



American Amicable Group Mobile Application

Training Tutorial

American-Amicable Life
Insurance Company
of Texas

Occidental Life
Insurance Company
of North Carolina

Pioneer American
Insurance Company

Pioneer Security Life
Insurance Company

IA American Life Insurance
Company



Mobile Application Overview

Ensures applications are in good order

- Eliminate incomplete applications and missing forms
- Reduce processing delays
- Accurate premium/death benefit calculations

Functionality

- Can be used with your IPAD or similar tablet device
- Agent friendly online application process
- Applicants sign on the screen using their finger or a stylus
- Partially completed applications can be saved to complete at a later time
- Attach & send images of supplemental documents such as voided checks
- Transmit application and all related documents electronically at the click of a button.
- A soft copy of the paperwork is available for you to save or print for your records
- Easy self-registration process – you can be ready to write an application in only minutes

Requirements

- Designed for tablet devices
- Internet connection
- Face to face sale with the client

Products Available

- Final expense products (Ages 50 to 85 and Ages 0 to 49)
- Easy Term
- Mortgage Term

Mobile Application Registration

1 Initial Registration

In order to begin using the Mobile Application, you must first complete the online registration process. You will need your Agent Writing number.

1. Go to -www.InsuranceApplication.com/
2. Click on **NEW USER OR PASSWORD RESET link**



AmericanAmicable Pioneer Security Pioneer American Occidental IA American

WebApp Mobile

Login Id

Password

Login

[New User or Password Reset](#) ←

[Click Here For Help](#)

2 Establish your Password

Enter the following information on the Registration screen:

1. Agent Number
2. New password
3. Confirm new password
4. Last 4 digits of your SSN or Tax ID
5. Click **Submit**



AmericanAmicable Pioneer Security Pioneer American Occidental IA American

Set Password

Agent Number

New Password *Must be at least 6 characters.*

Confirm Password

Last 4 of Social

Submit ←

Return to Login

Starting a New Application

3 New Application

Once logged in to the Mobile App, select **New Application** from the main menu.

American Amicable Group Mobile Application Log Out

New Application

Applications in Progress *Select Item Below to Display or Make Changes*

Name	State	Product	Date	Basic Coverage	App Number	Status
------	-------	---------	------	----------------	------------	--------

Applications Previously Transmitted *Select Item Below to Display*

Name	State	Product	Date	Basic Coverage	App Number	Status
------	-------	---------	------	----------------	------------	--------

The **APPLICATIONS IN PROGRESS** will show all of your applications which have not yet been transmitted to the Home Office.

The **APPLICATIONS PREVIOUSLY TRANSMITTED** will show all of your completed applications sent to the home office.

4 Write Application

Make your selections from the following pop-up menu options:

1. **Company (by agent id if applicable)**
2. **Product**
3. **State** (choose the State where the application will be signed)
4. Click **SUBMIT**

Select An Agent Id

Agent Number	Company
0000120433	Company Name Here
0000025284	Company Name Here
00000	
00007	
00007	

Select A Product

Product name will show here
Product name will show here

Select A State

Alaska Submit

5 Data Entry

Key Points:

1. As you begin to enter items on each new application screen, the status “**Incomplete**” will show at the top of the screen. Once all of the required items have been entered and all edits have been passed, the status will change to “**Complete**” after you move to the next screen.
2. Enter the client’s information in the fields provided. If a required field is left blank, the appropriate field will be flagged with a red “**Req**” to show you which item(s) is missing.
3. You can save what you have entered by clicking **Save and Return to Applications Pending** button at the top of the screen.
4. On the **Underwriting** and **Personal Info** screens, you can advance to the next entry screen without completing all “Req” fields by clicking the indicated “[Here](#)” link found at the bottom of these screens. Any required fields which were left blank must be answered before the application can be signed. Clicking the “[Here](#)” link will also save what you have entered on that screen.

