

United Life E-Application Training For Firelight

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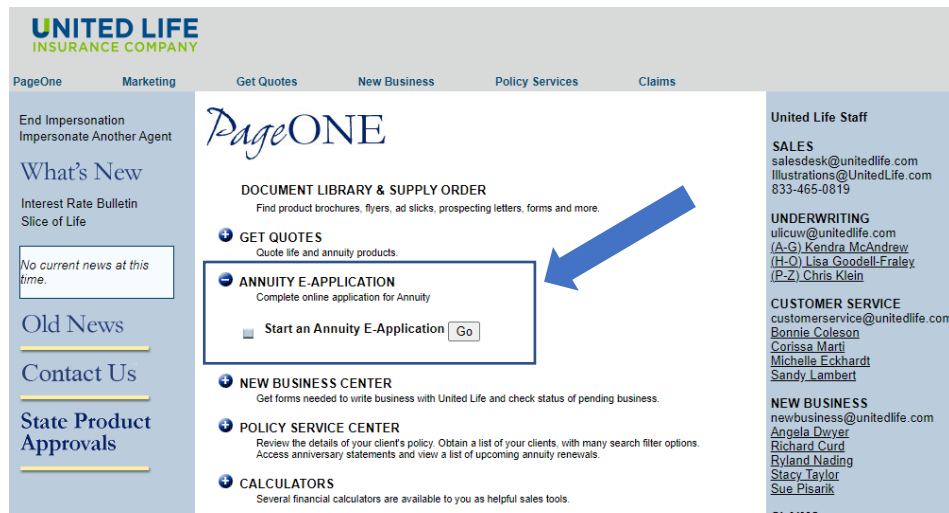
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For questions or comments please contact

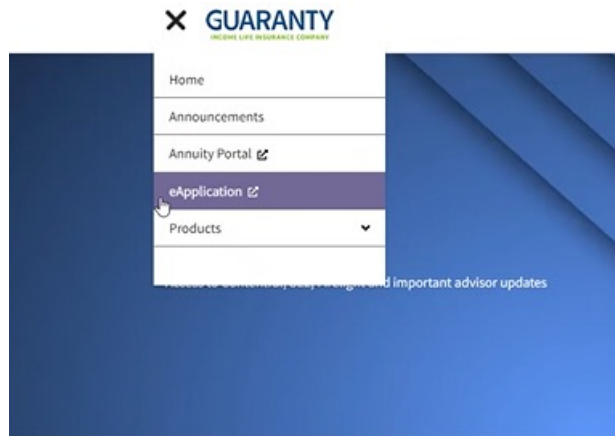
833-465-0819

Login FireLight Login Access is granted using SSO from:

- **PageOne** for United Life by selecting the checkbox to “Start an Annuity E-App



- GILICO (Guaranty Income Life Insurance Company) Portal by selecting **eApplication**



- For **LOGIN** issues, please contact helpdesk@kuvare.com
- Agents would continue to contact the sales support team who would then escalate accordingly.

Home Page After successful **LOGIN**, FireLight opens to the **Home Page**.



► RECENT ACTIVITY

- On the left of the page in the **Recent Activity** list, click an activity name to open an activity that you recently accessed.
- Click the numbered navigation buttons < 1 > below the **Recent Activity** list to move through the list of your recent activities.
- **Information Icon – Recover Unsaved Data:** In the **Recent Activity** list, click an activity name with an information icon ⓘ to open the **Recover Unsaved Data – Action Required** dialog box. This occurs when you exit an activity before saving data, the browser crashes, power outage occurs, etc.



- On the dialog box:
 - Click the **Recover** button to have the system recover the unsaved data from your last activity.
 - Click the **Discard** button to have the system discard your unsaved data from your last activity.

► START NEW / APPLICATION

- In the **Start New** section of the **Home** page, click a button to start a new suitability **Application**.

- **Jurisdiction** is a state selection of approved states.
 - ~ GILICO nor United Life are admitted in **AK, HI, NY, Guam, Puerto Rico**; and are excluded.
- Once **Jurisdiction** is selected, select the **Product Type** or **All**.
- **NOTE:** Product Type(s) and product(s) will display according to logged on user product entitlements passed in through the SSO interface.

- **Select Product Type** for application entry.

► NAVIGATION BAR

- Buttons on the top navigation bar enable you to navigate to other areas of the system or to **Log Off**.



Start New Application

When a new application is started, the following screen should be displayed. The product will be listed at the top left of the screen. **Required** and **Optional Form** lists are displayed, selected, and available for selection.

