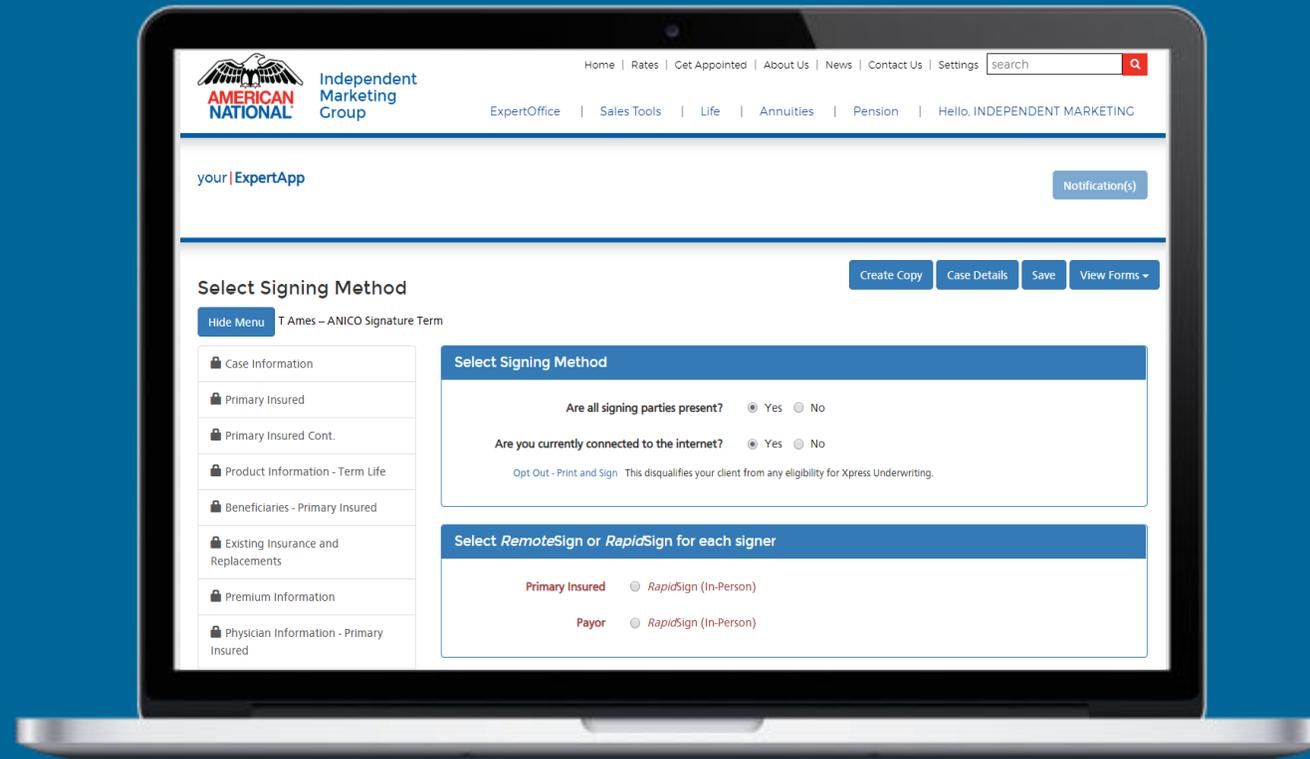


NEW ExpertApp Signature Process Changes

Launching ENHANCEMENTS to the current signature process within ExpertApp. Review the following guide to learn the details.



 ExpertApp

Signature Process Upgrades

Within ExpertApp

New Agent Signature Process

One acknowledgment and the agent signing process is done.



An upgraded look.

Same goals with a new look for Remote and Rapid Sign.



Automation Improvements

Less clicks within the signature process.



Working on "the Cloud."

This should improve processing speed along with a more intuitive process.



Streamlined Mobile Experience

No longer mimics the desktop version.



Selecting Signing Method

Agent Experience within ExpertApp

Select Signing Method

Are all signing parties present? Yes No

Are you currently connected to the internet? Yes No

Opt Out - Print and Sign This disqualifies your client from any eligibility for Xpress Underwriting.

