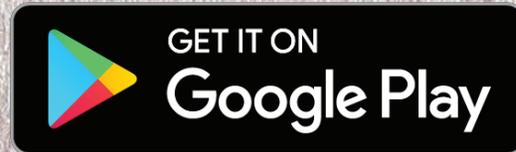




UNL E-APP
User Guide
AVAILABLE ON ANY DEVICE



STEP-BY-STEP **User Guide**

Welcome to United National Life's E-App!

It's always our goal to help develop new and innovative ways for you, our valued agent, to conduct business with us.

This state-of-the-art tool is designed to give you an easy platform to quote and apply electronically to UNL from your customer's kitchen table using any type of device - Apple or Android, tablet or smart phone without having to be connected to the internet.

Products available on the UNL E-App are Hospital Confinement Indemnity, Cancer Shield, Short-Term Home Health Care Shield, Dental & Vision Shield and our new Hospital Indemnity Shield. We will continue to add products and states as they become available. Please feel free to contact Sales Support at any time at **1-833-SELL-UNL** or **newbiz@unlinsurance.com** with any questions on the E-App.



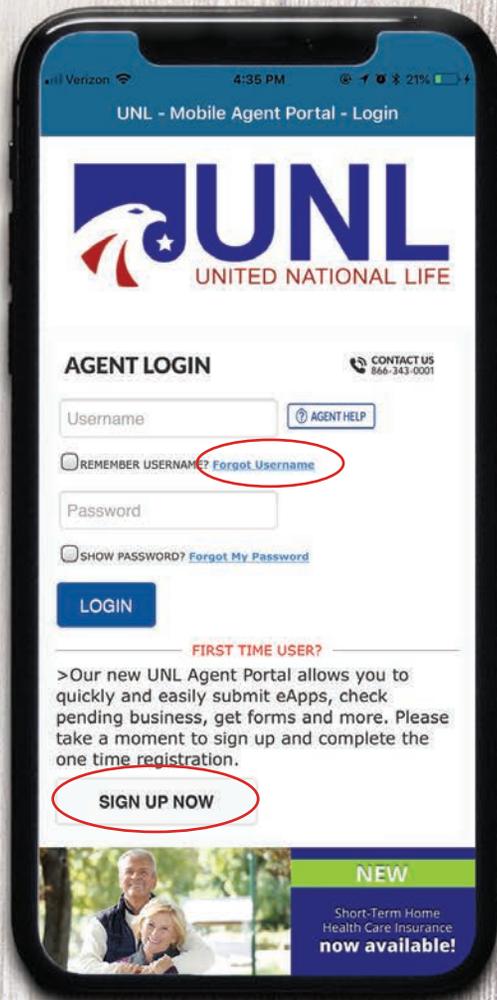
Downloading THE E-APP



The UNL E-App can be used from any device, Android or Apple. To download the app:

- + Go to the Apple App store (for iPhone or iPad) or the Google Play Store (for Android) from your mobile device and search for UNL E-App (it's free!)
- + Click download to install the app.
- + The app can be used when you are not connected to the internet to quote or to take an application but it must be connected to the internet to log in and to submit an application.

Setting Up THE E-APP



Once the UNL E-App has downloaded, open the app and click the **sign up now** button to register for the first time, even if you used the previous iPad app. Your old user name and password will not work. You must register and create a new one. **If you are also contracted with GTL, please know you need a different username for each company's portal account.**

You will need to know your agent number - remember it begins with 202, and create a personal username and password. (Minimum 8 characters with 1 uppercase letter, 1 lowercase letter, 1 number and 1 special character. The password you create cannot contain Username or part of your Full Name.)

Fill out the form and once finished, click the **Submit Registration** button.

