

AGENT E-APPLICATION GUIDE

A GUIDE TO THE E-APPLICATION FUNCTIONALITY

LUMICO LIFE INSURANCE COMPANY

FOR AGENT USE ONLY

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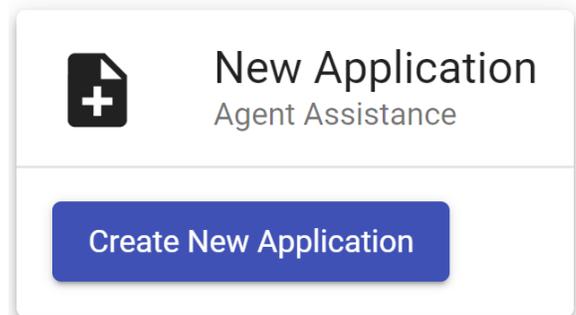
GUIDE OVERVIEW

The objective of this guide is to provide an overview and training on the use of all features within the e-Application. The intended audience for this guide is approved Distribution Partners, individual agents and office support requiring access to tools that support the sales of Lumico Life Insurance Company's products.

GETTING TO THE E-APPLICATION

The screenshot shows the Lumico Agent Portal. At the top right is the Lumico logo with the tagline "insurance made clear". Below the logo is a navigation bar with a "Home" link. The main content area is divided into two columns. The left column is titled "Search Existing Applications" and contains search filters for "From" (7/28/2020) and "To" (8/27/2020), with a note "App created date" and "Search any 90-day window". Below these are fields for "First Name" and "Last Name", with sub-labels "Customer First Name" and "Customer Last Name". A "Search" button and a "MORE OPTIONS" link are at the bottom. The right column is titled "Life Applications" and contains four menu items: "Create new application" (with a checkmark icon), "Get quick quote" (with a shopping cart icon), "Jump to existing application" (with a plane icon), and "Marketing materials and resources" (with a document icon).

1. Sign in to the Agent Portal
2. Click on 'Create new application' under 'Life Applications'
3. On the following screen, click on 'Create New Application'



4. You will be taken to the Lumico e-Application home page. Click on 'Apply Now' at the top right when you are ready to start an application.

5. Select the desired product by clicking on to begin the application.

Which product do you plan to purchase?



Simplified Issue Final Expense

Provides financial coverage for end of life expenses such as funeral costs and medical bills. Coverage up to \$30,000.



For **Simplified Issue Whole Life**, select 'Simplified Issue Final Expense' as the product.

You will be directed to the proper e-Application based on the Birth Date you enter in the following 'Basic Information' section.

6. After your selection, you will be prompted to enter in the desired coverage amount.

Which product do you plan to purchase?



Simplified Issue Final Expense

Provides financial coverage for end of life expenses such as funeral costs and medical bills. Coverage up to \$30,000.



Add your coverage amount from \$5,000 to \$30,000.

\$

CONTINUE

Once you hit continue, the application process will begin.

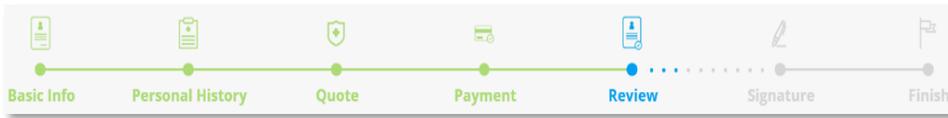
BASIC INFORMATION

The basic information section will ask for the customer's demographic information. At this point, you can fill out the demographic information on behalf of the customer. The attached journey scenario is for when you will be completing the full application over the phone on the customer's behalf.

Tips:

- Every page will have an 'Agent Summary' pop up available to show you a summary of the customer information, product and health.

- Also, at the top of every page is the progress bar to show you your status throughout the journey.



Agent Summary	Hide
Customer Information	
Name:	
DOB:	
Gender:	
State:	
Beneficiaries:	
Product	
Product Type:	
Term Length:	
Coverage Amount:	
Initial Quote: N/A	
Policy Number:	
Health	
Height/Weight: / lbs	
Tobacco in the past 12 months:	

1. Complete all required fields. The signing authorization will give an option for electronic or voice signature

Basic Information

Now we will go through information that we need from you for your life insurance application. It should take just about 10-15 minutes to complete. If at any time if you wish to save your progress so you can come back at a later time, simply click save for later above.

First Name Middle Name Last Name

Birth Date

Residence Street Address

City State Zip Code

You will be directed to the proper e-application for either Simplified Issue Final Expense or Simplified Issue Whole Life based on the Birth Date you enter.

You check the '**Agent Summary**' under 'Product' for confirmation after completing this section.

Before moving on to the next section of the application, the customer needs to sign off on authorization by clicking continue I agree. Without customer approval, there is no way to move forward in the app. The customer can sign off on this via electronic signature or through voice signature.

If identity check is triggered, please refer to page 21 for additional information.

VOICE SIGNATURE- CONSENT AND AUTHORIZATION

How will the customer be signing the authorization forms? **Voice** Electronic

How will the customer hear the required authorization? **Recording**

Begin Voice Signature

CONTINUE
I AGREE

1. On the Basic Information Screen, the Agent selects "Voice" signature"
2. The Agent selects "recording" button.
3. The Agent selects the "begin voice recording signature" button when ready to initiate the voice recording.