[Back](#) [Begin Signing](#)

Answers to these questions will guide the agent on what signature process their client will go through

All signing parties present?	Connected to the internet?	Signature Method
Yes	Yes	RapidSign
Yes	No	ScriptSign
No	Yes	Combo Options
No	No	Message Appears

Selecting Signing Method

Agent Experience within ExpertApp

All signing parties present?	Connected to the internet?	Signature Method
Yes	Yes	RapidSign

Select Signing Method

Are all signing parties present? Yes No

Are you currently connected to the internet? Yes No

[Opt Out - Print and Sign](#) This disqualifies your client from any eligibility for Xpress Underwriting.

Select *RemoteSign* or *RapidSign* for each signer

Primary Insured *RapidSign* (In-Person)

Payor *RapidSign* (In-Person)

Selecting Signing Method

Agent Experience within ExpertApp

All signing parties present?	Connected to the internet?	Signature Method
Yes	No	ScriptSign

eSignature Consent - Primary Insured

To begin the signature process, please read the Electronic Signature Consent below. You should print and retain a copy of this document for future reference.

After reading this document check the box indicating you have read them and then select either "I Agree" or "I Decline".

ELECTRONIC SIGNATURE CONSENT

CONSENT TO USE OF ELECTRONIC SIGNATURES AND RECEIPT OF DISCLOSURES EXCLUSIVELY THROUGH ELECTRONIC MEANS

Thank you for using the electronic application process offered by the Company.

You are applying for insurance coverage using electronic records, transactions and signatures. The Company is legally required to provide you with certain disclosures and information about your insurance application ("Required Information"). If you give consent, we can deliver this Required Information to you

I have read the Electronic Signature Consent

[I Decline](#) [I Agree](#)

Selecting Signing Method

Agent Experience within ExpertApp

All signing parties present?	Connected to the internet?	Signature Method
No	Yes	Combo Methods

Select Signing Method

Are all signing parties present? Yes No

Are you currently connected to the internet? Yes No

[Opt Out - Print and Sign](#) This disqualifies your client from any eligibility for Xpress Underwriting.

Select *RemoteSign* or *RapidSign* for each signer

Primary Insured *RemoteSign* (Email) *RapidSign* (In-Person)

Payor *RemoteSign* (Email) *RapidSign* (In-Person)

Selecting Signing Method

Agent Experience within ExpertApp

All signing parties present?	Connected to the internet?	Signature Method
No	No	Message Appears

Select Signing Method

Are all signing parties present? Yes No

Are you currently connected to the internet? Yes No

[Opt Out - Print and Sign](#) This disqualifies your client from any eligibility for Xpress Underwriting.

You have selected all parties are not present and you do not have an internet connection.
All parties must be present or you must connect to the internet to complete signatures.

[Back](#) [Begin Signing](#)

Agent Signing Experience

Agent Experience within ExpertApp

Step 1: Check Signature Status and Retrieve Documents

Signed documents retrieved

Retrieving signed documents from the rapid sign service .. this might take a few minutes. Please do not navigate or turn off your tablet until the process is over



Step 2: Leave Behind Documents

Click the "Print Forms to Leave Behind" button to obtain the Leave Behind forms. These forms must either be printed and left with the applicant or saved as a PDF and sent to the applicant electronically.

[Buyers Guides](#)

[MIB](#)

[Notice And Consent](#)

[Print Forms to Leave Behind](#)

- Step 1 automatically checks for signatures.
- Leave behind documents are still required.

Agent Signing Experience

Agent Experience within ExpertApp

Step One: Review Document



Step Two: Check Acknowledgment



Step Three: Fill in all fields



Step Three: Submit Application



Step 3: Agent Signature

To begin the signature process, please read the Electronic Signature Consent below. You should print and retain a copy of this document for future reference.

After reading this document check the box indicating you have read them and then select either "I Agree" or "I Decline".

