Guide to iGO® e-App
ELECTRONIC APPLICATION
Table of Contents

- Introduction ........................................ 3
- How to Access iGO® e-App .......... 4
- Getting Started ..................................... 4
- Navigating the Application .......... 6
  - Reflexive Questions ............................ 7
- Attaching Additional Documents,
  Cover Letter & Alternate Policies ........ 7
- Validating and Locking
  the Application ..................................... 8
- Paramedical Exam Order ........ 8
- Signature Methods ............................. 9
- Electronic Signatures ........ 10
  - Face-to-Face Method ..................... 10
  - Click Wrap Method ...................... 11

iGO® — the intuitive electronic application process that ensures that every application is in good order.

The iGO® e-App process allows you to take, sign and submit applications in one easy-to-use process. Starting the application can be accomplished directly from the illustration system. Information entered into the illustration will automatically populate into the application as you begin to fill it out.

Filling out the remainder of the application is a process of answering a few questions. Depending on the answers, new forms may be added to the application. You no longer have to be concerned about whether you have all of the right forms, the electronic application will do that for you.

The application may be signed and submitted electronically. Save yourself the cost of printing the application and the aggravation of locating all of the places where signatures are needed. Your client and all other signees may review the application online and sign electronically. From there, you can submit the application with a click of a button.

*Just follow these easy steps to go from illustration through application—in minutes!*

*At this time, the applications for our whole life, term life, Protector and Marquis SP indexed annuity products are available in iGO e-App. This will soon be expanded to include additional annuity products.*
Agent Guide to iGO® e-App

How to Access iGO® e-App

• Log on to the Lafayette Life Agent’s website, and click on the Illustration and e-Application System icon.

• Click on Launch as if you were going to run an illustration.

Note: The disconnected version will not have e-signature capability. However, you will be able to sync an illustration with the online system and fill in the application from there.

Getting Started

• To complete an application for a case you have already illustrated, click on View My Cases.

• You will be taken to a screen that shows your case history. Select the case that you would like to complete an electronic application for.
• Once you have selected the case, you will be taken to the **Case Information** screen, shown below.

• Select the **Illustrations** tab to make any final changes to the illustration. By selecting this option, all pertinent information will be carried to the application from the illustration. The illustration will also be added to the application packet to be signed and submitted with the application.

• If you don’t have any changes to make, click the **Application** tab.

---

**Case Information** screen:
Contains data from selected illustration.

**Application** tab: Starts the iGO® electronic application process.

**Illustrations** tab: Review and edit information for selected case.
Navigating the Application

- Once the illustration has been submitted, the first screen on the application is the **Proposed Insured** screen.

To the left, you will see a column listing the initial pages to complete. This may expand to include additional forms as more information about the Proposed Insured is entered.

**Boxes highlighted in yellow indicate information that is required.** If you submitted the illustration prior to starting the application, you’ll see that some information has been filled in. The application will not be considered **in good order** until these boxes are complete.

The pages may be viewed and filled out in any order, so feel free to move from screen to screen at your convenience. The red question mark on the left column will let you know which pages are still missing required information.

- Move forward from the page by either clicking the **Next** button or by selecting a page listed on the left column.

**Note:** If using the **Backdate to Save Age** button, the illustration should be run without using a date of birth. This will allow you to make the appropriate adjustments on the application to save age, without creating a conflict between the illustration and the application.
• After completing the required information in each section, a green check mark ✔ will appear on the left column, indicating all of the information has been filled out correctly.

Is the Proposed Insured also the Primary Owner? Click the Yes button, and iGO® e-App will carry over the information from the Proposed Insured pages.

Reflexive Questions
The appropriate answer to any reflexive (yes/no) questions will cause either a detail box or a new screen to appear. The detail box allows you to provide details specific to that question.

The new screen will collect information that will be filled into the appropriate supplemental form (e.g., a replacement form or a foreign travel form).

Attaching Additional Documents, Cover Letter and Alternate Policies
• If you have additional documents pertinent to the underwriting of this case, you may attach them using the Attachments screen shown at right. These documents should be in PDF format and may be attached by clicking on the appropriate box.

• If this case is to be considered along with an application on another Proposed Insured, the Related Case(s) Information box should be checked and the information filled in.
Validating and Locking the Application

• Before proceeding to the signature process, the information entered into the application must be validated and locked. This will lock down all of the information in the application and the illustration.

• The application could be unlocked, but the signature process would have to be completed again. To change the illustration, the illustration should be duplicated from the My Cases screen.

• The validation process ensures that all of the screens have been completed and are in good order. This will be signified by the green check mark.