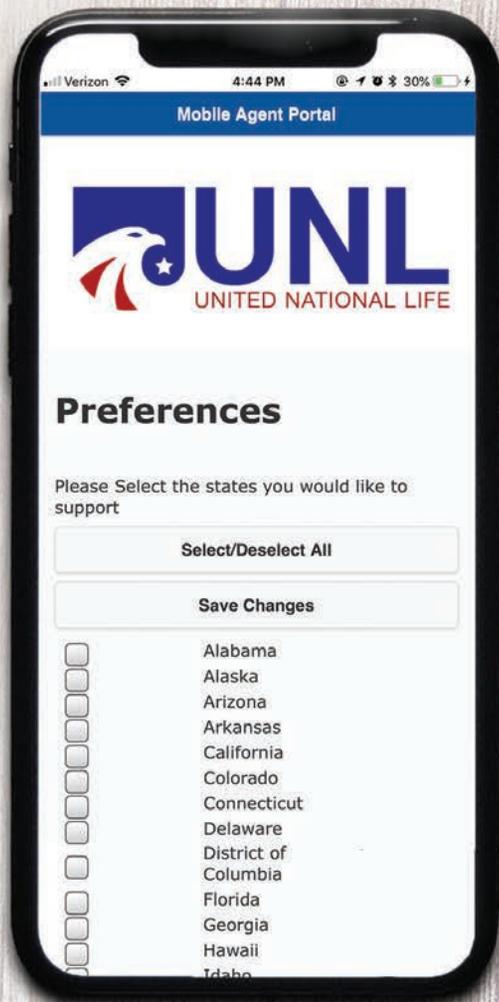
On your next visit, you will simply enter your username and password to log in.

If you forget your username or password in the future, click on the **Forgot My Username/Password** button and follow the prompts to register again. You will be required to enter your agent number, SSN and birth date.

Tip: Write down your username and password for future use.



Selecting States

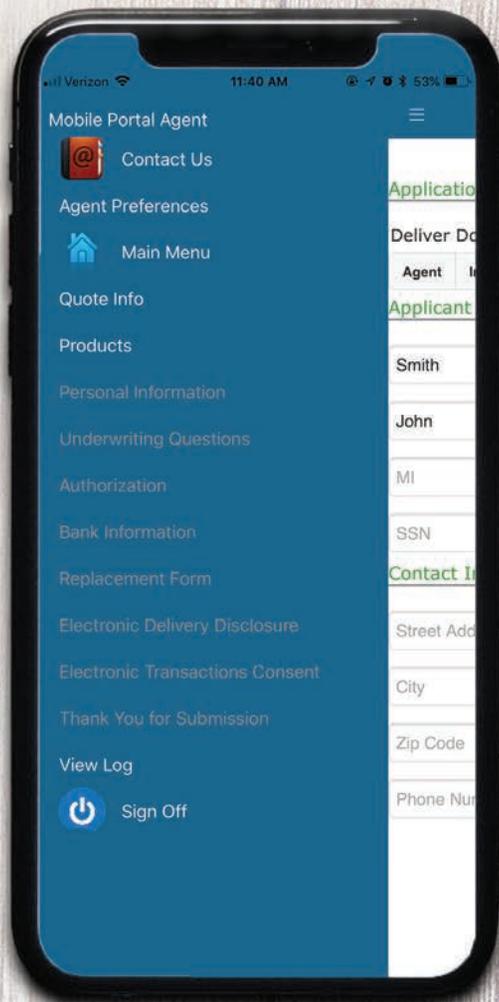


The first time you log in, it will ask you the states you do business in. Select the states and click the **Save Changes** button.

Tip: Selecting "all states" may slow down your speed because of the larger amount of data required, so it is best to select just the states you do business in.



