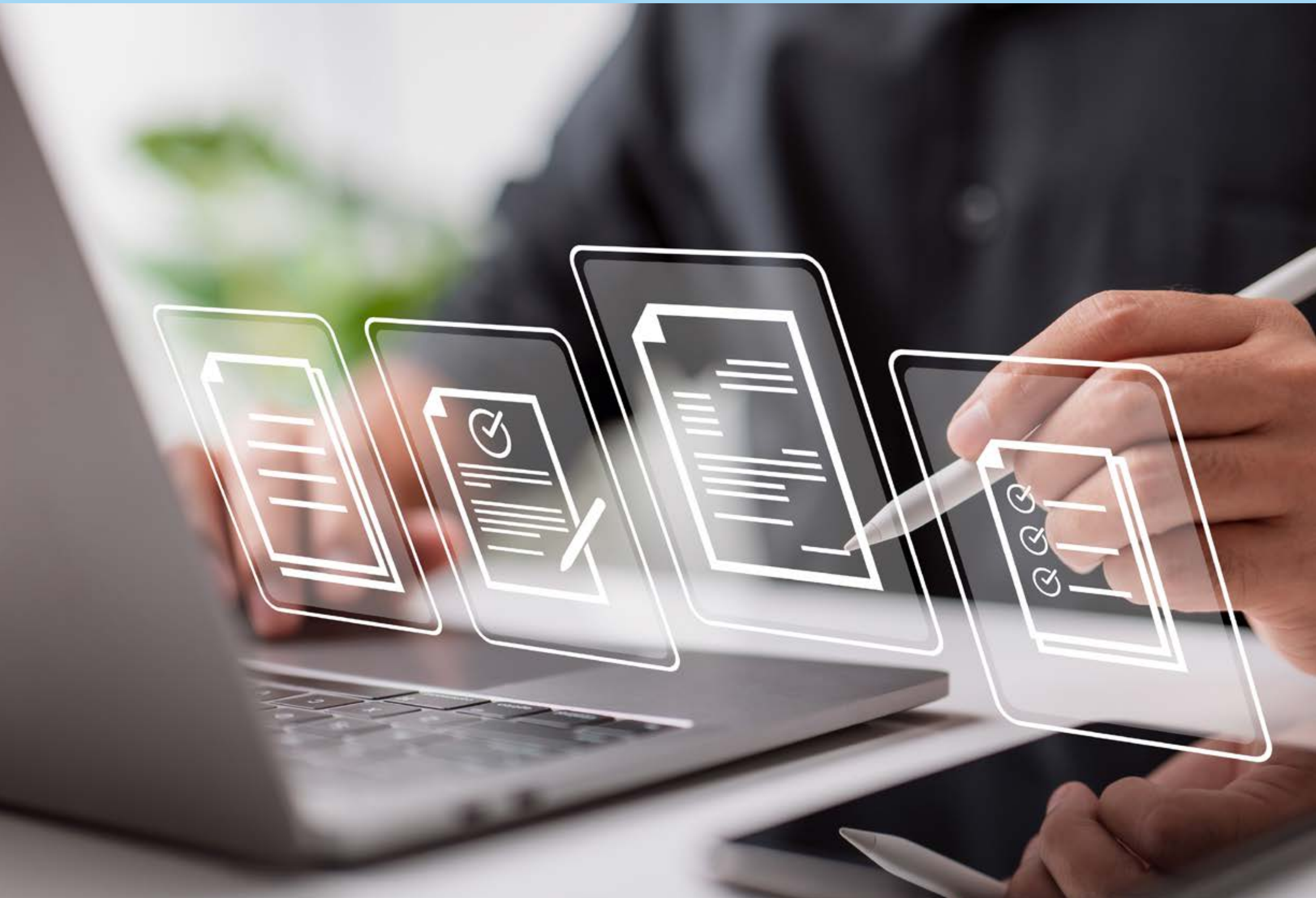
WEALTHMAX BONUS LIFE®
UNDERWRITING AND APPLICATION PROCESS

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. There are several spots on the site labeled "Start an application" that will take you to the Firelight E-Application system.

