an email from OneSpan Sign - signers@esignlive.com with the subject line: "Action Required: Your insurance application is ready for review and signature." The client will select the Click Here to View Your Application button to view and sign documents. The client will then enter the last four digits of their SSN for the PIN. This will allow them access to the documents to sign. If the client receives an error, refer to step two to verify the PIN. The client must select the check mark to agree to the eSign terms and then the Accept button at the top of the screen to move forward signing the application. To begin signing the application, the signer can selected the Next to jump to the signatures. Click on the purple Sign to apply signatures. Once the signature is complete, select Confirm to move to the next document. Once all fields are signed the application will reflect as complete. The signer is able to Review Documents if needed.

4. **Print to Sign – Signing Parties Not Present & Not Connected to the Internet**
   Application is printed to paper and manually signed / submitted.

This is an example of what that client signature process looks like:

Once the client has completed their signatures, the agent and client will be notified by email. The agent then needs to log into their ExpertApp and open the case. When accessing the case from the ExpertApp Dashboard, scroll down the application and select the **Leave Behind Documents.**

Step One will automatically check that all signatures are complete.

Step Two the agent must select the Print Forms to Leave Behind in order to move to step three.

Step Three the agent will first need to review the documents and then select the verification check box. Once the agent has filled out all of the appropriate fields, the **Apply Signatures and Submit** button will highlight letting the agent submit the case.

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 UE003912.
The following options are available :

Print Application — Click to print the entire signed application, including all disclosures and other supporting documents.

Start New Case — Click to start a new case.

Return to Dashboard — Click to access your other saved cases or log out of ExpertApp.

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