

Start Your Client's eApp Adding Agent Information

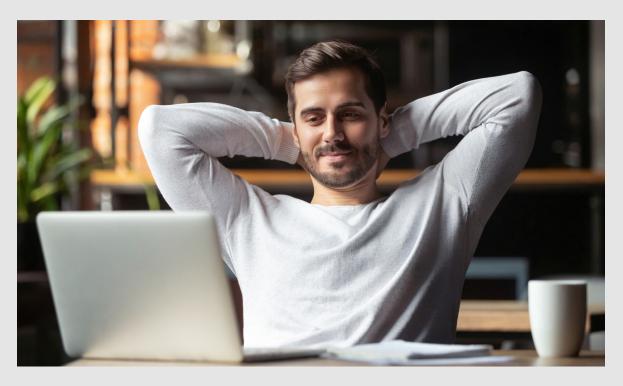
Client Information

Fill and Sign

Client E-Signing

Increase Option eApp

Help Your Clients Apply for Increase Options or Renewals Online



Is it time for your client to apply for a benefit increase? Now they can do it online using the Increase Option eApp* for a convenient, electronic experience.

The Increase Option eApp uses the same platform as The Standard's other online IDI applications. And the system allows you to upload key documents to submit with your client's application.

Share the online application with your client to complete and sign, any time.

The application is available for up to 30 days after you start it.

^{*} The Increase Option eApp is not available in NY.



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Starting Your Client's Increase Option eApp

To prepare for this application, make sure to have your client's policy number, increase option illustration and income documentation available, if needed.

Use the <u>Understanding Income Documentation</u> flyer to find acceptable information to submit with the increase application.

Start the Increase Option eApp

Go to your My Home account, same as you would to start eApp.

Select **New Activity** from the top right navigation bar

- Enter your client's state of residence of their base policy
- Select the Product Type from the drop down menu

A screen showing you the forms required for your application will be listed, including:

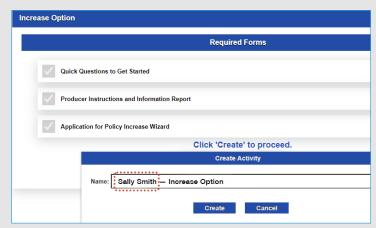
- Quick Questions to Get Started
- Producer instructions and Information Report
- Application for Policy Increase Wizard

Next, select **Create** to start the application.

Rename the application with the client's First and Last names.

Note: Renaming the application allows for easier identification of an application in the General Agent's review queue and producers' all activities listings.







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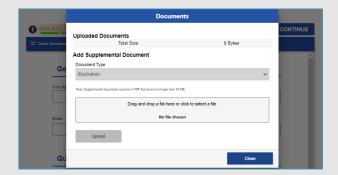
Agent and Producer Information

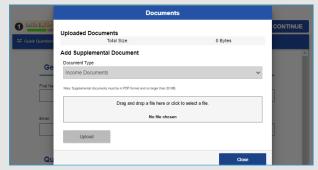
Next up is adding agency and producer information.

After entering the Agent information, you can opt to upload your client's illustration and income documentation, if needed.

Just click Yes in response to Will you upload an illustration? or Will you upload income documentation?

A dialogue box and upload window will appear automatically if you mark **Yes** to either of these questions. Follow the system upload directions.





The Producer Information Report is integrated into this application.

On the next screen for Producer Information, **select the number of producers** for the application. You can credit the application to up to four producers. You'll need each producer's percentage of the application and their primary phone number.

Provide information for the primary producer first.

- Answer question if the increase or renewal is intended to replace an existing coverage
- Provide billing instructions
- Add any additional remarks that may affect insured's eligibility
- Provide information for additional producers

er Report		structions and Information Report
Producer	Information	
Total Number of Produ	icore	
Total Number of Frodu	, , , , , , , , , , , , , , , , , , ,	
	*	
Primary P	roducer Name	
First Name		Middle Name
Last Name		Producer Number
Agency		Percentage
Primary Phone Numbe	Hr.	Secondary Phone Number



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Client Information

On the Proposed Insured page, you will need to provide the client's contact and personal information. At minimum, you must fill in client name, Social Security number, date of birth and mobile phone number to send the application to the client to fill and sign.

