



iGO e-App[®] Quick Start Guide

iGO e-App allows you to run an illustration, fill out the application, order a paramedical exam and submit directly to the home office from the Lafayette Life Agent Website. This means more applications submitted in good order, faster underwriting and quicker speed to issue time. The process is simple—just follow the steps below.

e-Application Process

- › Log in to the Agent Website and select the Illustration & e-Application icon. Choose the green **Launch** button.
- › If you have already run an illustration on this individual, go to **View My Cases** and select the case file. If you haven't run an illustration, select **Start New Case**.
- › Once the illustration has been run or if you decide you don't want an illustration, select **Application**.
- › Fill in the requested information:
 - Fields highlighted in yellow are required. They must be completed for the application to be considered "in good order" and to be signed electronically.
 - A list of required information appears on the left side of the screen. This list will change depending on the information you supply.
- › A red question mark next to an item on the list means that there is still information that must be completed on this screen for the application to be in good order.
- › A green checkmark will appear next to an item when all of the necessary fields are complete and in good order.
- › Screens may be completed in any order. Navigate from screen to screen by clicking the **Next** button, or click on a screen name located on the left side of the page.
- › View the complete application at any time by clicking on the **View Forms** button on the right side.
- › You may add PDF attachments to the application on the **Additional Information** screen. This screen will also allow you to type a cover letter, and request an additional policy be issued.



- › The last screen is **Validation and Lock Data**. When all information has been provided and the application is in good order, moving to this screen will lock the data so that it can't be changed during the signature process.

Limitations

- › The e-application screens can capture a maximum of:
 - 5 existing insurance policies
 - 6 primary and 6 contingent beneficiaries
 - 2 owners
 - 6 children on the Children's Term Rider
- › Applications requiring more than these limits can be done in paper form or submitted via e-App with a cover letter detailing the additions.
- › The state entered on the **Case Information** screen is the state in which the application is being signed.

eSignature Guidelines

Once the electronic application is completed, it can always be printed and signed with a “wet” signature—but the eSignature process is the preferred option because it saves time and paper.

- › To use eSignature, the application must be validated and locked. On the **Validation and Lock Data** screen, the system will assign an **App ID**. You may want to make a note of it.

TIP: Using the App ID will allow us to reference the case if there is any correspondence that takes place between us before a policy number is assigned.

- › Next, order a paramedical exam from Exam One or APPS by simply following the inputs on the screen.
- › Select the signature method: “wet” or “electronic.”
- › If eSignature is going to be used, identify whether the signing parties are present or not—this determines how eSignatures are going to be gathered.

If Signing Parties Are Present (Preferred Method)

- Read the instructions to the signing parties.
- Ask the signing parties if they agree to the instructions.
- Collect proof of identification.
- Have the signing parties indicate that they agree to use the electronic signature.
- Have them review the application.
- Apply their eSignature.
- Supply your eSignature and indicate where you are signing the application.
- Click **Submit**.

If Signing Parties Are Not Present

- The signing parties will be sent secure emails.
- The last 4 digits of their Social Security Number will be the PIN required to access the link to review the application.
- Upon review of the application, they should agree to a series of disclosures and disclaimers and to the information on the application.
- They will indicate their agreement and the application will be emailed back to you for your signature and submission.
- You will receive an email when the signing parties begin the signature process, when they complete the process, or if they decide to decline to sign electronically.
- When all signing parties have completed the signature process, you will receive an email asking you to complete the process.
- When the application is emailed back to you, enter your PIN to access the completed e-application and sign it electronically. The PIN is the last 4 digits of your Social Security Number.
- When this is complete and submitted to Lafayette Life, you will receive another email indicating we have received the application.
- The eSignature link sent to the associated parties is only valid for 7 days, so it is best to make sure that all signing parties will be available during that time period.

**Need answers about iGO® e-App?
Contact the Lafayette Life Sales Desk at 866.937.5542.**

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