Page 1 of 2

Consent to Use of Electronic Signatures and Receipt of Disclosures Exclusively Through Electronic Means

Thank you for using the electronic application process offered by the Company.

You are applying for insurance coverage using electronic records, transactions and signatures. The Company is legally required to provide you with certain disclosures and information about your insurance application ("Required Information"). If you give consent, we can deliver this Required Information to you electronically. Your consent also permits the general use of electronic records and electronic signatures in connection with your application.

Important Information

▶ PLEASE READ THIS NOTICE CAREFULLY. PRINT OR DOWNLOAD A COPY FOR YOUR RECORDS.

I, Mrs. Valued Agent, hereby agree that:

I am certifying that to the best of my knowledge and belief, the answers on the Application and in this statement are true and correct;

I have reviewed all of the preceding documents in the application packet with the Proposed Insured and Proposed Owner if different than the Proposed Insured.

In this step, you electronically sign the application form. If you have no changes, please follow the instructions below to eSign the form.

Signing City: Signing State:

Type Full Name: Last Four SSN:

Old vs New | Same goal new look.

Client Experience within ExpertApp

Old Look

The screenshot shows the 'Old Look' interface. At the top left is the 'your|ExpertApp' logo. A green instruction reads: 'Please review and click the "I Accept" button at the end of this document'. The main content area contains a document with a black header 'ELECTRONIC SIGNATURE CONSENT' and a red header 'IMPORTANT INFORMATION!'. A 'To Accept' button with a green arrow is on the left. A vertical sidebar on the right lists document sections: Consent, Application, Conditional Receipt, Billing Info, HIPAA, Notice And Consent, and Texas Summary of Prem... At the bottom right are 'Back' and 'Next' buttons.

The footer of the old interface contains three buttons: 'Print', 'Decline', and 'I Accept' with a red arrow icon.

New Look

The screenshot shows the 'New Look' interface. At the top right is an 'Opt Out' link. The main title is 'Electronic Disclosures and Signatures Consent'. Below it, a progress bar shows 'Not accepted' and a 'Consent' button. A yellow banner reads: 'This is a consent Document. You must read it and click the Accept button at the end of the Document.' The main content area has a black header 'ESIGN DISCLOSURES AND CONSENT' and text explaining the legal requirements. At the bottom right are 'Back' and 'Next' buttons.

The footer of the new interface contains two buttons: 'Opt Out' and 'Accept'. A blue hand icon is pointing at the 'Accept' button.

Old vs New | RapidSign and Remote Sign

Client Experience within ExpertApp

Navigation is located on the top now vs the bottom.

yourExpertApp
Please sign and click the "Continue" button at the end of this document

Application for Individual Life Insurance
Issued by American National Insurance Company
One Moody Plaza, Galveston, TX 77550-7947

Mailing Address: P.O. Box 3297, Springfield, MO 65808-3297
Business: (800) 899-6806 Fax: (888) 237-1012

Part 1: Primary Proposed Insured
Note: Complete and thorough answers to all of the following questions will help to ensure efficient and accurate processing of your application. For any question that requires additional detail, you may attach a sheet of paper, if necessary.

1. Primary Proposed Insured
a. Name: Last First M.I. b. Birthplace: City State Country
Two Example Fargo ND USA
c. Date of Birth: Month/Day/Year d. Age: e. Social Security/Tax ID Number:
05/25/1970 49 052458458
f. Gender: Male Female g. Marital Status: Married Separated Single Widowed Divorced
h. Residence Address: Number/Street City State ZIP
2731 Galveston Galveston TX 77573
i. Years at this Residence: j. Phone Number: Home Cell Phone: If a phone interview is needed, which is preferred number?
5 () 8885014043 () Home Cell
k. Annual Income: Net Worth: Relationship to primary proposed insured
\$ 50000 \$
l. Occupation/Job Title: m. Employer Name: n. Type of Business:
Homemaker
o. Job Duties (Be Specific): p. Duration of Employment:
q. Business Address: Number/Street City State ZIP
r. Are you a U.S. Citizen? Yes No
If No, are you a legal permanent resident of the U.S.? Yes No
If No, do you have a VISA? Yes No

Please review and sign this Document by scrolling and clicking on the "Click to Sign" or "Click to Initial" boxes.

