# E-App and Drop-Ticket Instructions

## Please note there are generally two types of E-Applications:

**E-App:** A full application, done electronically with e-signatures. The underwriting process is the same as normal, the only difference is the app is done online with e-signatures. The agent is still responsible for completing the entire app and scheduling the paramed exam.

**Drop-Ticket:** An abbreviated application process in which the agent submits the client's basic info online and then the Carrier calls the client to complete the actual application over the phone. Once the App is completed the Carrier will email or mail the App to the client and if needed also schedule the client's medical exam.  Typically, e-signatures are not required upfront to submit a Drop-Ticket.

## There are two ways to access Electronic Applications from the AdvisorHQ website:

**Option 1:** Via the Navigation Bar click Life Tools/E-Apps – IGO

- Click Start New Case
- Enter Client's Info and Product Type
- Scroll down to select Carrier and App Type

**Option 2:** Via the Term Quoting Engine

- Once the Quote has been run you can click on the Apply button on the Carrier's quote
- Select E-App or Drop-Ticket depending on options available.

At this point on both Options above you would now be in the same location on the E-App platform.

## Instructions to complete the E-App & Drop-Ticket

Please make sure browser's pop up blocker allows a new AdvisorHQ window to pop up. Once you've selected the carrier and product and entered the client's basic info via either Option above:

- A new page will populate with Tabs/Sections listed on the left-hand side of the window
- Each window will show the info required for the selected Tab/Sections
- All required inputs will be highlighted in Yellow. If you do not know or do not have some of the required info you can move on to the other sections of the App
- Each Tab/Section on the left will show a Green Check Mark once the Section has been completed in full and will show a Red Question Mark for sections not completed.

### Instructions to complete the E-App & Drop-Tickets cont…

Once all sections on the left-hand side of the window are completed with a Green Check Mark you can proceed to Validate and Lock the application:

- Click the Gray Validate and Lock button. This will Save all the info you've inputted on to the E-App.
- **Drop-Ticket:** The next page will prompt you to submit the Application, this is the last step.
- **E-App:** The next page will prompt you to enter the client's email address and allow you to add a note to the client.

  - Client and Agent PIN will be the last four of their respective SSN
  - An email will first be sent to the Client to E-Sign
  - Once completed an email will then be sent to the Agent to E-Sign.

- The App will not be submitted until after both the Client & the Agent E-Sign the application. Agent and client can both save copies of the Pdf for their reference when they E-sign.

### General Tips & Notes

- E-App platform performs best on Google Chrome & Firefox, please do not use Internet Explorer
- Info entered in the E-App/Drop-Tickets can always be corrected during the phone interview or with the carrier before Issue. If you're not sure on info it's OK to enter info into a required field then correct it later.
- If you do not know your Agent Code or Upline's Code you can Zero-Out the field by entering multiple 0's. The E-App submission gets coded regardless.
- While most do not, some Drop-Tickets still require E-signature
- You can save the E-App or Drop-Ticket by clicking the Save Icon in the right-hand corner of the E-App window, this will allow you to access and complete the E-App at a later time. When on the E-App screen you'd select 'View My Cases' to review a saved E-App/Drop-Ticket.
- If a phone interview is required the Carrier will generally call the client within 24-48 hours

### Accelerated Underwriting Notes

*Please see our Accelerated Underwriting Guide for more details on Age and Face Amounts.*

- Accelerated Underwriting can *potentially* allow the client to complete a phone interview in lieu of a medical exam.
- Most if not all Accelerated Underwriting programs require a Drop-Ticket to be submitted
- Once the phone interview is completed the Carrier will review the application to determine if a medical exam is needed or not. If not needed it will be Approved and sent for Issue. If an Exam is needed the carrier will call the client to schedule the Exam and proceed with Full Underwriting.