



SUBMITTING APPLICATIONS USING THE FIRELIGHT WIZARD-BASED E-APP PLATFORM

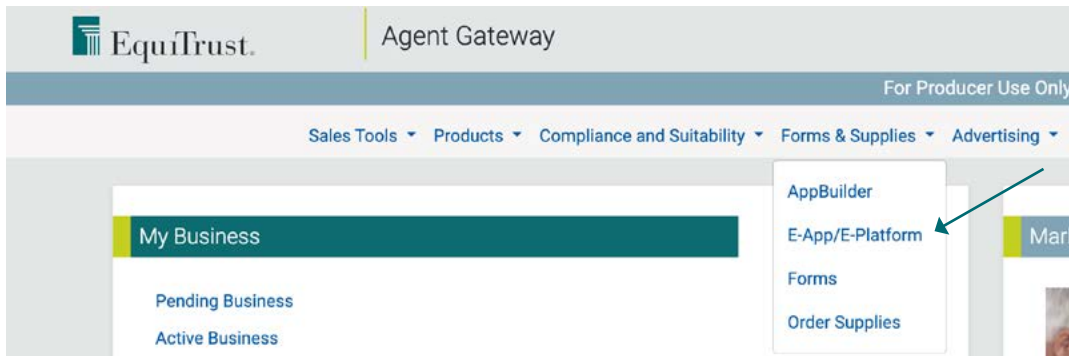
Guided, interactive responses make it easy to submit new business



Welcome to the EquiTrust E-Application wizard user guide. These tips are provided to help you prepare to submit E-Applications using the intuitive, interactive wizard-based platform.

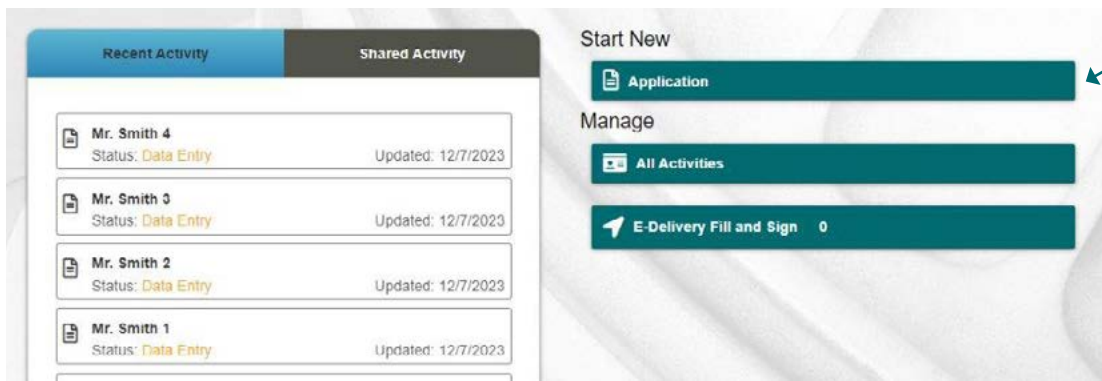
How do I get to the wizard-based platform to submit an application?

When you're ready to write a new app, log in to the Agent Gateway (Agents.EquiTrust.com) and click on Forms & Supplies, then E-App/E-Platform.