A pop-up box will appear, at this point the agent should prep the customer for the voice signature process and follow the prompts shown within the pop up.

4. Dial the number shown
5. Listen to voice prompts within the call
6. Enter/speak verification code
7. Bring customer on the line and then press *
8. Remain on the call (silent) while the customer listens to the recording and responds

Voice Signature Instructions

To make things easy, you can keep your customer on the phone and dial into a recorded line that will play the recording and capture your customer's verbal authorization.

1. Dial **877-344-0043**. You will be asked to conference customer into the call.
2. Speak or Enter Verification Code when prompted:
Verification Code: **26936267**
3. When prompted, merge customer into the call and follow verbal instructions.

This window will automatically close when the signature process is complete. If you need to cancel or restart the signature process you can use the CANCEL button below.

CANCEL

The pop-up box will disappear when the call is completed. When the voice signature is successful the "continue I agree" button will be enabled.

If the call disconnects for any reason, you can restart the voice signature process or sign using electronic signature. To start the voice signature process again, press cancel to restart.

VOICE SIGNATURE TIPS

Agent Tips

- Prepare the customer for what will happen prior to calling
- Stay on the line, but remain silent while the recording is played
- If call is disconnected before successful completion, you may call back using the same verification code
- If the customer wants to listen to the message again you will need to hang up and call back using the same verification code

Preparing the Customer- crucial for successful capture

- Call will be anywhere from 3-4 minutes
- Customer must listen to the entire recording
- Customer must respond with full name when prompted (at the end)
- Customer must respond with requested acknowledgement when prompted.
- Agent can answer questions but not during recording.

If the customer does not want to use Voice Signature, then Electronic Signature is available – See the Appendix for Instructions.

The remainder of this guide is based on the agent completing all information on the customer's behalf and continues on after the 'Basic Information' page.

PERSONAL HISTORY

Below is the journey if you are populating the personal information on behalf of the customer.

Personal Info

Weight i Height: Birth Country

Are you a United States citizen?

Driver's License Number i State of Issue

Additional Info

Please select your gender

Male Female

Please select your family status

Single Couple Single with kids Couple with kids

Contact Info

Mailing Street Address Same as Residence Address

City State Zip Code

Email Address Phone Number

Insurance History

Have you ever had an application or reinstatement request for life, health or disability insurance declined or postponed? i

Do you have any existing life insurance or annuity contracts in force with this company or any other company? i

Occupation Info

Employment Status:

Currently Employed

Select any that apply:

- + Job requires handling of explosives
- + Bridge, dam, or reservoir construction
- + Nuclear geophysical construction
- + Work underground
- + Radium and uranium mills
- + I am a professional athlete
- + None of the above

Required.

CONTINUE

Click 'Continue to move on to the 'Beneficiaries' section.

BENEFICIARIES

1. Select the number of primary beneficiaries and click continue.

How many primary beneficiaries would you like to include?

− 2 +

CONTINUE

[or go back](#)

A primary beneficiary is a person or entity (such as a will, trust, or organization) that is first in line to receive named benefits. You will be able to add contingent beneficiaries later.

2. Basic information of each beneficiary will need to be entered.

Note: The percentage share of each beneficiary must equal 100%. The pie chart on the side displays the distribution of each share.

Beneficiary A

Relationship to Insured: Spouse / Partner

Birth Date: 01/01/1965

First Name: John

Last Name: Doe

Share %: 75%

Use my address

Share Distribution:

Legend: John Doe (75%), Unused Amount (25%)

- 3. The 'Contingent beneficiaries' section is optional. A contingent beneficiary is a person or entity that the insured names to receive the benefit should the primary beneficiaries pass away before or at the same time as the insured.

Would you like to add contingent beneficiaries?

− 0 +

CONTINUE

[or go back](#)

A contingent beneficiary is a person or entity (such as a will, trust, or organization) that the insured names to receive the life insurance proceeds in the event that the primary beneficiary passes away before, or at the same time as, the insured. (Note: the total number of primary and contingent beneficiaries cannot exceed nine.)

Click on continue to proceed to 'Honesty Statements'.

HONESTY STATEMENTS

The application will ask the customer to confirm on the following honesty statements listed below. Customers will need to agree to continue the application.

Honesty Statement 1

I Agree I declare that all of the statements and answers I provide in this application are true and complete to the best of my knowledge and belief.

CONTINUE

Honesty Statement 2

I Agree I declare that I am the proposed insured that is applying for this life insurance policy.

CONTINUE

Click 'Continue' to move on to 'Personal & Medical History'.

PERSONAL AND MEDICAL HISTORY

The Personal and Medical Information page takes a deep dive into the customer's medical history. The way the application is designed, if the customer clicks no on a question in the previous section, the next section will not appear, and the application will ask you to continue to complete the rest of the application. Below are images of the entire personal and medical information questionnaire for the SIFE application.

Personal and Medical Information

Are you currently hospitalized, in a nursing facility, confined to a bed, or receiving hospice care?