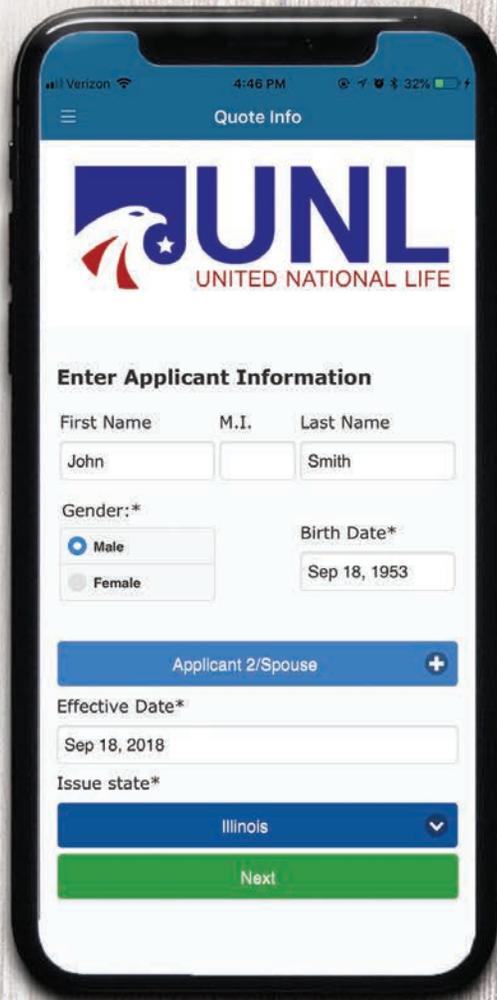
Side Menu



Anytime you want to know where you are in the quote and application process you can click the grouping of lines in the top left corner to open the **side menu**. Items that are not bold have not been completed yet.

- + **Contact Us** - This will give you a phone number or e-mail address for UNL Sales Support.
- + **Quote Info** - Gathers basic information for clients.
- + **Products** - Quote on multiple products.
- + **Personal Info** - This is the first page of the application and will be followed by Underwriting Questions, Authorization and Bank Information.
- + **Replacement Form** - This option was available in the Underwriting Questions section and will give you a form if this is a replacement policy.
- + **Disclosure Form** - State specific forms.
- + **Outline of Coverage** - This will be e-mailed to e-mail address provided.

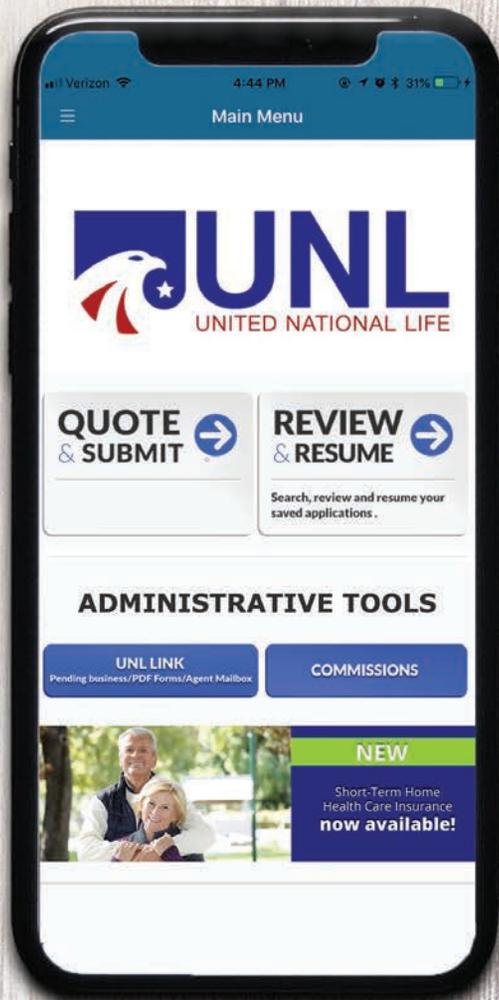
ENTERING Applicant Info



The image shows a smartphone screen displaying the UNL mobile app interface. The status bar at the top shows Verizon, 4:46 PM, and 32% battery. The app header is "Quote Info" with a menu icon on the left. Below the header is the UNL logo (United National Life). The main section is titled "Enter Applicant Information". It contains three input fields for "First Name" (John), "M.I." (empty), and "Last Name" (Smith). Below these are "Gender:*" with radio buttons for "Male" (selected) and "Female", and "Birth Date*" with a date picker showing "Sep 18, 1953". A blue button labeled "Applicant 2/Spouse" with a plus sign is below. Then "Effective Date*" with a date picker showing "Sep 18, 2018", and "Issue state*" with a dropdown menu showing "Illinois". At the bottom is a green "Next" button.

- + Enter name, gender and date of birth (**DD/MM/YYYY**) of applicant / spouse (if applicable).
- + Select an effective date. It cannot be before the date of the application. It can be up to 90 days after the application date.
- + Select state and click next.

Main Menu



This is the main menu. You can choose to **Quote and Submit** an application or you can **Review and Resume** previous quotes or a partial application.

- + Yes, you can quote and input applications without being “hooked up” to Wi-fi or an internet service provider. You only need to be “hooked up” when you **initially log-in** or when you are **ready to submit** an application.