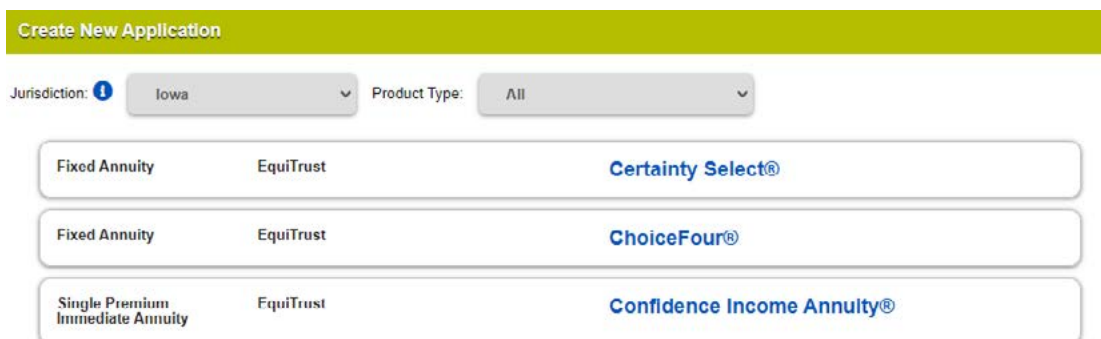


Let's get started

You can start a new app or review and resume your recent activity. To begin a new app, click "Application" under "Start New."



Select the product for which you're creating an application.



Creating a new application

The next screen will show you all the elements that will need to be completed as you progress through the wizard. Click “Create” at the bottom to proceed.

Certainty Select® Wizard

Required Forms

- Agent Information Verification Required
- Agent Module
- Annuity Owner Module
- Annuitant Module
- Beneficiary Module
- Product Selection
- Financial Needs Analysis Module - Generic
- Source of Funds Module
- Agent's Report
- Supplemental Forms
- Compact Annuity Application
- Certainty Disclosure - Generic
- Financial Needs Analysis - Generic
- Massachusetts Terminal Illness Disclosure
- Electronic Transactions Disclosure Consent for electronic transactions

Click 'Create' to proceed.

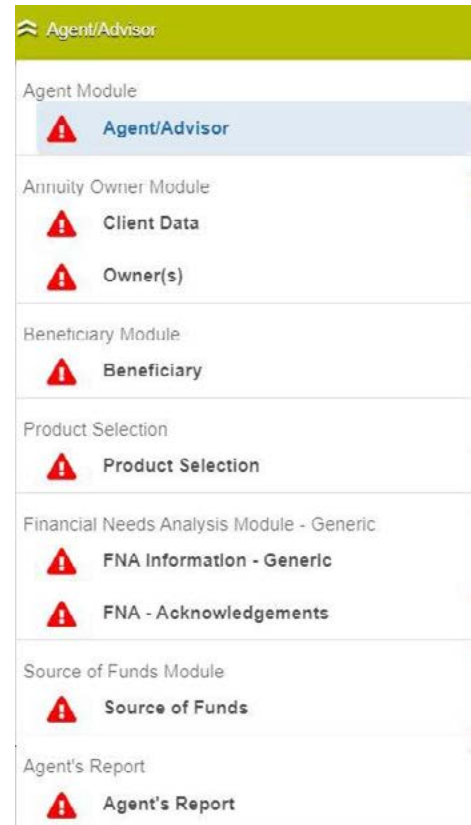
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The “Create Activity” screen allows you to create a custom name for the application. There are no specific guidelines, but ensure it’s a name you’ll recognize. As you continue to use the wizard-based platform, you may consider developing a naming convention for applications.

Create Activity

Name:

Under Agent/Advisor, you'll see the modules that are required to be completed. Complete the items within the module in order. If you need to reference or go back to complete a module, click on the module to be taken to that section.



The wizard includes an address look-up function that is tied into Google. As you start typing, the field will begin to populate with address options. Select the correct address.

Address Lookup

7100 Westo x

7100 Westown Parkway, West Des Moines, IA, USA

7100 Westover Avenue, North Riverside, IL, USA

7100 Weston Ridge Drive, Naperville, IL, USA

7100 Weston Avenue, Weston, WI, USA

7100 Weston Road, Woodbridge, ON, Canada

powered by Google

Address Lookup

Enter an address

Producer Street Address

7100 Westown Parkway

City: West Des Moines

State: IA

Zip Code: 44145

Adding client contract information

In the “Type of Ownership” section, the selected product and state will be populated. Complete the ownership fields. If the annuitant is the same as the owner, there will be no annuitant page. If the owner and annuitant are different, the annuitant page will appear. Select the “Plan Type” from the dropdown menu.