Have you been diagnosed by a member of the medical profession with a terminal condition (terminal condition means a medical condition resulting from injury or illness that is reasonably expected to result in the drastically limited life span of the Insured within 12 months or less)?

In the last 12 months, how often have you used tobacco or nicotine products?

- Daily
- Only on the weekends
- A few times a year
- I have not used tobacco or nicotine products in the last 12 months
- I have never used tobacco or nicotine products

Do you require use of oxygen for any lung or respiratory disorder?

In the past 5 years, have you been advised by a physician to have a surgical operation, diagnostic testing (other than for routine screening purposes or for those related to HIV/AIDS), treatment, hospitalization, or other procedure, which has not been done, or for which results are not known?

Do you require assistance with any of the following activities of daily living: walking, bathing, dressing, eating, toileting, getting in and out of a chair or bed, or control of bowel or bladder problems?

At any time, have you been diagnosed or treated by medical professional or had surgery for any of the following:

Any condition requiring bone marrow, stem cell or organ transplant?

Kidney disease requiring dialysis?

Alzheimer's disease, dementia, or mental incapacity?

Lou Gehrig's Disease (ALS)?

Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), or AIDS Related Complex (ARC)?

Congestive heart failure or cardiomyopathy?

Are you currently receiving treatment by a medical professional for diabetes that:

Was diagnosed by a medical professional before age 40?

Is in combination with any heart or circulatory disorder diagnosed by a medical professional?

Requires 40 or more units of insulin daily?

Within the past 12 months, have you been diagnosed or treated by a medical professional or had surgery for any of the following:

Heart attack, heart valve disorder, heart blockage, stroke or TIA?

Lung disease (except controlled, mild asthma not requiring any hospitalization in the past 12 months)?

Internal cancer, melanoma, lymphoma, multiple myeloma, leukemia or systemic lupus?

Chronic pancreatitis, chronic hepatitis or cirrhosis?

At any time, have you been diagnosed or treated by a medical professional or had surgery for any of the following:

Parkinson's disease?

Any permanent paralysis or amputation caused by a disease?

Are you currently dependent on a wheelchair or motorized mobility device?

Within the past 24 months, have you been diagnosed or treated by a medical professional or had surgery for any of the following:

Aneurysm, heart attack, any circulatory disorder, stroke or TIA?

Chronic kidney disease?

Internal cancer, melanoma or leukemia?

Neuromuscular disorder including, but not limited to, cerebral palsy, multiple sclerosis, muscular dystrophy?

Any connective tissue disorder, ulcerative colitis or Crohn's disease?

Any psychiatric condition requiring inpatient treatment?

Within the past 24 months, have you:

Pled guilty to or been convicted of more than 4 moving violations?

Pled guilty to or been convicted of driving under the influence more than once?

Received or been advised to receive medical treatment or counseling for alcohol or substance abuse?

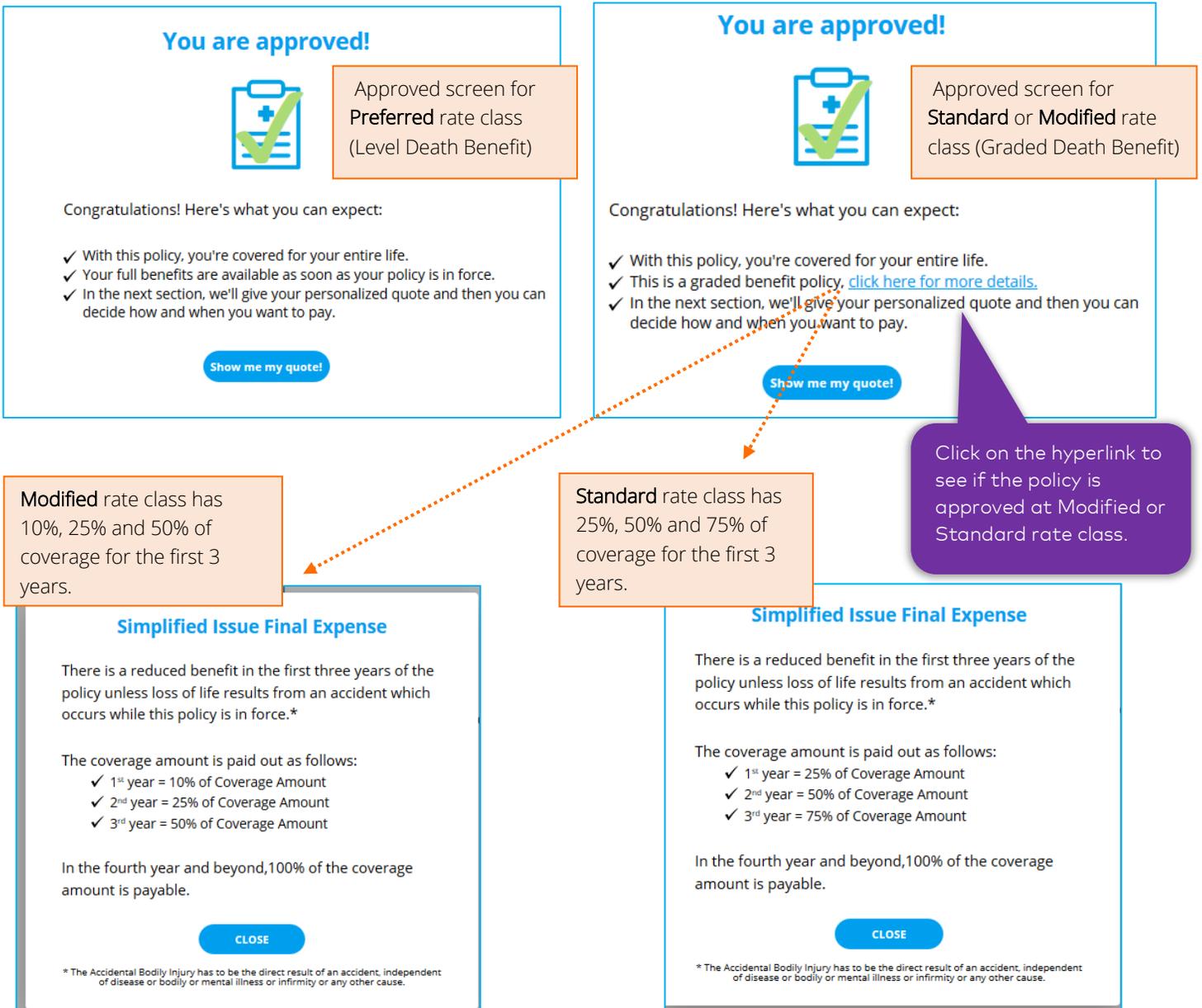
Pled guilty to or been convicted of a felony or have any pending charges?