► CLICK CREATE

- When creating a new application in FireLight, the **Name** is an open box entry that we defined to provide a specific naming convention so the items can be found by all users. The naming convention is displayed in blue highlight.
Yyyymmdd(3 digit product) - (State abbrev) - (ownerFirst ownerLastname)
- Enter the application name and click Create. Click Cancel to return to Required Forms without creating the new application

► SUITABILITY FORM (1028)

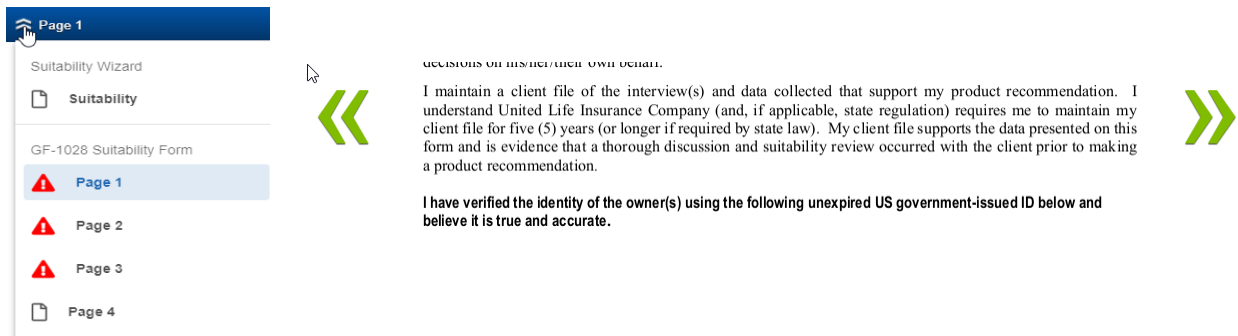
- User is presented with the corresponding product suitability form.

- The **Producer Number** and **Producer Name** should be prepopulated from the information passed from sign-on integration. If the **Producer Number** is NOT available at the time of entry, please use **N/A** in the **Producer ID#** field.

Producer signature		Date signed
Print name	Producer email address	Producer ID#
		N/A
Name of Agency/Bank/Firm		1 Producer Number is required.

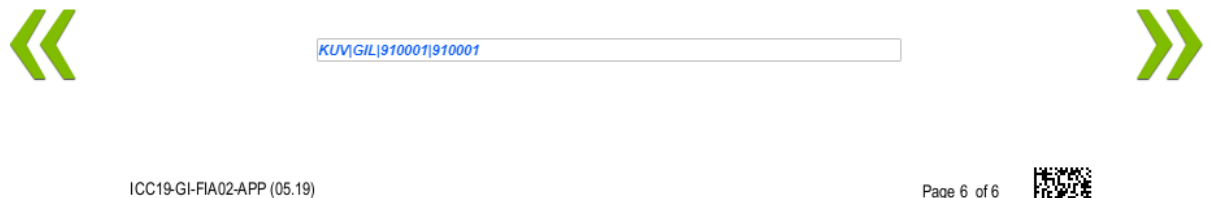
- Required fields are designated in **RED**.

- Page Navigation is controlled on the left-hand side of the screen as shown by the white navigation arrows  AND by the green navigation arrows   on the side of each page as shown below.



► PRODUCT PACKAGE DISPLAY / ENTRY / NAVIGATION

- The user is presented with the corresponding product package of required and optional forms selected. As entry occurs, additional forms may be presented based on input required for selections made during the entry process.
- The last page of the application will have a display of the agent hierarchy so that users can see how it was structured at application creation. Agent hierarchy is passed from the portal to FireLight instance and is used, along with role codes, to grant access to downline agent application information



► NUMBERED TABS

- When creating a new application in FireLight, numbered tabs guide you through the application process steps. The active step appears in a highlighted color. The **DATA ENTRY** tab also displays the percentage of the required data entry that is completed. When a step is completed, click the **CONTINUE** button on the right to move to the next step.



- A green check mark  next to a step indicates the step is completed. The next step in the process appears in a highlighted color as you work through the application process until you reach the **FINALIZE** step where you electronically submit the application to the back office for processing.



► ERROR MESSAGING

- When a field is required, an error message is displayed as follows:

Personal Information

Owner/applicant full name
(First, Middle Initial, Last or

 Owner First Nam... t fu

5. Have you had experience with the following?

☐ Mutual funds ☐ Life insurance ☐ Other annuities

This field is conditionally required.

- Hover over the **red** exclamation circle  and the message will fully display.