Throughout the wizard, required answer fields are shown in red.

Type of Ownership

Product Name: Certainty Select® Wizard

Issued State / Jurisdiction: MA

Individual Ownership Joint Ownership Trust Entity

Primary Annuitant same as Primary Owner? Yes No

Add Joint Annuitant? Yes No

Plan Type

Complete the “Primary Beneficiary” section. “Surviving Spouse” will be an available option if joint ownership was elected.

Primary Beneficiary

Type of Beneficiary: Individual

First Name: Jim Middle Name: Last Name: Smith Suffix:

SSN: Birth Date: / /

Relationship: Child Percentage: 100.00

The Product Selection screen will show the product chosen at the beginning of the process.

Create New Application

Jurisdiction:  Iowa Product Type: All

Fixed Annuity EquiTrust **Certainty Select®**

Completing the Financial Needs Analysis

The Financial Needs Analysis presents the required information in a logical order to ease your discussion with clients, and can help eliminate errors and not-in-good-order business.

Financial Needs Analysis Module - Generic

Financial Profile

Please complete each section on behalf of the owner; for joint owners, the information should be combined. For minors, provide the financial objectives of the parent/guardian. If the annuity will be owned by a trust, use the assets and objectives of the trust.

If the source of funds for the contract is another company, you'll need to complete the "Transfer Company" section. The forms needed will be generated based on state and the information gathered here.

Transfer Company

Replacement or Non-Replacement? Transfer Form Required?

Add Transfer Company

Delete Transfer Company

Source of Funds Module

-  Source of Funds

 Transfer Company 1

 Transfer Company 2

 Transfer Company 3

You may include information for up to 10 transfer companies.

When you're 100% complete, you may select to enter more data if needed or continue to the next step.

The screenshot shows a wizard interface with three steps: 1. DATA ENTRY (highlighted in green), 2. SIGNATURES, and 3. FINALIZE. A blue 'CONTINUE' button is visible. The main content area displays a message: 'Data Entry Completed. You may enter more data or CONTINUE to E-Signatures. If you choose to print the application packet and physically sign the documents, the application packet cannot be submitted to EquiTrust via Firelight. The physically signed documents must be submitted via Mail, Fax or Upload A Doc via the EquiTrust agent website. E-signature provides automation and reduced processing time of your business.' A large blue double arrow points to the right.

Signing the application

When you click "Continue," you'll be brought to the signature section. If the client declines to sign electronically, you will be required to print out the application, physically sign the documents and submit by mail, fax or Upload a Doc via the EquiTrust Agent Gateway. If the client declines to sign the application electronically, the process will end, and the application cannot be submitted via Firelight.

In the signature section, the number of signers is indicated. Click for each signer to complete the signing process. Signatures that have been collected will be listed under "Completed Signatures."

The screenshot shows the 'SIGNATURES' step of the wizard. The progress bar indicates '1 DATA ENTRY' is complete with a green checkmark, and '2 SIGNATURES' is the current step. Below the progress bar, there is a section titled 'List of Required Signers for Generic - Power' containing two buttons: 'Owner' and 'Agent : JaneAnnDoe'. Below this is a section titled 'Completed Signatures' which is currently empty.

Click “Sign Now” and complete the process through the wizard, or click “Send Email Request.”

The screen shows a progress bar with three steps: 1 DATA ENTRY (with a green checkmark), 2 SIGNATURES (highlighted in green), and 3 FINALIZE. Below the progress bar is a title bar that reads "Client Signature Choice for Owner". The main text says "Please indicate below the method you would like to use to obtain the client signature." There are two buttons: "Sign Now" with a signature icon and "Send Email Request" with an envelope icon.