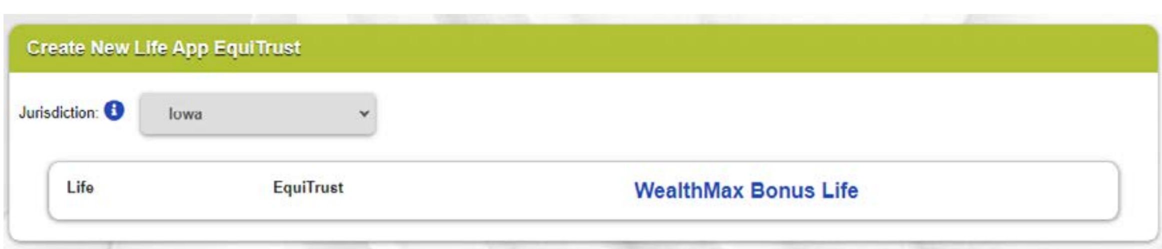
- In the navigation at the top of the microsite
- In the main page banner
- In the navigation under the main banner
- Toward the bottom of the microsite

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.

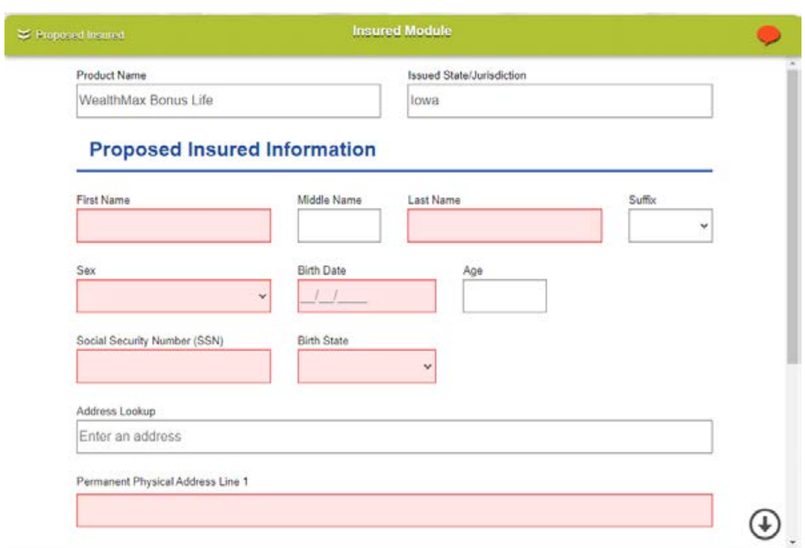
You can perform the entire process within the WealthMax Bonus Life FireLight workflow:

- Request underwriting
- Complete the FireLight application

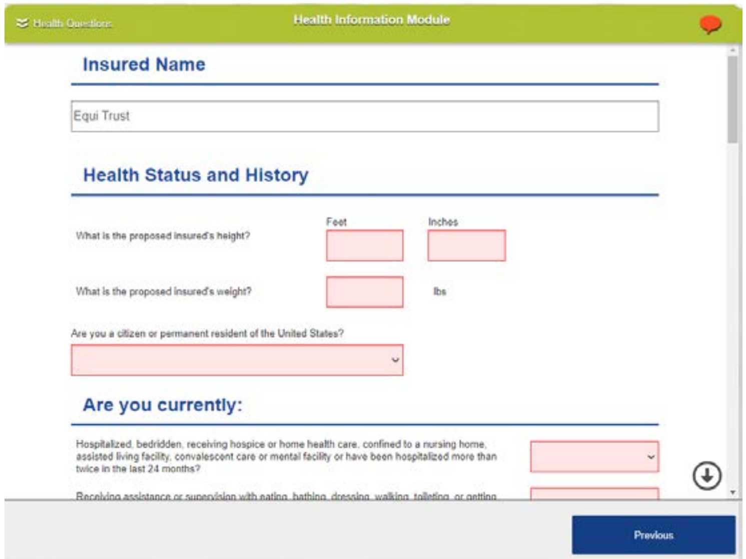
Request underwriting

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.