Been on probation or parole?

APPLICATION APPROVAL

Once the personal history questionnaire is completed, if the criteria of the applicant is met for approval, you will see the following message listed below:

Approved Screens



Graded Benefit Policy: if you are qualified for a graded benefit policy, the application will give further information on how the coverage will be applied.

Full Policy: if you are considered a preferred rate class, your benefits will be applied as soon as your policy is in force.

FINAL QUOTE

This page will break down what the monthly payment will be based on the amount of coverage requested and give the customer their final quote.

Note: You can adjust the quote if the customer decides they want more or less coverage. Click on green tab to adjust by premium amount. Click on the orange tab to adjust by coverage amount.

The screenshot shows the 'Your Personalized Quote' section. It includes a summary table, a coverage amount input field, a slider for adjusting coverage and payment, and a 'CONTINUE' button. A purple callout box points to the 'CONTINUE' button.

Your Personalized Quote	
Simplified Issue Final Expense	\$43.16
Total Monthly Payment	\$43.16

Coverage Amount: \$12,000

Slider: \$5,000 to \$30,000. Current values: \$12,000 (Life Insurance Coverage), \$43.16 (Monthly Payment Amount).

Buttons: **CONTINUE**

Callout: Click 'Continue' to move on to 'Payment details' section.

PAYMENT DETAILS

Below are images of the Payment Details page of the application.

Enter in payment details, including frequency of payment as well as method to pay. The application can accept both a bank routing number as well as a credit card number to charge for payment.

Billing Frequency: a customer can decide how often they would like to be billed for the policy. Customers can opt to pay for the policy on a monthly, quarterly, semi-annually and yearly basis.

The screenshot shows the 'Payment Details' page. It includes a summary of coverage and cost, and options for billing frequency and method.

Payment Details

Your life insurance coverage of **\$12,000** has a cost of: **\$43.16 /month**

Billing Frequency

- Monthly
- Quarterly
- Semi-Annually
- Annually

Billing Method

- Bank Account
- Credit Card

Bank Name:

Account Type: Checking Savings

Routing Number:

Account Number:

30 DAY MONEY BACK GUARANTEE

Preferred Payment: the applicant can choose which day and month they would like to be billed for the policy. If an applicant chooses a preferred payment date which is in the future, the policy will not be effective until the future date. Payment dates can align with specific dates every month as well as specific days as well. This can be useful to correlate payment days to align with SS payments.

If payment cannot be verified, the application will be stopped until customer payment can be validated. An agent can restart the app once the customer calls back with new payment information.

Preferred Payment Date

At Policy Issue

Please take my payment out on the of every month.

Please take my payment out on the of every month.

Total Billed: \$43.16 /month
Automatically deducted.

CONTINUE  This is a secure 256-bit encryption.

Thank you.



Now we'll walk you through a few steps to finalize your Simplified Issue Final Expense Insurance Application.

CONTINUE

SIGNATURE PAGE- VOICE

If the customer wishes to sign via voice; agent will select voice signature.

Agent will then select the "recording" button. The agent can then read the statement and collect the customer's Social Security Number.

Once the SSN is entered, the agent can click "begin voice signature" button when ready to initiate the voice recording.

You're almost done. Please review the next steps

How will the customer be signing the application?

How will the customer hear the required language?

In order to prepare your official life insurance application, similar to other official documents, we need your social security number.

Social Security Number:

- -

[or go back](#)

Once the "Begin Voice Signature" button is clicked, a pop up will appear. At this point the agent should prep the customer for voice signature and follow the prompts listed on the pop-up box.

