



# WEALTHMAX BONUS LIFE<sup>®</sup> UNDERWRITING AND APPLICATION PROCESS

User guide to submitting new business via E-Application



Welcome to the WealthMax Bonus Life E-Application user guide. These tips are designed to walk you through the process for requesting underwriting and completing the product application.

## How do I access the WealthMax Bonus Life application?

All New Business for WealthMax Bonus Life starts on the dedicated website — [Agents.EquiTrust.com/WealthMax-Bonus-Life](https://Agents.EquiTrust.com/WealthMax-Bonus-Life). There are several spots on the site labeled “Start an application” that will take you to the Firelight E-Application system.

- In the navigation at the top of the microsite
- In the main page banner
- In the navigation under the main banner
- Toward the bottom of the microsite

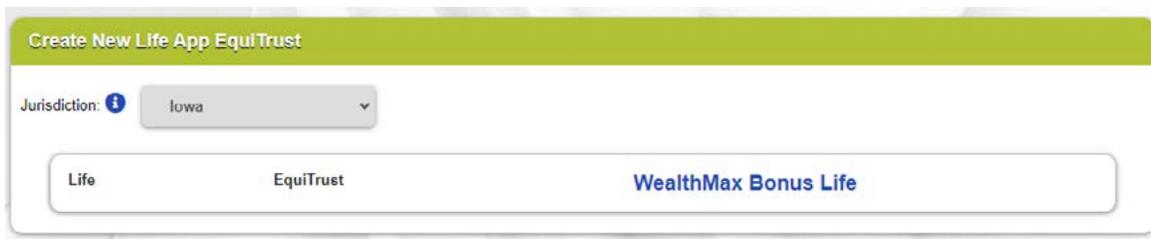
Click any of these links, then — if you haven’t already — log in to the agent website. Click E-App/E-Platform under Forms & Supplies.

## Let’s get started

Upon entering the E-Application system, you’ll see the “Start New” menu. Click on Life Application.



Select the state where the owner will sign, and then click WealthMax Bonus Life.



Click Create, and in the pop-up, you can label your application. Click Create again.

The screenshot shows two overlapping windows from the WealthMax Bonus Life system. The top window, titled "WealthMax Bonus Life", has a "Required Forms" section with four checked items: "Agent Module", "Insured Module", "Health Information Module", and "Individual Life Insurance Application". Below this is a blue instruction: "Click 'Create' to proceed." and two buttons: "Create" and "Cancel". The bottom window, titled "Create Activity", has a "Name:" field containing "John Joe Life Case" and two buttons: "Create" and "Cancel".

**You can perform the entire process within the WealthMax Bonus Life FireLight workflow:**

- Request underwriting
- Complete the FireLight application

## Request underwriting

Start by entering your agent information in the Agent Module under Agent Certification. Most of these fields should be pre-populated based on your producer number.

The screenshot shows the "Agent Module" header with a "Agent Detail" link on the left. Below the header is a section titled "Agent Certification" with a blue underline.

Next, you'll be directed to the Insured Module to complete the proposed insured's information. Do so, and then click Next.

The screenshot shows the "Insured Module" header with a "Proposed Insured" link on the left. Below the header are two input fields: "Product Name" (containing "WealthMax Bonus Life") and "Issued State/Jurisdiction" (containing "Iowa"). Below these is a section titled "Proposed Insured Information" with a blue underline. This section contains several input fields: "First Name", "Middle Name", "Last Name", "Suffix" (a dropdown menu), "Sex" (a dropdown menu), "Birth Date" (with a calendar icon), "Age", "Social Security Number (SSN)", "Birth State" (a dropdown menu), "Address Lookup" (with a placeholder "Enter an address"), and "Permanent Physical Address Line 1". A scroll bar is visible on the right side of the form.

The Health Information Module is next. Here, you'll enter the insured's health status and history.

The screenshot shows a web form titled "Health Information Module" with a green header. The form is divided into sections: "Insured Name" with a text input field containing "Equi Trust"; "Health Status and History" with questions about height (feet and inches), weight (lbs), and citizenship; and "Are you currently:" with a dropdown menu. A "Previous" button is at the bottom right.

Within this module, under "Are you currently," you'll complete all of the policy's health questions with the client. These are all yes/no questions. For yes answers, you will be prompted for further information.

When you get all the way through the health questions, click Continue to proceed to the next step.

This screenshot shows the "Health Information Module" with a progress bar at the top indicating "1 DATA ENTRY 100%", "2 SIGNATURES", and "3 FINALIZE". A blue "CONTINUE" button is highlighted. A white notification box with a blue arrow pointing to the "CONTINUE" button says: "Data Entry has met the requirements. You may [enter more data](#) OR **CONTINUE** to proceed to the next step." Below the notification, a question asks: "Have you ever been medically diagnosed by a member of the medical profession, treated or hospitalized for:" with a dropdown menu set to "No".