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

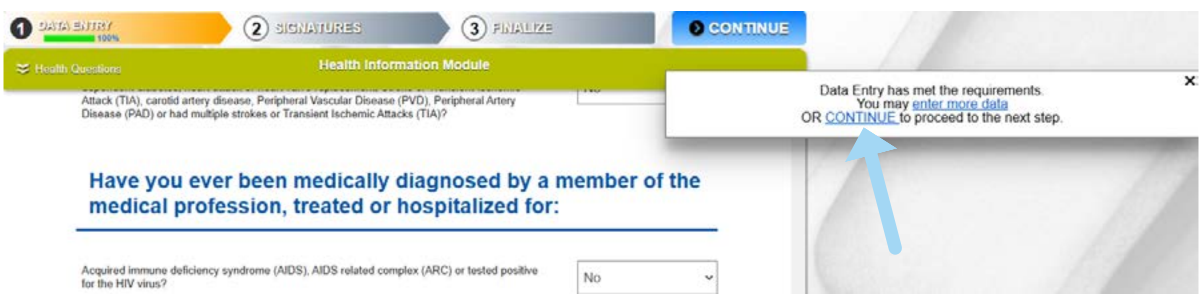


The Health Information Module is next. Here, you'll enter the insured's health status and history.

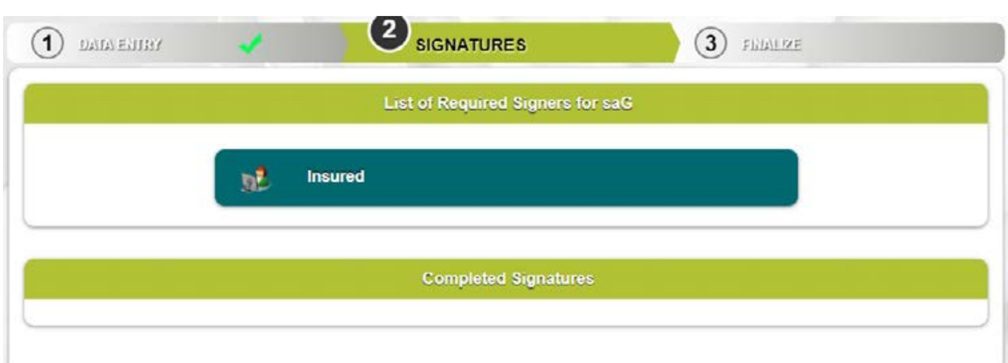


Within this module, under "Are you currently," you'll complete all of the policy's health questions with the client. These are all yes/no questions. For yes answers, you will be prompted for further information.

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



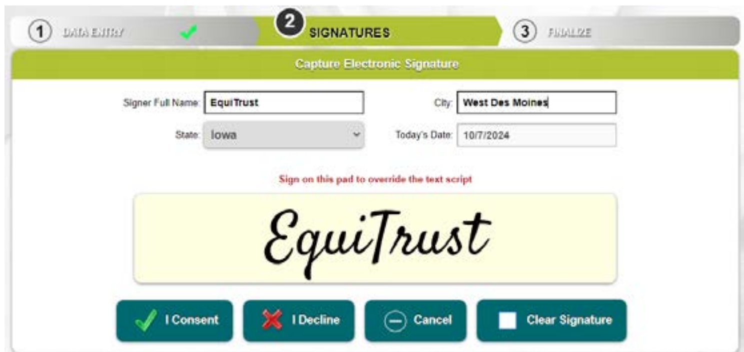
The application will load the Signatures screen. At this point, the client needs to sign to authorize underwriting.



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.

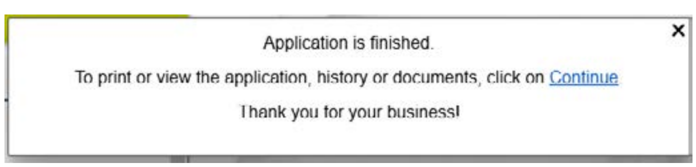


Click I Consent to accept the signature and then Continue at the top of the screen.