1. Dial the number shown
2. Listen to voice prompts within the call
3. Enter/speak verification code
4. Bring customer on the line and then press *
5. Remain on the call (silent) while the customer listens to the recording and responds

Voice Signature Instructions

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CANCEL

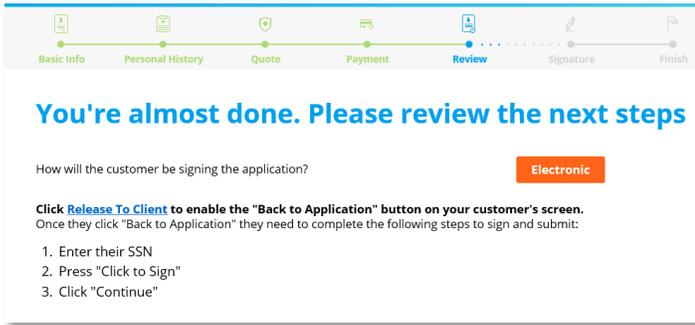
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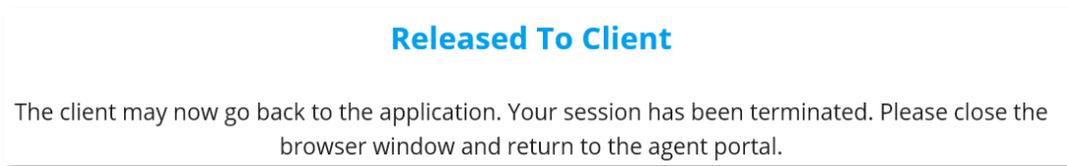
When the voice signature is successful, the "continue I agree" button will be enabled. You can click that button to move forward with the application.

CUSTOMER SIGNATURE- E SIGN

After the payment details are completed, the page below will give instructions on next steps.



1. Click release to client so the customer can complete their confidential information and electronically sign the application using their Social Security Number.
2. Once the application has been released back to the customer, this will end your session. It is now up to the customer to complete the application for the policy to be issued.



SIGNATURE PAGE- E- SIGN

1. Once the application has been released to the customer, they can continue to the signature page from the browser/screen they kept open.
2. They can fill out their Social Security Number and then 'Click to sign' the application.
3. A digital signature recording the time, date and IP address will appear at the bottom of the screen.

It's time for you to sign your application for Simplified Issue Final Expense.

In order to prepare your official life insurance application, similar to other official documents, we need your social security number.

Social Security Number:

 - -

Payment Authorization

By signing below, I authorize Lumico Life Insurance Company to charge my premiums to my checking/savings account or credit card/debit card provided. This authorization is to remain in effect until I request cancellation.

Insured Declaration and Representation

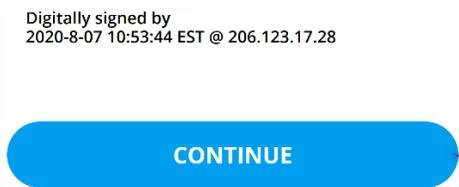
By signing below, I agree I have read or been read the application, and all statements and answers as they pertain to me, and that these statements and answers are true and complete to the best of my knowledge and belief. I understand the statements and answers in the application are the basis for any policy issued by Lumico Life Insurance Company ("the Company"). No information about these statements and answers will be considered to have been given to the Company unless it is stated in this application. I understand that federal law requires sufficient information to identify the parties to the purchase of a policy and that failure to provide such information could result in the policy not being issued, being delayed, unprocessed or terminated.

I understand and agree that no sales representative has the Company's authority to accept risks or pass on insurability or make, void, waive, or change conditions or provisions of the application, policy or receipt. If prior to the issuance of the policy applied for there is a change in the health of a proposed insured that would require a change to the proposed insured's answers to any questions in this application, any amendments thereto, or to any supplemental applications, prior to the issuance of the policy herein applied for, I will notify the Company as soon as possible of the change. I understand and agree that the Company will have no liability until the policy based upon this application is issued, delivered and accepted by me and the first premium is paid in full while each proposed insured is alive. If all these conditions are not met, the Company's liability will be limited to a refund of any premiums paid, regardless of whether loss occurs before premiums are refunded.