3. Additional Proposed Insured
a. Name: Last First M.I. b. Birthplace: City State Country
c. Date of Birth: Month/Day/Year d. Age: e. Social Security/Tax ID Number:
f. Gender: Male Female g. Marital Status: Married Separated Single Widowed Divorced
h. Residence Address: Number/Street City State ZIP
i. Years at this Residence: j. Phone Number: Home Cell Phone: If a phone interview is needed, which is preferred number?
k. Annual Income: Net Worth: Relationship to primary proposed insured
\$ \$
l. Occupation/Job Title: m. Employer Name: n. Type of Business:
o. Job Duties (Be Specific): p. Duration of Employment:
q. Business Address: Number/Street City State ZIP
r. Are you a U.S. Citizen? Yes No
If No, are you a legal permanent resident of the U.S.? Yes No
If No, do you have a VISA? Yes No
Type of VISA: Expiration date:
Please complete Residency Questionnaire.
Primary Ownership (If other than Primary Proposed Insured)
Individual:
a. Name: Last First M.I. b. Relationship of the Primary Owner to Primary Proposed Insured:
c. Gender: Male Female
d. Date of Birth: Month/Day/Year e. Social Security/Tax ID Number:
f. Residence Address: Number/Street City State ZIP

Now a fully functioning button, this will bring the user to the signature box.

determining the impact of the acceleration on the Base Policy.
I acknowledge that I have reviewed this Summary and Disclosure Notice and have been provided a copy for my records.
Click here to sign
Owner Date
Agent Date



I acknowledge that I have reviewed this Summary and Disclosure Notice and have been provided a copy for my records.
Sign
Owner Date
Agent Date

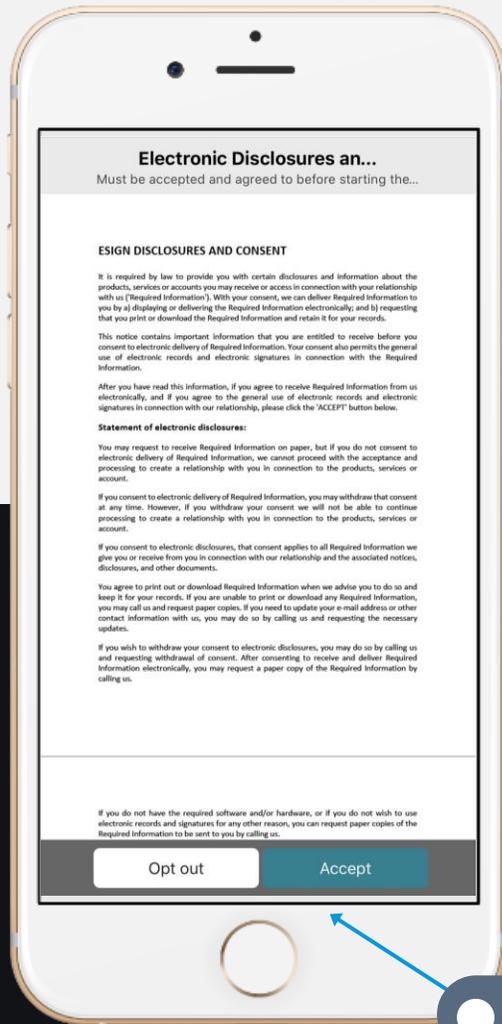
determining the impact of the acceleration on the Base Policy.
I acknowledge that I have reviewed this Summary and Disclosure Notice and have been provided a copy for my records.
Click to Sign
Owner Date
Agent Date

Now Automatically goes to next page.