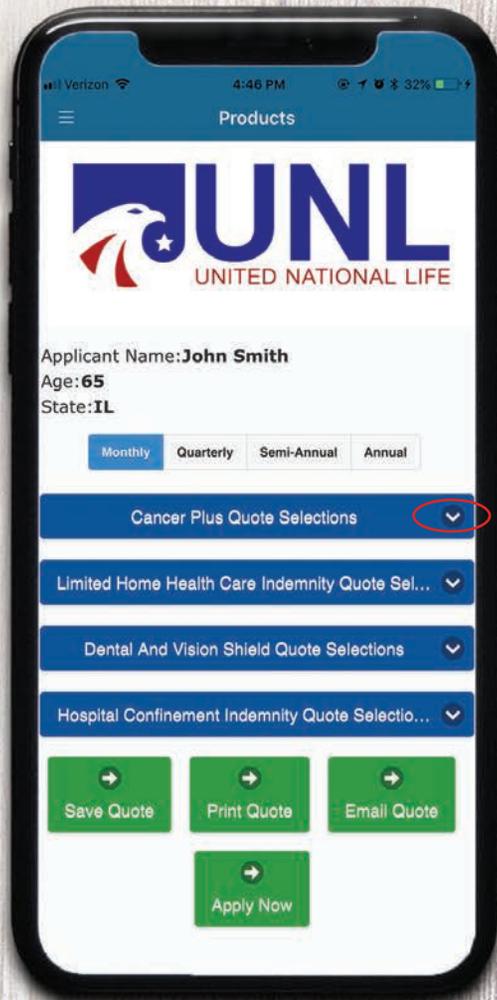
Once you have collected all the information, the E-App will store the application with the name of your client. Then when you are back online, click **Review and Resume** to submit your application.

UNL Link will take you to the website that has your agent mailbox, form downloads, and allows you to view pending business. **The Commissions** button will take you to the commissions portal.



Main Menu

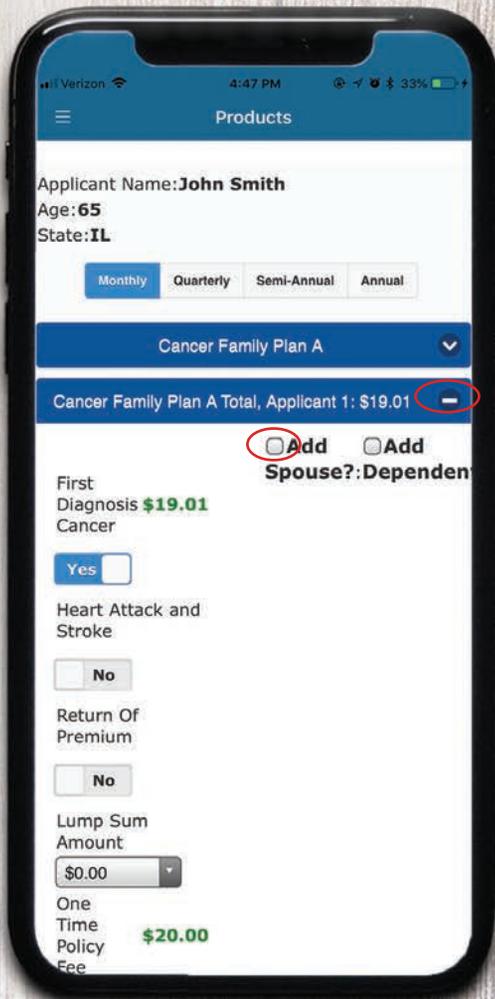
QUOTING & SUBMITTING MULTIPLE PRODUCTS



- + Based on age and state, it will show products available to quote on this E-App.
- + Choose a product by **clicking the drop down button**, then click again on the particular product in that category that you want and fill out the quote. If your product does not appear, it is not available in your state or for that age.