► REQUIREMENTS NOTIFICATION

- When all required fields for each page have NOT been completed, there will be a red bubble  at the top right just before the **Page** designation AND the navigation panel  (left) will show the form and page in **red** as shown below.

GF-1028 Suitability Form

Page 2

business ☐ Investments

mortgage ☐ Social Security

assets? If Yes, how long? (Check all that apply)

☐ Bonds ☐ Savings account(s) ☐ Other

☐ Over 10 years

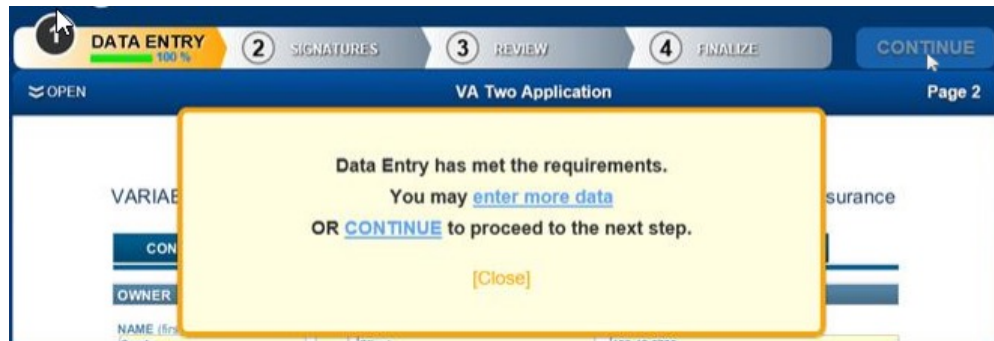
providing for a spouse, dependents or charities):

did net worth be enough for living expenses and

☐ Yes ☐ No

- When all required fields within the forms are completed, the **Data Entry** percentage complete indicator on the status bar displays **100%**, FireLight automatically saves the activity, and a notification appears.

- o On the notification, do one of the following:
 - ~ Click **enter more data** link or click **[Close]** to return to the form page and enter more information.
 - ~ Click the **CONTINUE** link to proceed to the next step in the activity process. Or on the right of step **4 FINALIZE**, click the **CONTINUE** button.



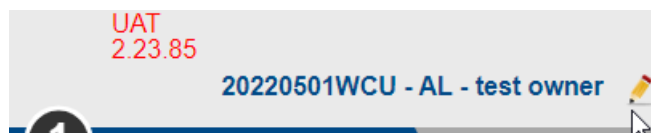
► SAVE DATA

- Data is auto saved during application entry.

Auto Save Enabled

► RENAME / EDIT FILENAME

- To modify the filename while the application is in the "Data Entry" phase, click the yellow pencil icon at the top of the page.

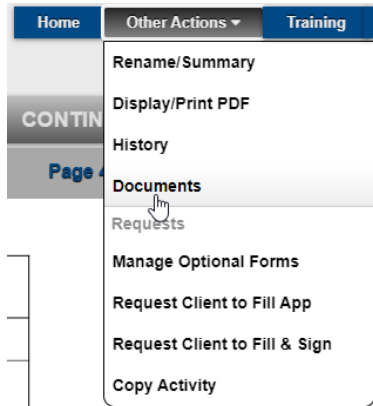


- The following screen will appear and allow the **Name** to be altered. Once done, click **Rename**.

Activity Summary	
Name:	20220501WCU - AL - test owner Rename
Status:	Data Entry
Carrier:	United Life Insurance Company
Product:	WealthChoice U
Activity Name:	Application
Jurisdiction:	Alabama
Policy Number:	6407ULC22050211092
Errors On Forms:	Yes
Created:	5/2/2022
Last Updated:	5/2/2022

➤ ADD DOCUMENTS

- To add documents to the package, select **Documents** from the **Other Actions** dropdown on the top menu bar.



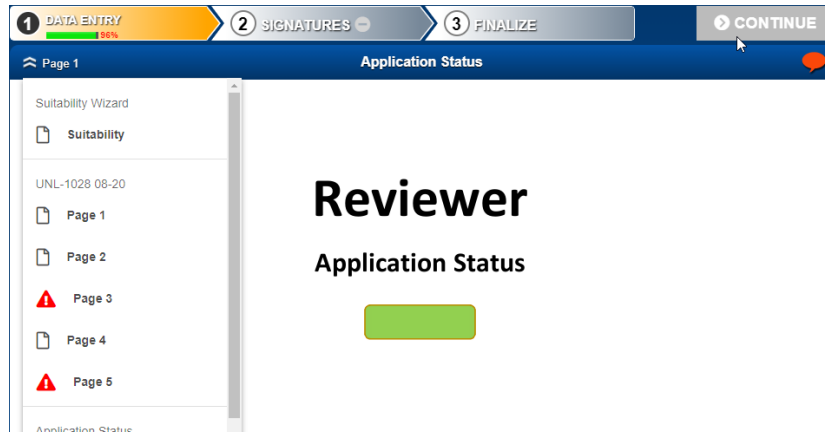
- **Select Document Type** from the dropdown menu.