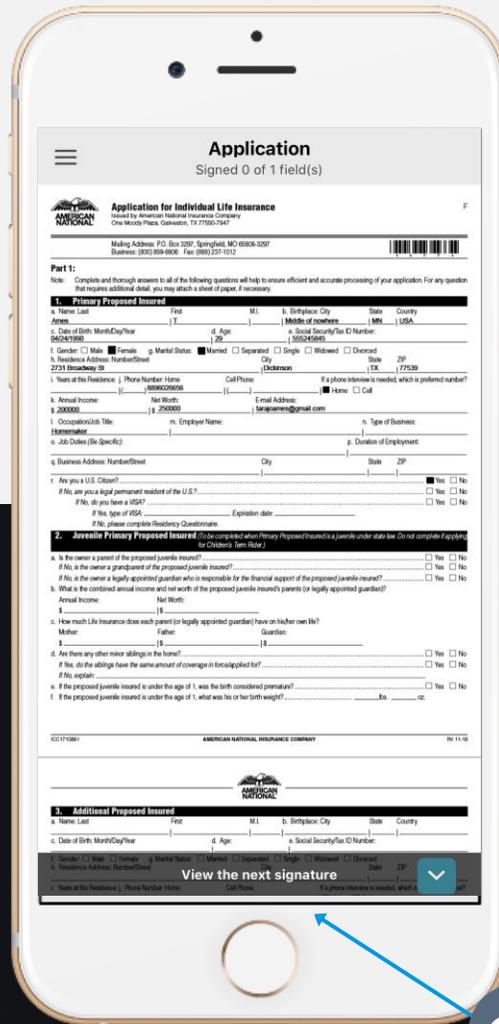
I acknowledge that I have reviewed this Summary and Disclosure Notice and have been provided a copy for my records.
E-SIGNED by T Ames
on 2020-02-24 16:17:03 GMT
Owner Date
Agent Date

Mobile Friendly

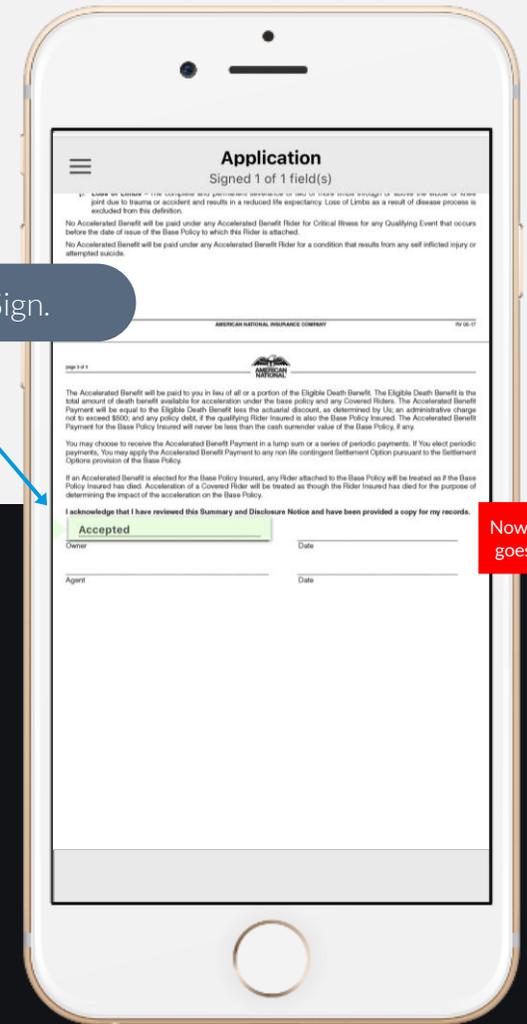
Streamline the mobile process. Client Experience within ExpertApp



Easy to use buttons.



Quick Access to Signatures



Now Automatically goes to next page.

Recap

Enhancement in ExpertApp

When reopening an unlocked case, the agent will automatically be taken to the first section that is missing information.

Agent signature is on the last section of the application as shown in the training.

The “Lock and Validate” tab is no longer hidden and will always be shown.

The signature methods are driven from answering two questions.

Moved the Remote and Rapid Signature processes to the cloud.