Before signing, the owner will be required to review all pages of the documents in the application packet.

The screen shows a progress bar with three steps: 1 DATA ENTRY (with a green checkmark), 2 SIGNATURES (highlighted in green), and 3 FINALIZE. Below the progress bar is a title bar that reads "Owner Signature". The main text says "Before signing, you must review all pages of each of the 11 documents below. Please click the buttons below to proceed." There is a list of 11 document titles, each with a button to its right. A blue arrow points to the first document, "Compact Annuity Application". Below the list is a checkbox with the text "I have reviewed and agree with the terms expressed within this document."

The screen shows a progress bar with three steps: 1 DATA ENTRY (with a green checkmark), 2 SIGNATURES (highlighted in green), and 3 FINALIZE. Below the progress bar is a title bar that reads "Owner Signature". The main text says "Before signing, you must review all pages of each of the 11 documents below. Please click the buttons below to proceed." There is a list of 11 document titles. The first seven documents have a green checkmark to their right, indicating they have been reviewed. The remaining four documents, starting with "Accredited Investor Certification Form - FL", have a blue arrow pointing to their buttons, indicating they are the current focus. Below the list is a checkbox with the text "I have reviewed and agree with the terms expressed within this document."

Once the review is complete, the user will be able to sign.

1 DATA ENTRY ✓ 2 SIGNATURES 3 FINALIZE

Capture Electronic Signature

Signer Full Name: City:

State: Today's Date:

Sign on this pad to override the text script

Mr. Smith

If “Send Email Request” is selected, the client will receive an email directing them to log in and complete the electronic signing process. The client may sign using their mouse or type their name into the signature field.

1 DATA ENTRY ✓ 2 SIGNATURES 3 FINALIZE

Send Email To Signer To Request Signatures

If you use 'Send Email Request', your signer will receive an email message with instructions to complete the electronic application process.

Signer Name: Subject:

Signer Email: Message:

Your Name:

Your Email: **Email is required.**

* Signer Last 4 Digits of SSN/Government ID:

* Signer Birth Date:

* These values will not show in email.

If you need to make changes, you will be able to unlock the application. On the SIGNATURES page, top right, click “Unlock Application.”

2 SIGNATURES 3 FINALIZE

IMPORTANT NOTE: Keep in mind that if you unlock the application, all captured signatures and review processes will be revoked and will need to be completed again before finalizing the application.

Unlock Application

Unlocking the application will allow the application to be revised.
Unlocking the application will revoke all previously captured signatures and reviews for this application.
All signatures and review processes will need to start from the beginning.

Finalizing the application

When complete, you'll move on to the "FINALIZE" step. Review the completed application forms thoroughly, and click "Submit" if all information is correct.

1 DATA ENTRY ✓ 2 SIGNATURES ✓ 3 FINALIZE CONTINUE

OPEN Compact Annuity Application Page 1

INDIVIDUAL ANNUITY APPLICATION

EquiTrust Life Insurance Company®
7100 Westown Parkway, Suite 200
West Des Moines, Iowa 50266-2521
(866) 598-3692 www.EquiTrust.com
Mailing Address: PO Box 14500
Des Moines, Iowa 50306-3500

You'll receive a pop-up dialog box to confirm that you are sure the application is ready to be submitted. Click "Yes" if the application is ready to submit.

Confirmation Dialog

Application will be submitted.
No further edits will be allowed.
Are you sure?

You'll receive a notification that the application is pending transmission which means the e-application has been submitted to EquiTrust.


Application is pending transmission.

To print or view the application, history or documents, click on [Other Actions](#).

Thank you for your business!

[Close]

In your "Recent Activity" tab in FireLight, this application will show a status of "Complete."

Recent Activity	Shared Activity
<div style="border: 1px solid #ccc; padding: 5px; display: inline-block;"> Mr. Smith 3 Status: Complete Updated: 12/7/2023</div>	



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