The screenshot displays a progress bar at the top with five stages: Quote Complete, Underwriting Incomplete, Personal Info Complete, Agent Statement Complete, and Signatures Incomplete. A blue button labeled 'Save and Return to Applications Pending' is positioned above the progress bar. Below the progress bar, the text 'Agent and product information here' is followed by 'TX Created: 9/8/2016 12:00:00 AM AppNumber: 232034' and a 'Click Here For Help' link. A 'Continue' button is located below the progress bar. To the right of the 'Continue' button, there is a message: 'If application does not proceed to next step, check screen for "Req" on any field. - OR - Click Here to continue and finish this page later.' Below the 'Continue' button, there is a form with fields for 'Date Of Birth', 'Age', and 'Gender'. The 'Date Of Birth' and 'Age' fields are marked with 'Req' and are empty. The 'Gender' field has radio buttons for 'Male' and 'Female'.

1 → Quote Complete Underwriting Incomplete Personal Info Complete Agent Statement Complete Signatures Incomplete

Save and Return to Applications Pending ← **3**

Agent and product information here TX Created: 9/8/2016 12:00:00 AM AppNumber: 232034 [Click Here For Help](#)

Continue

If application does not proceed to next step, check screen for "Req" on any field.
- OR -
Click [Here](#) to continue and finish this page later. ← **4**

2 →

Date Of Birth **Req** mm/dd/yyyy Age **Req**
Gender Male Female

6

Quote Screen

Once all information has been entered on the first screen,

1. Click **Quote!** to view a presentation PDF showing the face amount, premium, cash values, etc.

Mail Policy To:

Agent
 Insured
 Owner

Requested Policy Date

Or

Check here for date on approval

 **Quote!**

If application does not proceed to next step,
check screen for "**Req**" on any field

7

Quote Process

The Mobile App will display the FACE AMOUNT and PREMIUM.

- You can view the PDF of the PRESENTATION, CONTINUE the application, or GO BACK to the prior screen to make changes.

may have a return of premium death benefit for the first two (2) or three (3) years, a face amount less than any indicated on this application, and riders may not be available.

Face Amount: \$32,450
Monthly Premium: \$108.77

[View PDF Presentation](#)
[Continue Application](#)
[Go Back](#)

Automatic Premium Loan Elected?
 Yes No

Mail Policy To:
 Agent



Date Prepared: April 07, 2015		Death Benefit		\$32,450
Primary Insured: Celeste Cunningham		Initial Monthly Policy Premium:		\$108.77
Female, Issue Age 54, Non-Tobacco				
State: TX		Agent: Null		
Age	End of Year	Guaranteed Death Benefit	Premium Paid Annually**	Guaranteed Cash Value
55	1	32,450	1,305.24	00.00
56	2	32,450	1,305.24	00.00
57	3	32,450	1,305.24	506.22
58	4	32,450	1,305.24	1,064.04
59	5	32,450	1,305.24	1,633.21
60	6	32,450	1,305.24	2,214.39
61	7	32,450	1,305.24	2,808.22
62	8	32,450	1,305.24	3,414.39
63	9	32,450	1,305.24	4,032.89
64	10	32,450	1,305.24	4,664.69
65	11	32,450	1,305.24	5,308.82
66	12	32,450	1,287.36	5,965.61
67	13	32,450	1,287.36	6,633.76

8

Underwriting Screen

Complete the Health Information Questions presented and then continue to PERSONAL INFO (or back to QUOTE to make changes)

Save and Return to Applications Pending

Quote Complete	Underwriting Incomplete	Personal Info Incomplete	Agent Statement Incomplete	Signatures Incomplete
-------------------	----------------------------	-----------------------------	-------------------------------	--------------------------

Agent and production information here TX Created: 12/7/2015 12:00:00 AM AppNumber: **210651** [Instructional Documents](#)

[Go Back to Quote](#) ←

[Doctor/Drug Lookup](#)

Section A Health Questions

1. Within the past 10 years, have you been treated for, or tested positive for, or been diagnosed by a medical professional with:

[Continue](#)

If application does not proceed to next step,
check screen for "**Req**" on any field.
- OR -
Click [Here](#) to continue and finish this page later.