The application will load the Signatures screen. At this point, the client needs to sign to authorize underwriting.

The screenshot shows the "SIGNATURES" screen with a progress bar at the top showing "1 DATA ENTRY" with a green checkmark, "2 SIGNATURES" (active), and "3 FINALIZE". The main content area has two sections: "List of Required Signers for saG" and "Completed Signatures". Under "List of Required Signers for saG", there is a blue button labeled "Insured" with a small icon of a person.

Enter your Agent ID number on the verification screen, then complete the insured's identification information. Click Verified.

On the Insured Signature page, review the document shown to ensure all the information is correct. Check the box next to "I have reviewed and agree with the terms expressed within this document."

Complete the fields on the Capture Electronic Signature page. Type in the client's name and the signature field will populate, or they can sign with their mouse.



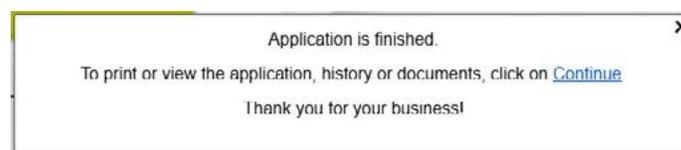
Click I Consent to accept the signature and then Continue at the top of the screen.

You'll receive a Confirmation Dialog box to warn that no further edits will be allowed. If you're ready to continue, click Yes.



This signature action means you have signed and submitted the request so underwriting can be initiated. **However, the actual "Request Underwriting" task takes place after you enter the application portion of the system.**

**PRO TIP:** The dialog box will say the application is finished, but at this point, you have only completed the information to initiate underwriting. **Click Continue in the dialog box.**



## Complete the E-Application

The application now loads, and at the top, you'll see the words "WealthMax Bonus Life underwrite — WealthMax Application." You're in the right place. Now is the time to actually request underwriting.

Click Request Underwriting. You'll see an order number, the status and the underwriting decision, which will show as pending at first. The underwriting decision will be under review/pending as you complete the application.

**Request Underwriting**

Request Underwriting

Order Reference	Status	Underwriting Decision
L19PS1730837531	11/5/2024 1:12:11 PM	Pending

**Underwriting decision requested. Please click Next to continue. You will receive a pop-up notification when the decision is received.**

Next

Click through to select your commission option and review your agent information, then complete all the sections of the application. **You must click Next here to receive the underwriting decision.**

Watch for a pop-up to alert you when an underwriting decision has been made. You may receive this notification before you complete the entire application.

The Polling action 'SubmitMillimanCall' is complete. Response from Milliman Service

Or open the menu on the left under the two arrows and click Underwriting to check for a response at any time.

Any sections marked with the red triangle symbol still need to be completed. Click to those sections to finish completing the application.

You will now see on the Request Underwriting page that the status has changed to "Finished" and the underwriting decision has been updated.

### Request Underwriting

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Request Underwriting

Order Reference L19PS1730837531	Status Finished	Underwriting Decision Approved
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**Underwriting decision has been received and is APPROVED. You may now finish and submit the application.**

Next

## Signing ceremony

When all of the sections are completed and the underwriting decision has been made, click Continue to move on to the signing ceremony.

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

1 DATA ENTRY ✓2 SIGNATURES3 FINALIZE

List of Required Signers for New Life Application - WealthMax Bonus Life - WealthMax Application

Owner

Agent : John Smith

Completed Signatures

Click Sign Now to complete the process through the wizard, or click Send Email Request. 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.

Complete the verification information. Before signing, the insured will be required to review all pages of the documents in the application packet. For each section, the insured will need to check the box next to “I have reviewed and agree with the terms expressed within this document.”

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

1 DATA ENTRY ✓ 2 SIGNATURES 3 FINALIZE

Owner Signature

Before signing, you must review all pages of each of the 9 documents below.  
Please click the buttons below to proceed.

- Individual Life Insurance Application
- WealthMax Bonus Disclosure
- Accelerated Death Benefit Rider Disclosure Statement
- Source of Funds
- Life 1035 Exchange/Transfer/Rollover Form 2
- Illustration Acknowledgement
- Purchase Across State Lines Disclosure
- EqualTrust Privacy Notice
- Life Insurance Buyer's Guide

I have reviewed and agree with the terms expressed within this document.

You will sign after the insured does. You will need to review all sections, as well. **To proceed further, you must check the box next to “I have understood and agree with the terms expressed within the document.”**

1 DATA ENTRY ✓ 2 SIGNATURES 3 FINALIZE

List of Required Signers for New Life Application - WealthMax Bonus Life - WealthMax Application

Agent : John Smith

Completed Signatures

Owner: EqualTrust 10/7/2024 Iowa [Re-Sign](#)

## Finalizing the application

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

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 app is ready to submit. You'll receive a notification that the application is pending transmission. At this point, the application has been submitted to EquiTrust.

Click Continue to print or view the application, history or documents.



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