SELECTING Benefits



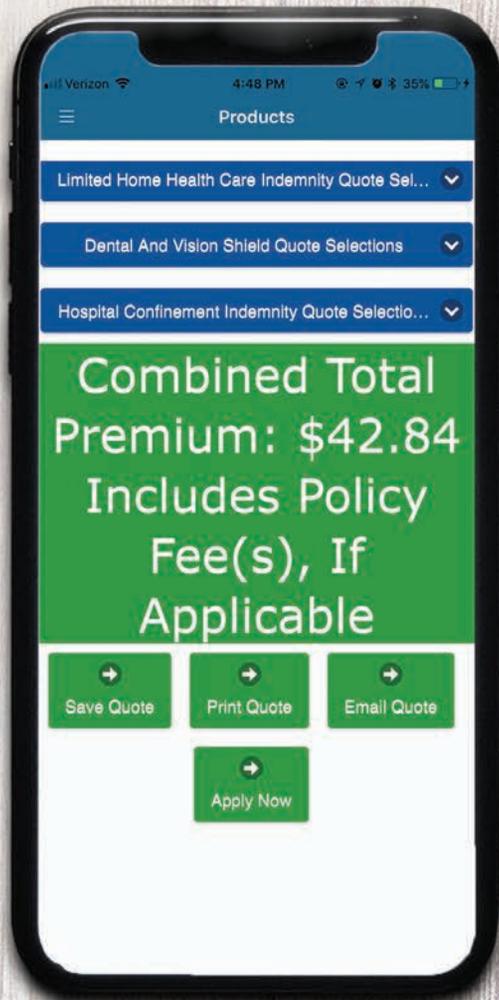
- + First, choose applicants **preferred payment mode** at the top. (Payment must be drafted from bank savings or checking.)
- + Then, click on the product name and a page of available benefit choices will come up.
- + As you make benefit selections, a premium breakdown will come up in **green**. This will change if you change the benefit option.
- + If any mistakes are made, select the **Reset Button** at the bottom.

There will be two totals:

- + At the top in **blue** is your **specific product premium**.
- + At the bottom in **green** is the **total of all product premiums and application fees**. This total may be higher than their recurring premium payments because of initial fees. (See following page.)

*Tips: Click the button in the top right to **add a spouse** for the product. You can minimize **(by clicking the minus symbol)** or scroll down to next product.*

WHAT'S NEXT After Quote?



At bottom of the quote, select one of the following options:

- + **Save Quote** - If your client is not ready to submit, this will save a quote with their name on it for you to access later.
- + **Print Quote** - This will print a quote with your clients name and with all benefits selected and premiums.
- + **E-mail Quote** - Email to whomever you choose.
- + **Apply Now** - To start the application process, fill in applicant info; answer questions; provide signatures and bank information; complete voice verification (833-765-3865 or 833-SOLD-UNL); save and continue. You will receive the policy number which begins with 20H6xxxxxx.



THE
Application
PROCESS

Step 1:

PERSONAL INFORMATION

Verizon 4:47 PM 34%

Personal Information

Application Information

Deliver Documents To

Agent Insured

Applicant Information

Smith

John

MI

SSN

Contact Information

Street Address

City

Zip Code

Phone Number

Applicant's e-mail address is not available or not provided

Applicant 1 E-Mail Address

Applicant Primary Beneficiary

- + Fill in your applicants information.
- + If you select “Deliver Documents” to the Agent, you will receive the policy in the mail to deliver to your client. If you select Insured, the policy and ID card will be mailed directly to your client (within days of policy approval).
- + Press continue when finished.

Step 2 & 3:

UNDERWRITING QUESTIONS & AUTHORIZATION



- + All underwriting questions must be answered
- + Fill out and confirm
- + Both you and the applicant need to sign where applicable. Click the **blue link** that says Applicant Signature and Agent's Signature. When the signature box pops up sign with your finger on a tablet or phone. (Make sure signature is within the box.)
- + On a desktop computer or laptop, you will need to type in the name and do a voice verification call (see the Verification Call questions on the following page).
- + After you have signed the first time it will save your signature so that next time you only need to check the **Apply Signature** box and click save.

Please Note: No voice verification telephone call is needed when using the mobile app version on tablets or smart phones.



PLEASE CALL: 833-SOLD-UNL

If at any time you want a question repeated, please press the # sign.