A screenshot of the 'Documents' section in a web application. The section has a blue header with the title 'Documents'. Below the header are two input fields: 'Application' and 'Total Size:'. Below these is a grey button labeled 'Add Supplemental Document'. Under this button is a 'Document Type:' label followed by a dropdown menu. The dropdown menu is open, showing a list of options: 'Other' (selected), 'Select Document Type', 'Voided Check', 'Proof of Age', 'Quote', 'Green Card', 'Signed Application Paperwork', and 'Illustration'. To the right of the dropdown menu is a note: 'Note: Supplemental documents must be in PDF format and no larger than 20 MB.' Below the dropdown menu is a file selection area with a grey button labeled 'Upload' and a text box containing the text 'Below file is selected. Click 'Upload' to attach.' and 'Test for FireLight eApp additional DOC.pdf'.

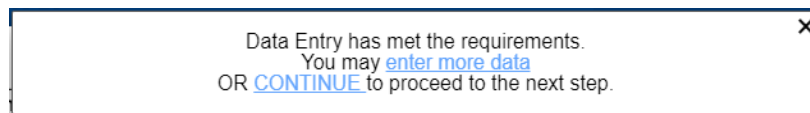
- Uploaded documents will be sent as part of the .pdf package sent with the application.

➤ APPLICATION STATUS

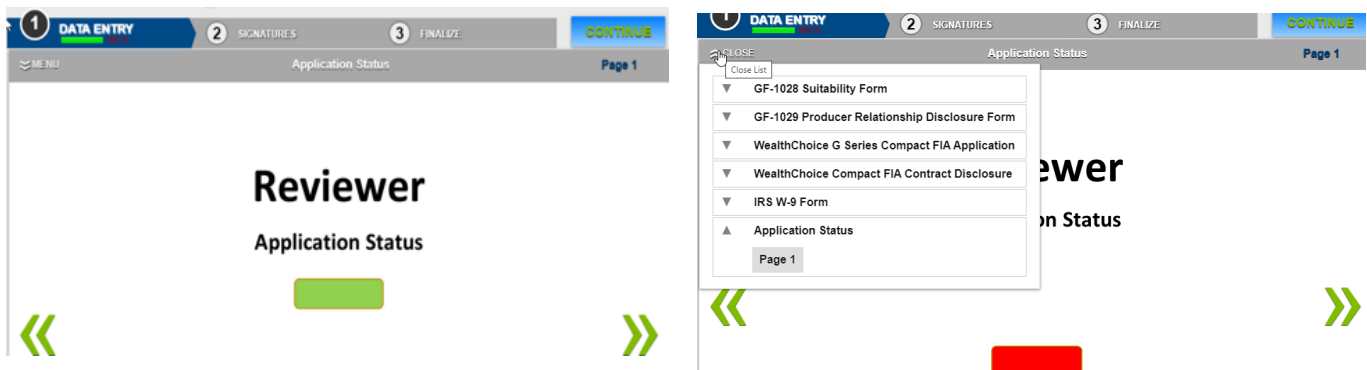
- The last page of the application package is an **Application Status** page, which defines whether there are “unsuitable” conditions that require the application to be reviewed by a company employee.
- If all the **REQUIRED** data has **NOT** been met; and the user has navigated to the end **Application Status** page, the **CONTINUE** button is **NOT** available.



- When the required data is supplied to meet all requirements, the following dialog will display:



NOTE: If **CONTINUE** is selected **BEFORE** navigating to the **Reviewer Application Status** Page, the application package will proceed to signatures without viewing the application status of **GREEN** or **RED**. Once submitted, the user is still allowed to navigate to determine the **Application Status** by using navigation methods previously established.



- When **CONTINUE** is selected, the application package proceeds to **Signatures**.

Signatures

Electronic Signatures

This application will be locked upon making these choices. No changes can be made after signing.

☒ Use E-Signature ☐ Decline E-Signature

If you choose to use E-Signature, all signatures in this application will be collected electronically. Please read the Federal Regulations and Definitions. Please make sure all parties are equipped with these system requirements:

- Internet Access
- Minimum Screen Resolution 1024 x 768
- Web browser: Internet Explorer 8+, Firefox (current version), Safari (current version), Google Chrome (current version), Chrome and Safari mobile browsers.
- 128MB of RAM, Cookies and Javascript Enabled.