Insurance Fraud Warning: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

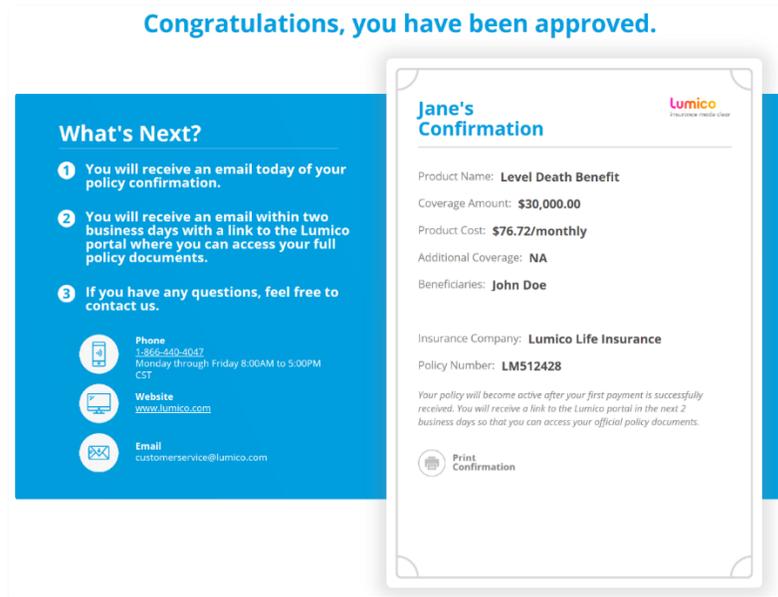
Click to sign

CONTINUE

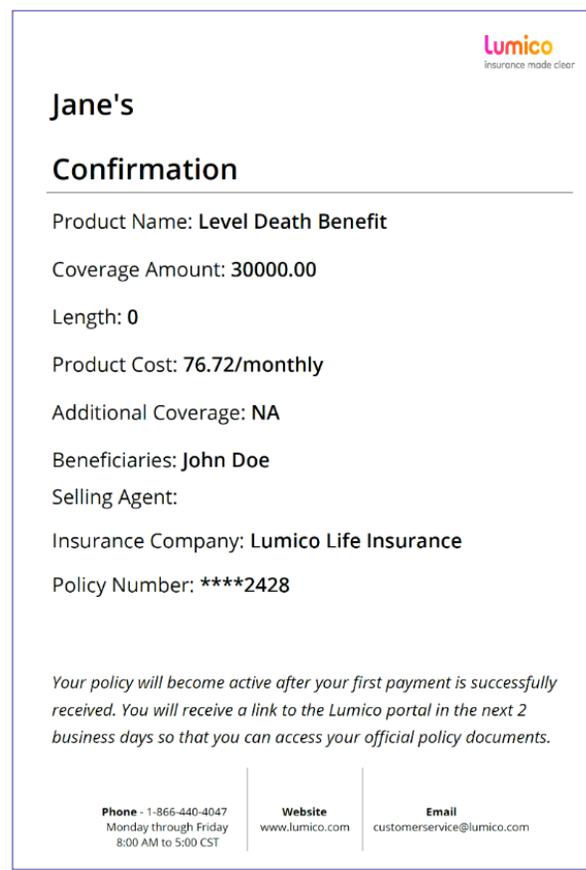


Once customer selects 'Continue', the application is complete.

This will display a confirmation page to the client which has the product name they have registered for; along with the coverage amount, monthly cost, policy number and any additional relevant details.



Tip: The customer will receive an email with a pdf copy of their confirmation.



INELIGIBILITY CRITERIA

On the personal summary page, the application asks the customer various questions about their health. Depending on the customer's answers, the application may flag the customer as ineligible to purchase the product. If this scenario occurs, after the basic information page, the application will skip to the following message:



This indicates that the customer is not a good candidate to purchase that specific product. The page will give further instructions to the customer on next steps, should they wish to speak to someone.

IDENTITY CHECK

There may be certain scenarios where the application may not be able to confirm the customer's identity using the basic information that was provided. In that case the application will ask identity specific questions that the customer will need to answer to move forward with the application.

A screenshot of a "Verify Your Identity" form. The title is "Verify Your Identity" in blue. Below the title is a paragraph: "For your protection, we need to ensure it's really you, Mahrukh. Please help us verify your identity by answering the questions below. You will have one chance to answer each question correctly. If none of the answers look correct, select 'none of the above.'" The form contains three questions, each with a list of radio button options:
1. "Which team nickname is associated with a college you attended?"
Options: Eagles, Rams, Spartans, Utes, None of the above.
2. "What kind of CT license plate has been on your 2005 Audi A4?"
Options: Agriculture, Livery, Military, Private, I have never been associated with this vehicle.
3. "In which of the following states does 'Ali Zaidi' currently live or own property?"
Options: Arkansas, Iowa, Minnesota, Rhode Island, None of the above or I am not familiar with this person.

There may also be instances where after the Basic Information page, the application will ask the customer for their Social Security Number (SSN). If the SSN can be verified, the application will move on to the personal history page. If the SSN cannot be verified, the application will end.

Next Steps

Thank you! All of your information has been submitted.

As mentioned, we need to clarify some details on your application. In the next few business days, someone from our team will call you to gather this information so we can best meet your needs.



Two-Step Verification

We're having trouble matching your details using last 4 digits provided. Please enter the full 9 digits below.

Social Security Number:

 - - 

CONTINUE

This is what will appear if the applicant fails to enter the correct SSN requested above:

Thank You

Based on the sources that we have, we are unable to validate your information and therefore can't proceed with your application.

lumico
life insurance

Application for Life Insurance:
Underwritten by Lumico Life Insurance Company

[Privacy Policy](#)
[Terms & Conditions](#)

There may also be instances where the application cannot be certain of your identity for various reasons. If the application cannot verify the identity, it will take you through the application journey, however, the policy will not be issued right away. Instead, after entering the payment details and signing, the final page will display a message like the one below:

This means that the applicant was referred. They will receive some email correspondence, asking for some additional documentation to verify their identity.