• When the application has been locked down, the system will assign an App ID. The App ID will serve the function of a policy number until one can be assigned. Until a policy number is assigned, you’ll need to refer to this number when sending any additional items to underwriting.

Paramedical Exam Order

• To order a paramedical exam, complete the screen at right.

  Note: The paramedical exam will not be ordered if the application is printed for wet signature.
Signature Methods

- On the Signature Method screen, you will be asked if you want to print and sign the application or if you would like to sign electronically.

Printed Application/Wet Signature
- If you wish to print and sign the application, please send the completed application by mail, fax or email using the contact information listed.

Electronic Submission
- If you elect to sign electronically, the app will ask if each of the Signees are present or not present.
  - If all Signees are Present, you will use the Face-to-Face method.
  - If one or more of the Signees are Not Present, you will use the Click Wrap method.

NEW BUSINESS ADDRESS:
The Lafayette Life Insurance Company
400 Broadway • Cincinnati, OH 45202-3341
ATTN: New Business
Fax: 877-267-4409
Email: newbusiness@llic.com

Signature Methods: electronic or printed/wet signature. For electronic, indicate whether or not Signees are present.
Electronic Signatures

Face-to-Face method:

- The Face-to-Face signature method should be used when all Signees are present. First, all Signees must agree to the following:

Agent Instructions: Please read aloud to Client.

During this process...

Step 1. You will agree to review all documents and disclosures.
Step 2. You will agree to read the Terms of Use and e-signature consent.
Step 3. You will acknowledge that you are the Proposed Insured, Other Insured, Owner or Payor of the insurance contract.
Step 4. You will agree to show proof of identification to me.

- If they agree, check Yes. You will then be asked to see the Proof of Identification, and enter it into the system.

- Next, they must indicate their agreement with the Terms of Use and Consent, and review their application packet. They will then signify that they have done so by clicking the box at the bottom of the screen.

- Next, both you and the Signees will be asked to agree to sign electronically. Once the signatures have been applied, a Submit button will appear on the bottom of the screen.

**e-Signature: Proposed Insured**

**e-Signature: Agent**

Proof of Identification

Terms of Use and Consent

eSignature Screen: Client and Agent
• After the application is submitted, you will receive an email from Lafayette Life indicating the application has been received. If you do not receive it within an hour of submission, you should contact the home office.

After the e-application is submitted to the home office, it is automatically imaged and entered into the system for an underwriter’s review.

Click Wrap method:
• The Click Wrap signature method should be used when one or all of the Signees are not present to review the application. Simply check Not Present after the name of the absent Signee on the Signature Method page.

• At this point, you will also be asked to provide the last 4 digits of your Social Security Number (agent) as well as your email address.

• Once this step has been completed, you will be asked to provide the Signee’s email address, and send the e-Signature Email message shown at top right. This step will be repeated for each Signee.

• Your screen will then indicate that the message has been sent (shown right), and allow you the opportunity to resend if necessary.
Click Wrap method (continued):

• The email the client receives will look much like the screen at the bottom of this page.

• Once they have clicked on the **Access your Application** button, they will be taken to a page to enter the last four digits of their Social Security Number. This acts as a password to access the e-signature process.

• After agreeing to the **Terms of Use and Consent**, the client will be asked to review the application documents.
When the review is complete, the client will then be asked to Apply Signature (sign the e-app) and submit it back to you. The client will also be given the opportunity to print the application, or save the application electronically.

Once the application has been sent, a Thank You screen will be displayed and the client will be given another opportunity to view and print the application.

You will receive an Initial Notification email after each applicant has signed. The system will also check to make sure there are no other necessary Signees who have not yet responded.

When the application is ready for your signature, you will receive the Access Application email, shown at right.

After the e-application is submitted to the home office, it is automatically imaged and entered into the system for an underwriter’s review.

---

**Get to the Finish Line Faster with iGO® e-App!**

If you have any questions about iGO® e-App, please contact the Lafayette Life Sales Desk at 866-937-5542.
For financial professional use only.

AGENT GUIDE TO iGO® e-App
iGO® e-App is a registered trademark owned and used with permission by iPipeline. Additional forms may be requested by underwriting if not available at the time the application is submitted.

Life insurance products are not bank products, are not a deposit, are not insured by the FDIC, or any other federal entity, have no bank guarantee, and may lose value. Life insurance products are issued and guaranteed by The Lafayette Life Insurance Company, Cincinnati, Ohio. Guarantees are based on the claims paying ability of the company.

The Lafayette Life Insurance Company operates in D.C. and all states except NY, and is a member of Western & Southern Financial Group, Inc. Product approval, availability and features may vary by state.