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.**

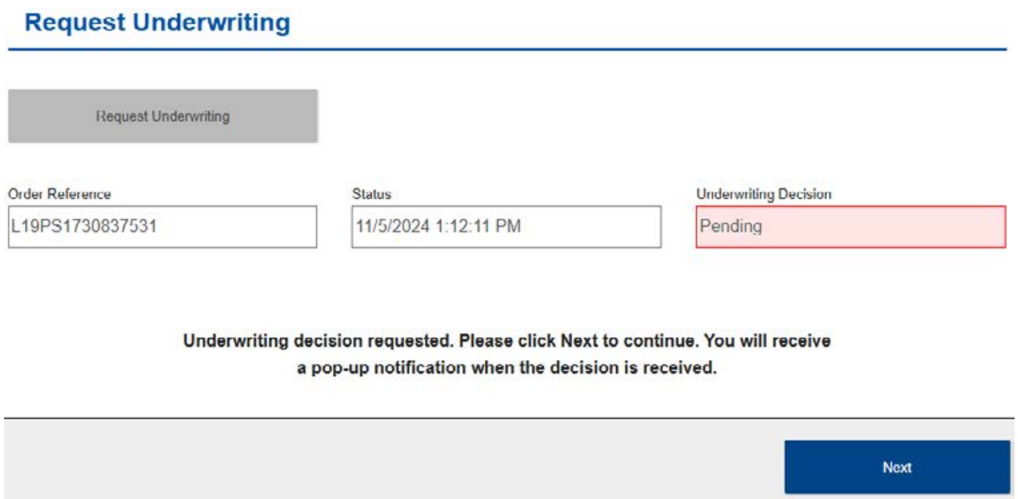
PRO TIP: The dialog box will say the application is finished, but at this point, you have only completed the information to initiate underwriting. **Click Continue in the dialog box.**



Complete the E-Application

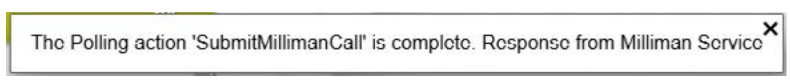
The application now loads, and at the top, you'll see the words "WealthMax Bonus Life underwrite — WealthMax Application." You're in the right place. Now is the time to actually request underwriting.

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.



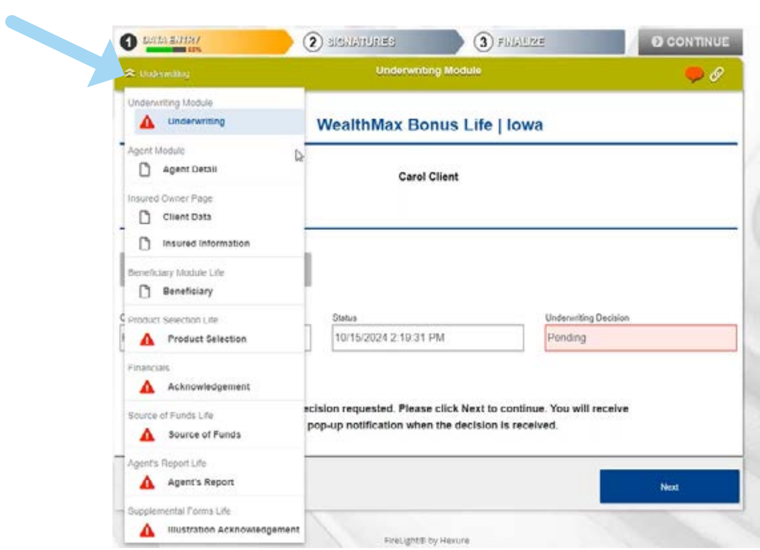
Click through to select your commission option and review your agent information, then complete all the sections of the application. **You must click Next here to receive the underwriting decision.**

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.