REFERRAL REASONS

When a referral occurs due to third party data missing, it gets referred to Underwriting to collect the missing data.

Refer due to third party data missing

If we cannot verify identity due to data sources being unavailable when the application is created, the application will be in a referred status until the data source is back up for comparison. If we cannot get the data in real time, we will refer the application to underwriting. We will try to collect the missing information and keep the application in a hold status in the interim. Underwriting will then complete any missing components in order to decide. The underwriter then makes the decision and sends the outcome back to our server to process.

Refer due to information received

If information from application data is insufficient and we cannot decide based on the information provided, we will refer to our underwriting services. The underwriting service has its own set of protocols to then determine the final decision of the applicant.

Outreach: If a decision is needed and additional information is needed by our underwriting service; they will reach out to the individual agent associated with that policy.

Refer due to multi policy logic

If a customer has already applied to Lumico and the application was in referred status, if the customer tries to re-apply, the new application will also go into a referred status for review. If there was a previous application that was referred, but customer did not complete referral steps, and they create a new application, the new application also will be in referred status.

How long does it take for underwriting to look at an application?

If there are no additional requirements, a decision is made within 48 hours.

Does underwriting reach out directly to the customer?

In most cases whenever a referral happens, there is a telephone interview. If an interview is required, the applicant will get a phone call.

If there is a data outage and the application is sent to manual underwriting, (for example, the MVR was not available during time of application, and the application gets referred) the underwriter will try to re-run MVR in an attempt to solve the issue before engaging with the applicant.

If needed, how soon would an underwriter reach out to the customer?

Underwriting will assess the situation and decide if a telephone interview is required. If an interview is needed, the underwriter will reach out to the customer the same day they receive the case.

Turnaround time of completion of case:

This depends on the customer's engagement. The average manual turnaround time is 9.5 days. Most of this is contingent upon how quickly the underwriter is able to get in contact with the applicant to do a follow up telephone interview and complete the questionnaire.

How long does a referral stay pending?

30 days for PHI and Labs; 60 days for Medical records.

Identity Verification

For identity verification, if we cannot confirm identity of a customer on the application an email is sent over to confirm the identity. If a customer does not upload the requested documentation within 14 days, the case will then be closed.

- A Lumico branded email is triggered by Underwriting and automatically sent the customer.
- Turnaround time for identity verification is 24 hours.
- A fax number is available to customers to send their documentation if needed.
- If an applicant is declined by Underwriting, a letter will be sent to the applicant by mail.

AGENT WEB PORTAL

Once a policy has been issued, an agent can see the policy details on the agent web portal. Access to this web portal is given during the appointment process with Lumico Life Insurance Company. The customer will also receive access to a customer portal via email. This is where they can view their policy details.

On the agent web portal, an agent can see policies they have sold, along with reports showing their book of business and commission statements.

APPENDIX

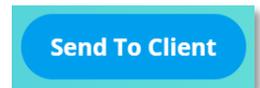
ELECTRONIC SIGNATURE – CONSENT AND AUTHORIZATION

Before moving on to the next section of the application, you must transfer control of the application over to the customer to review their information and Lumico's privacy policies. The customer can then continue the application on their own or transfer control back to you at any point during their journey. The customer must click "continue I agree" on the application form, prior to moving forward with the application or assigning it back to the agent for completion.

SEND TO CLIENT

The send to client feature lets you share the application with the customer. It allows both you and the customer to share and toggle between the application at any point during the journey. Any information entered prior to sharing will be automatically saved and the person receiving the application can see the most recent content.

1. On the upper right corner of the screen, click on 'Send to Client'.
2. Once you click that button, the below pop up message will open, prompting you to enter your customer's email address and create a password which can be shared between the two of you. The customer will use these credentials to log in to their application.



Note: Password must contain a minimum of 8 characters, including one upper case letter, one lower case letter, and at least one number.

3. The following screen will pop up; it has instructions on how to let your customer know how to access the application and share the application back with you.

Send To Client

Enter your client's email address and create a password to transfer control of this application to your client. A secure link will be sent to the email provided. The password must have a minimum of 8 characters, including one upper case letter, one lower case letter, and at least one number.

Client's Email Address:

Create a Password: **Repeat Password:**

CANCEL **SEND**

Sent To Client

A link to this application has been sent to the client's email address. They can use the password created on the previous screen to continue the application on their device.

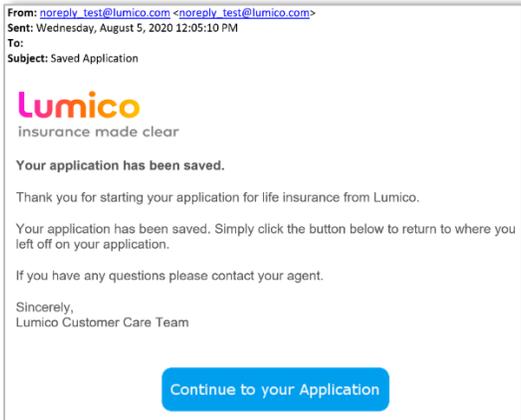
To retake control of the application:

1. Return to the [Agent Portal](#)
2. Instruct your client to click "Save or Share" then select "Share with Agent" in the top right corner of their screen
3. Enter the "Share with Agent" code in the "Customer Code" field in the Agent Portal
4. Proceed to the newly-opened window
5. Continue completing the application

OK

BASIC INFORMATION – CUSTOMER REVIEW

1. The customer will receive an email from 'noreply@lumico.com'; subject line: 'Saved Application'. It will provide them with a link to access the application.