←

9

Personal Information Screen

Complete personal information and then CONTINUE TO AGENT STATEMENT


Save and Return to Applications Pending

Quote Complete	Underwriting Complete	Personal Info Incomplete	Agent Statement Incomplete	Signatures Incomplete
--------------------------	---------------------------------	------------------------------------	--------------------------------------	---------------------------------

Agent and product information here TX Created: 9/7/2016 12:00:00 AM AppNumber: **232034** [Click Here For Help](#)

Payment Type

Method Bank Draft
 Direct



Relationship to Insured Relationship to Insured

Existing Coverage Information

Do you have any existing life or disability insurance or annuity contract? Yes No

Will you replace an existing life or disability insurance policy or an annuity contract? Yes No

Continue to Agent Statement

If application does not proceed to next step,
check screen for "**Req**" on any field.
- OR -
Click [Here](#) to continue and finish this page later.

10 Agent Statement Screen

Complete the **Agent Statement** information and then CONTINUE TO SIGNATURES.

Note: If you didn't complete all "Req" fields on the previous screens, you will be instructed to complete them before the application can be signed.

Save and Return to Applications Pending

Quote Complete	Underwriting Complete	Personal Info Complete	Agent Statement Incomplete	Signatures Incomplete
--	---	--	--	---

Agent and product information here TX Created: 9/8/2016 12:00:00 AM AppNumber: **232034** [Instructional Documents](#)

Agent's Report
I certify that I have personally asked each question on this application to the proposed insured(s), I have truly and completely recorded on the application the information supplied by him/her, and I witnessed their signature. I certify that the Terminal Illness Accelerated Benefit Rider and Accelerated Benefits Rider-Confined Care Disclosure Forms have been presented to the applicant, if applicable.

Agent's Electronic Signature
Please Type Your Name Here

City Signed Anywhere State Signed TX

Agent Remarks

Replacement Questions

Does the proposed insured have any existing life insurance or annuity contract? Yes No

Is the proposed insurance intended to replace or change any existing life insurance or annuity? Yes No

Agent Number Agent Name Percentage 100

Continue to Signatures

If application does not proceed to next step,
check screen for "**Req**" on any field

11 Validation of Required Information

If you try to move forward to signatures and have not completed all “Req” fields, you will receive the “Application is not complete” message below. Press the NAVIGATE button to return to the incomplete screen. Please note the status bar shows you the incomplete screens.

Save and Return to Applications Pending

Quote Complete	Underwriting Complete	Personal Info Incomplete	Agent Statement Complete	Signatures Incomplete
-------------------	--------------------------	-----------------------------	-----------------------------	--------------------------

Agent and product information here Created: 9/7/2016 12:00:00 AM AppNumber: **232034** [Click Here](#)

↓

Application is not complete. Click on the button below to finish the application.

Navigate to Personal Info ←

12 Preview Application (All required information has been validated)

Before signing the application, the client **MUST** first preview the application documents.

1. Select the [Click Here](#) link (shown below) to view the application
 1. Application will be displayed. Allow the client to scroll through and review all of the application documents.
2. After all application documents are reviewed, close the tab containing the application (depending on browser type) to be redirected to the signature screen (see next page)

Please note the telephone interview text in **red** below. This will be discussed after the upcoming “Add Signature(s)” section.

Save and Return to Applications Pending

Quote Complete	Underwriting Complete	Personal Info Complete	Agent Statement Complete	Signatures Incomplete
--	---	--	--	---

Agent and product information here TX Created: 9/8/2016 12:00:00 AM AppNumber: **232034** [Click Here For Help](#)

1 ➔ [Click Here](#) To View The Application
The Application **MUST** be reviewed by the applicant before documents can be signed.

Note: You will be prompted to enter information relating to the telephone interview (if required) once the application has been signed by the applicant.

AMERICAN-AMIK
P.O. BOX 2545

INDIVIDUAL LIFE INSURANCE APPLICATION (Please print in black)

Proposed Insured: Celeste	A
<small>(First)</small>	<small>(Middle)</small>
Address: (No. & Street) 100 Main St.	
City: Anywhere	State: TX

➔

InsuranceApplication23: X
file:///C:/Users/ccunningham/Down...ds/

↑

AMERICAN-
P.O. BOX
INDIVIDUAL LIFE INSURANCE APPLICATION (Please print i

13 Add Signature(s)

Client can now sign in the signature area of the screen using a stylus pen or simply with their finger

3. Click the appropriate name button, sign, and continue.
4. The client will be asked to certify the signature by clicking YES, PROCEED or NO, REDO.
Once YES, PROCEED is selected, you will return to the SIGNATURE screen

Note: If the Owner or others are required to sign the application, there will be additional designated signature boxes for them to sign as well. Follow steps 3 and 4. If client is not available to sign, you can add them later.