- ▶ 1. Please say your full name: _____
- ▶ 2. Please say or enter the last 4 digits of your social security number: _____
*"You entered **** - if this is correct, say YES or press 1, if not, say NO or press 2"*
- ▶ 3. Please say your date of birth, for example: January 1, 1990: _____
"You said January 1st 1990, if this is correct, say YES or press 1, if not, say NO or press 2."
- ▶ 4. Is there a second applicant on the application, please say their name: _____
"If not, say NO or press 2."
- ▶ 5. Please say the name of the product for which you are applying (circle below):
 - a. Short-Term Home Health Care Coverage
 - b. Cancer Coverage
 - c. Dental & Vision Coverage
 - d. Hospital Indemnity Coverage*"Sounds like you said..... if this is correct, say YES or press 1, if not, say NO or press 2."*
- ▶ 6. If you are you applying for an additional product, please say YES or press 1, if not, say NO or press 2.
Please say the name of the product for which you are applying:
 - Short-Term Home Health Care Coverage
 - Cancer Coverage
 - Dental & Vision Coverage
 - Hospital Indemnity Coverage*"Sounds like you said..... if this is correct, say YES or press 1, if not, say NO or press 2."*
- ▶ 7. Please say the name of your Agent: _____
- ▶ 8. Do you confirm all questions are answered truthfully on your application?: _____
- ▶ 9. Do you understand you are making regular premium payments to maintain coverage?: _____

You voice verification is now complete, thank you again for applying for coverage offered by United National Life Insurance Company of America!

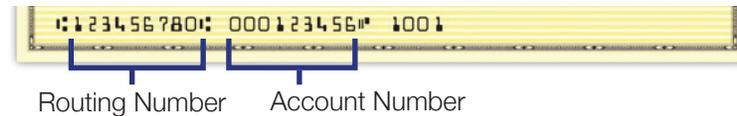
- Make copies of this Voice Verification Guide for your clients and fill in each answer prior to them making the phone call so the answers are right there for them
- Circle the product(s) they are applying for, make sure they only list one product at a time when prompted, they will have an opportunity to list any others later in the call
NOTE: The product names will be repeated back to them as they are shown on the guide.
- Have them respond only once to a given question and have them wait patiently for the next question
- Ask them not to speak over the recorded prompts
 - If they remain quiet the next question will follow
 - If they don't understand a question, they can press the # sign and the question will be repeated
- Keep background noise to a minimum during the recording (no paper shuffling, whispered prompts, etc.) and have them speak clearly, not too quickly or too slowly

Steps 4-6:

4. BANK INFORMATION

All fields must be filled out. Applicant must know their bank account number (second number on check face) and their routing number (first number on check face).

Sign and confirm.



5. OUTLINE OF COVERAGE

The Outline of Coverage is displayed with the benefits that the applicant selected. It will be e-mailed to the e-mail provided after the application is completed.

6. ELECTRONIC TRANSACTION CONSENT

This is the form that says your client agrees to receive the policy documents electronically. It is required to submit the application online.

Thank You!

That's it! Now that you have submitted the application you'll see the policy number on the thank you page. The application will go directly to our underwriting department for handling.

The policy will be mailed to you or the insured as chosen during the application process.

Troubleshooting: If a policy number does not appear here, the submission did not go through. It will display a message that there was a submission failure. If this occurs, do the following:

- + Close out of browser
- + Log back in
- + Go to "Review and Resume"
- + Locate the quote, click on "Resume"
- + Step through the application screens. All information should be saved
- + Submit again





FREQUENTLY
Asked
Questions

Q: Does the applicant have to complete a Verification Call?

A: No, not on the mobile app. Since UNL is capturing an electronic signature from the applicant, the completion of a verification call is not necessary. If you are using the platform from your desktop computer then a voice verification call is necessary.

Q: Can my client pay their premium with a credit card on the E-App?

A: No, not at this time.

Q: I'm a new UNL agent who hasn't submitted my first piece of business yet, can I use the E-App?

A: Yes. You can submit your first application to UNL using the E-App.

Q: Are all of UNL's products available for submission?

A: At this time, UNL's Cancer Shield, Dental and Vision Shield, Hospital Indemnity Shield, Short-Term Home Health Care Shield and Hospital Confinement Indemnity Products are available. Additional products will be added in the very near future.

Please feel free to contact Sales Support at any time at **1-833-SELL-UNL** or **newbiz@unlinsurance.com** with any questions.