2. They must use the email and password you created for them to sign in.

A login page titled 'Resume Application'. It asks the user to enter their email and password. There are two input fields: 'Email:' and 'Password:'. The password field contains ten dots. A blue button labeled 'CONTINUE' is at the bottom.

3. After the customer has signed in and can review the basic information page, they must scroll to the bottom of the page, reading through the disclosure.
4. Then click on 'Continue, I Agree' before moving on or handing the application back to you.

A disclosure page with a blue header: 'We take your personal information and privacy seriously. i'. Below it says 'Please review the information below to continue.' A scrollable text area contains: 'services, enhancing account administration, internal risk controls, fraud detection, product research and development, and marketing. These authorizations shall be valid for 30 months from this date, or the time limit permitted by law in the state where the policy is issued, and you may revoke it at any time by sending written notice to Lumico at P.O. Box 83303, Lincoln, NE 68501-3303. Except for the MIB information, Lumico may use your information for an unlimited period for general underwriting and insurance purposes and to improve the products and services. By clicking "Continue I Agree" I acknowledge that I have read and agree to the authorizations above, and that I have read and agree to the [Electronic Signature & Delivery](#) and that I intend to use this electronic process to provide my signature electronically. Additionally, I understand these signatures and authorizations are legally binding.' A blue button at the bottom says 'CONTINUE I AGREE'.

If they choose to, the customer can complete the rest of their application on their own.

Note: If the customer is hesitant to provide any of their information over the phone, at any point, you and the customer can transfer control of the application back and forth between the two of you during the application journey following the same steps above.

CUSTOMER SIGNATURE- E SIGN

After the payment details are completed, the page below will give instructions on next steps.

The screenshot shows a progress bar at the top with steps: Basic Info, Personal History, Quote, Payment, Review (current), Signature, and Finish. Below the progress bar, the heading reads "You're almost done. Please review the next steps". A question asks "How will the customer be signing the application?" with an "Electronic" button. Below this, instructions state: "Click **Release To Client** to enable the 'Back to Application' button on your customer's screen. Once they click 'Back to Application' they need to complete the following steps to sign and submit: 1. Enter their SSN 2. Press 'Click to Sign' 3. Click 'Continue'".

1. Click release to client so the customer can complete their confidential information and electronically sign the application using their Social Security Number.
2. Once the application has been released back to the customer, this will end your session. It is now up to the customer to complete the application for the policy to be issued.

Released To Client

The client may now go back to the application. Your session has been terminated. Please close the browser window and return to the agent portal.

SIGNATURE PAGE- E- SIGN

4. Once the application has been released to the customer, they can continue to the signature page from the browser/screen they kept open.
5. They can fill out their Social Security Number and then 'Click to sign' the application.
6. A digital signature recording the time, date and IP address will appear at the bottom of the screen.

Digitally signed by
2020-8-07 10:53:44 EST @ 206.123.17.28

CONTINUE

Once customer selects 'Continue', the application is complete.

It's time for you to sign your application for Simplified Issue Final Expense.

In order to prepare your official life insurance application, similar to other official documents, we need your social security number.

Social Security Number:
000 - 00 - 0000

Payment Authorization

By signing below, I authorize Lumico Life Insurance Company to charge my premiums to my checking/savings account or credit card/debit card provided. This authorization is to remain in effect until I request cancellation.

Insured Declaration and Representation

By signing below, I agree I have read or been read the application, and all statements and answers as they pertain to me, and that these statements and answers are true and complete to the best of my knowledge and belief. I understand about these statements and answers in the application are the basis for any policy issued by Lumico Life Insurance Company ("the Company"). No information about these statements and answers will be considered to have been given to the Company unless it is stated in this application. I understand that federal law requires sufficient information to identify the parties to the purchase of a policy and that failure to provide such information could result in the policy not being issued, being delayed, unprocessed or terminated.

I understand and agree that no sales representative has the Company's authority to accept risks or pass on insurability or make, void, waive, or change conditions or provisions of the application, policy or receipt. If prior to the issuance of the policy applied for there is a change in the health of a proposed insured that would require a change to the proposed insured's answers to any questions in this application, any amendments thereto, or to any supplemental applications, prior to the issuance of the policy herein applied for, I will notify the Company as soon as possible of the change. I understand and agree that the Company will have no liability until the policy based upon this application is issued, delivered and accepted by me and the first premium is paid in full while each proposed insured is alive. If all these conditions are not met, the Company's liability will be limited to a refund of any premiums paid, regardless of whether loss occurs before premiums are refunded.

Insurance Fraud Warning: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

Click to sign

CONTINUE

[or go back](#)