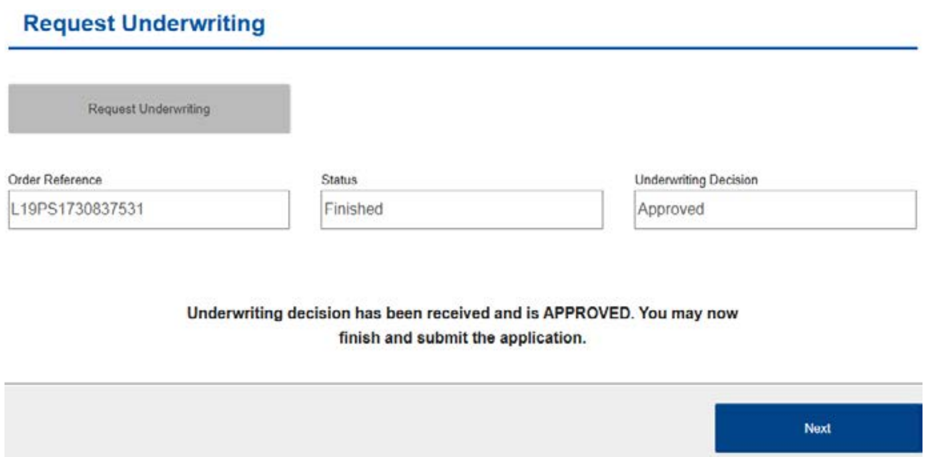


Or open the menu on the left under the two arrows and click Underwriting to check for a response at any time.

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



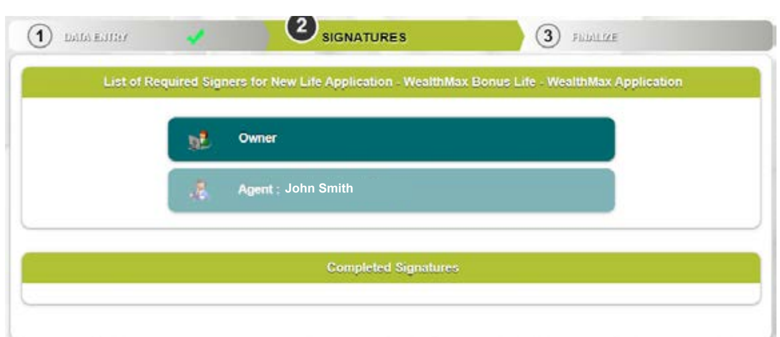
You will now see on the Request Underwriting page that the status has changed to "Finished" and the underwriting decision has been updated.



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.

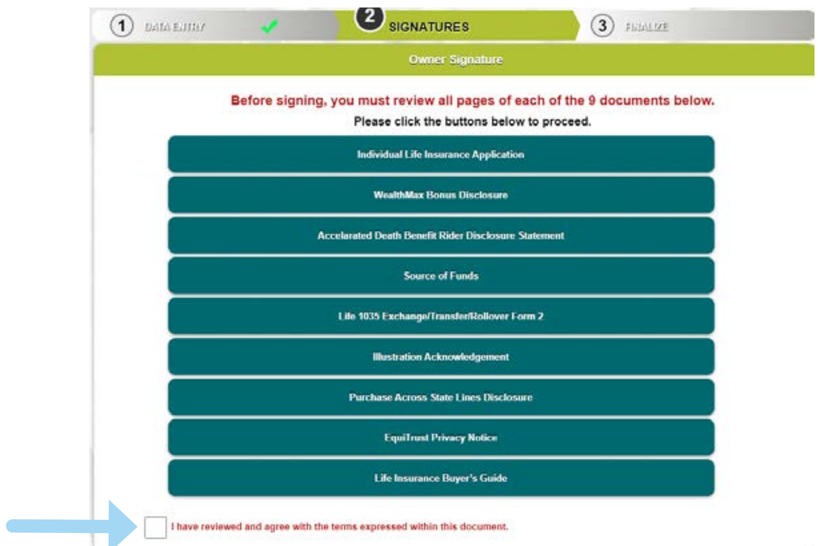
In the signature section, the number of signers is indicated. Click for each signer to complete the signing process. Signatures that have already been collected will be listed under Completed Signatures.



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.



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.”**

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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