If you choose to decline E-Signature, all signatures in this application will be collected manually. Your application will be completed in our system. You may print the application PDF files and deliver to your client via postal or other means. Please note that delivery of the information electronically will result in a superior customer experience.

- When **Use E-Signature** is selected, the application goes thru collecting tagged signatures for those items where signatures are required as part of the form(s).

1 DATA ENTRY 2 SIGNATURES 3 FINALIZE

List of Required Signers for dgm test review red

Agent : Debbie AdminTest Moulin

Completed Signatures

Owner:	name testpayor	5/6/2022	Florida	Re-Sign
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- When **Delete E-Signature** is selected, the following is displayed:

Electronic Signatures Declined

You have declined to use E-Signature. All signatures for this application must be collected manually.

To upload wet signed documents, click on 'Other Actions' and select 'Documents'.

To revise your decision, click on 'Other Actions' and select 'Unlock Application'.

OK

- When signatures are complete, the application package is again presented for review.

Submit the Application

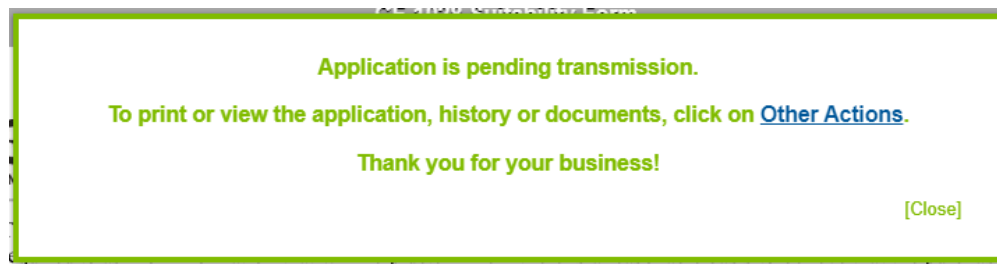
- Selecting **CONTINUE** will present the following dialog box:

Confirmation Dialog

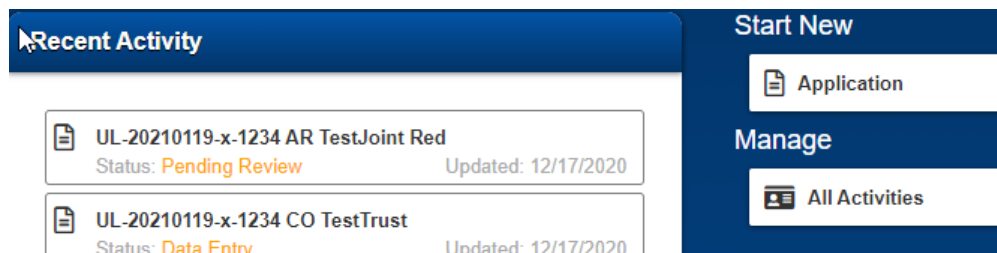
Application will be submitted.
No further edits will be allowed.
Are you sure?

No Yes

- When **YES** is selected, the following is displayed



- The status of the application represented by the application status page will determine the actions taken for the application:
 - If the application status page was “suitable/**green**,” the package will be submitted and marked **FINISHED/COMPLETE**. The application is submitted thru DTCC and into SE2 for further review and processing of the contract.
 - If the application status page was “unsuitable/**red**,” the application status is **Pending Review**.
- The application is auto-routed to a review queue for the company associated to the product application and a review queue distribution list is notified that there’s an item for further review.



- APPROVAL** within Review Queue process will also submit and **COMPLETE** an application.
- When the application is submitted and **COMPLETE**:
 - The application package is sent as follows:
 - ~ an .xml data file is submitted thru DTCC and into SE2.
 - ~ IF **Use E-Signature** was selected, the .pdf paper package **IS SENT** separately thru the same channel (DTCC and into SE2).
 - ~ IF **Delete E-Signature** was selected, the .pdf paper package **IS NOT** sent; and wet signatures and the entire application package must be handled manually if signatures are needed for verification/validation
 - The application is also sent as an .XML file as part of an external process to an SFTP file server where it will be decrypted, decoded, and loaded into a database file on KUV platform. Both **APPROVED** and **REJECTED/DECLINED** applications will be sent and loaded for use. (**DATA ENTRY** apps, prior to purge, will also be sent to DWH as part of the weekly purge within FireLight).