Clients will also need to provide:

- Policy number
 - If the policy number is unavailable or unknown, indicate **Unknown**. This is a required field and cannot be left blank.
- Employment and salary information
- Insurance applying for, multiple options may be selected:
 - Purchase/Renew Increase Option
 Request an increase in basic monthly benefit or renew the Benefit Increase Rider
 - Acceleration Option
 Include the date LTD coverage was lost or the date income increased
 - Renew Automatic Increase Benefit
 - Business Buy-Out Expense*
 Request an increase in the aggregate benefit amount
 - Business Overhead Expense*
 Request an increase in the base amount
 - Other

Note: The application does not provide an electronic option to submit the business owner's Application Supplement in the Increase Option eApp.

elect a	II that apply
	Disability Income
	Purchase/Renew Increase Option:
	Accelerated Option - Check reason(s) and provide date(s):
	Renew Automatic Increase Benefit
	Business Buy-Out Expense* *Include the appropriate Application Supplement
	Business Overhead Expense* ②
	*Include the appropriate Application Supplement
	Other (specify)

^{*} The appropriate Application Supplement must be submitted with this coverage. Forms are available on our <u>Applications and Forms</u> page.



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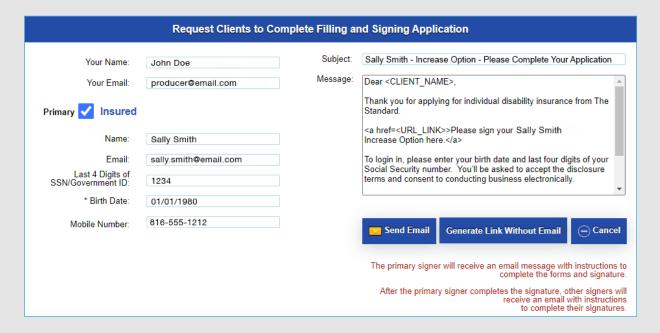
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Client E-Signing

Client to Fill and Sign

- The agency or producer can send a link for the Increase Option eApp to the client to complete, review, sign and submit. They will not be able to see any of the agency or producer screens in their view.
- To send to your client, go to the Other Actions tab in your upper right hand navigation.
- Use the drop-down menu to select Request Client to Fill & Sign.



- A request screen will come up with the client's information pre-filled.
 - You can send an email to the client with a unique link to their application. You'll see the subject line of the email in the Request screen.
 - Or you can create a link to the application. You can send the unique link and password via email or text messages to the client.



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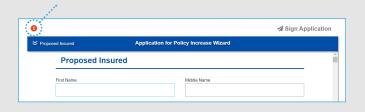
Fill and Sign

Client E-Signing

Client E-signing

When the client logs in, they can review the information entered and see if any information is missing by checking the top bar. If a **red exclamation mark** shows, one or more required responses are missing or incomplete.

Clients can find incomplete fields by clicking the red exclamation icon. Missing information will show below. If you click on the missing information rectangle, the system will take you directly to that field.





Note: Your clients validate their identity when they log into the application, verifying the information provided by you — such as date of birth and social security information. A verification code is also sent to their cell phone number needed to log into the application.

The client may only need to review information and sign.

If all fields in the application are complete, clients will see:

- A green check mark on top of the application navigation
- The blue Sign Application button
- Clients will see a pop up dialogue box saying it's time to sign the application



They'll click the blue **Sign Application** button to start their signing process. From there, clients receive prompts within the system to complete signing and submit their application.

When the application is signed, it is sent to The Standard for processing. You can review your client's applications for your **All Activities** drop down, from the top right menu bar.