Add Required Signatures
(Click button(s) below to apply signatures)

3

Applicant's Signature

Owner's Signature

Payor's Signature

Save Signature(s) And Continue

I acknowledge that my signature below represents signing all signatures in the application package including the pages listed below.

Application
Authorization for Release of Medical Records
eCheck Authorization for CWA
Pre-Authorization Check Plan
Replacement Notice

Please Sign in the Box Below (Proposed Insured)

Continue

Back

Clear Signature Box

I am signing all signatures in the application package including the pages listed below.

records

Do You Certify This as Your Signature?

4

Yes, Proceed

No, Redo



14 Add Signature(s) – Cont.

Signature(s) Preview and Completion.

5. The electronic signature(s) will display in each box. Click **SAVE SIGNATURE(S) AND CONTINUE**
You will be returned to APPLICATIONS IN PROGRESS.*

Note: If you are unable to collect all signatures at same time, additional signatures can be added at a later time.

Add Required Signatures
(Click button(s) below to apply signatures)

Applicant's Signature	
Owner's Signature	
Payor's Signature	
Save Signature(s) And Continue	



***If a telephone interview is required, you will be taken to the Telephone Interview Process.**

15 Telephone Interview Process

1. Should a telephone interview be required, the following screen will display after completion of applicant's signature. You are encouraged to select the first option and complete the interview at point of sale. However, if the applicant prefers to be contacted later, select Home Office to order the interview.
2. Should a telephone interview **not** be required, the application will reflect this after you Save Signature(s) and Continue (prior screen).

product information here		TX	Created: 9/8/2016 12:00:00 AM	AppNumber: 232034
1 Based on the options selected, this application requires a telephone interview with the applicant to be completed.				
Please select one from the options below:				
<input type="radio"/> Is the interview being completed now (point of sale)?				
<input type="radio"/> Or will the Home Office need to order the interview?				
		2		M232034
ANY OF TEXAS		Interview Not Req		
1) 297-2777				
Telephone interview completed		<input type="checkbox"/> Yes <input type="checkbox"/> No		
(123) 123-1233		<input type="checkbox"/> am <input type="checkbox"/> pm		
Phone		Best time to call		
E-mail Address email@yahoo.com				
Social Security Number		Height		Weight

16 Telephone Interview Process – At Point of Sale

If you selected “Is the interview being completed now” option, the applicable vendor information will display with instructions for providing the additional details that will reflect on the application after you Save and Continue. You will be returned to APPLICATIONS IN PROGRESS. *

ANY OF TEXAS		M232034
) 297-2777		
APPTICAL		777777
Telephone interview completed	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
(123) 123-1233	<input type="checkbox"/> am <input type="checkbox"/> pm	
Phone	Best time to call	
7	E-mail Address email@yahoo.com	
Serial Security Number	Height	Weight

***Please note. The application has not yet been transmitted to the Home Office.
See page 18 for further instructions.**

Please contact the telephone interview vendor based on the following option(s) and provide the additional details requested below:

(If more than one vendor option, please contact just ONE.)

Apptical

[877-351-1773](tel:877-351-1773)

Monday - Friday 7:30 am - 1:00 pm
CST

Saturday - Sunday 9:00 AM - 9:00pm
CST

EMSI

[866-719-2024](tel:866-719-2024)

(Spanish) [866-901-1776](tel:866-901-1776)

Monday - Friday 8:00 am - 9:00 pm
CST

Saturday - Sunday 10:00 am - 2:00 pm
CST

Interview Company
Case No.

