

# The eApp process is fast, easy and green

Our simple eApp makes submitting your clients' applications to Minnesota Life or Securian Life quicker and easier. Plus it's secure and paperless. Which means less hassle and more time in your day to be productive than using traditional paper applications.

## Benefits

- Immediate, electronic submission
- The right forms - every time
- Instant link from illustration to eApp system
- Potentially takes days off the application process
- Applications in good order (IGO) every time<sup>1</sup>
- Streamlined underwriting processes

## How the eApp process works



### Step 1:

Select eApp option from your advisor website, or link directly from the illustration system



### Step 2:

Enter client information - no paper required



### Step 3:

The program guides you through the data collection process until your application is IGO



### Step 4:

Select from flexible underwriting options



### Step 5:

Obtain eSignatures (see reverse side for options)



### Step 6:

Electronically submit application through a secure channel



### Step 7:

Monitor your application from start to finish

## Convenience for you and your clients

- Client only signs once and eSignatures are applied to all required forms
- No entering duplicate data – client information carries through entire application
- Save and return to incomplete applications when convenient
- Several electronic signature options

## Your eSignature options

You can choose from three eSignature options, which eliminates the need for “wet signatures,” as well as mailed or faxed applications.

### 1. Face-to-face

- All applicants must be present.
- ID required.
- Application can be eSigned immediately.

### 2. eSignature combo

- Combines face-to-face method with traditional eSignature.
- One or more applicants are not present.
- Those available eSign immediately (ID required).
- Those not present provide eSignature via email process.

### 3. eSignature via email

- None of the applicants are present.
- An email with a link to a secured website is delivered to the applicants.
- They follow a few easy steps to electronically sign the application.
- Once eSigned, the application will be securely transmitted back to you. You eSign it and submit via a secured channel.

## Learn more

Have questions? Contact the eApp Support Team at **1-800-328-6124.**

1. Applications in good order dependent on accurate data entered.

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F72930-2 Rev 8-2019 DOFU 8-2019  
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