Save and Continue



17 Telephone Interview Process – Home Office Order

If you selected the “**Will Home Office need to order**” option, the following screen will display and request the best time to call the applicant for completion of the telephone interview. Your selection will reflect on the application after you Save and Continue. You will be returned to APPLICATIONS IN PROGRESS.*

**Since you have elected
not to complete the
interview at point of sale,
please provide the info
below to assist**

Best Time
to Call AM
Applicant PM

Save and Continue



ANY OF TEXAS
4) 297-2777

M232034

<input type="checkbox"/>	Telephone interview completed	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
<input type="checkbox"/>	(123) 123-1233	10:30	<input checked="" type="checkbox"/> am <input type="checkbox"/> pm
	<small>Phone</small>	<small>Best time to call</small>	
57	E-mail Address email@yahoo.com		
<small>ocial Security Number</small>	<small>Height</small>	<small>Weight</small>	

***Please note. The application has not yet been transmitted to the Home Office.
See next page for further instructions.**

18 Finalizing the Application

Once all signatures are collected, the application is now ready to submit or conduct other activities listed on the menu prior to submitting. On the APPLICATIONS IN PROGRESS screen, the status of the signed case will read “READY TO SUBMIT”. Click on the Application if you wish to finalize.

Applications in Progress <i>Select Item Below to Display or Make Changes</i>						
Name	State	Product	Date	Basic Coverage	App Number	Status
David Smith	FL	Product name here	05/20/2015	\$25,000	300267	Pending
Marlene Jones	AK	Product name here	05/20/2015	\$35,000	300268	Sigs Needed
Celeste Prater	AK	Product name here	05/20/2015	\$35,000	300269	Ready to Submit



App Number 200161

Submit To Home Office

Edit View

Add an Interview Case Number: 123456 Save

Manage Signatures

Attach a Document to this App Attach

Attach a Check to this App Attach

Current Documents

RegularDoc.jpg	View	Delete
CheckImage.jpg	View	Delete

Delete This App

Once you click on the case, the menu to the left will appear.
YOUR MENU OPTIONS ARE:

1. **Submit** the application to the home office
2. **Edit Application** (Note: All signatures will need to be recaptured)
3. **View application** with the attached electronic signatures
4. **Add Interview Case Number** (if applicable)
5. **Manage signatures** (If applicable)
6. **Attach** an Ancillary document (See step 21 for instructions)
7. **Attach** check image (See step 21 for instructions)
8. **View** attachments (if applicable)
9. **Delete** attachments (if applicable)
10. **Delete** all application documents

19 Add Signature(s) to an application saved previously

1. From the list of **Applications in Progress**, click on the application you want to continue processing.
2. A pop-up box will display for additional options. Click **MANAGE SIGNATURES**
3. Complete title steps 12, 13, and 14 as described previously in this document.

Applications in Progress <i>Select Item Below to Display or Make Changes</i>						
Name	State	Product	Date	Basic Coverage	App Number	Status
David Smith	FL	Product name here	05/20/2015	\$25,000	300267	Pending
Marlene Jones	AK	Product name here	05/20/2015	\$35,000	300268	Sigs Needed
Celeste Prater	AK	Product name here	05/20/2015	\$35,000	300269	Ready to Submit

Applications Previously Transmitted <i>Select Item Below to Display</i>						
Name	State	Product	Date	Basic Coverage	App Number	Status

App Number 300268

Submit to Home Office

Add an Interview Case Number:

2

Attach a Document to this App

Attach a Check to this App

No Attachments Found

APPLICATIONS IN PROGRESS reflect the STATUS of each application in the last column. The different status are:

- **PENDING**
- **SIGS NEEDED**
- **READY TO SUBMIT**

Once submitted, they will reside in section **APPLICATIONS PREVIOUSLY TRANSMITTED**.

20 Editing an Application Which has been Previously Signed

1. It is important for both you and the applicant to review the accuracy of the application documents prior to the signature. Any changes made after the signature has occurred will require the applicant to re-sign the application.
2. In order to make changes to such an application, select it from the **Applications in Progress** menu. From the menu that appears, select the **Edit** button. When you do so, you will see the pop up reminder below.
3. If you choose to proceed, click **Edit App** (reminder any saved signatures will be lost). If you decide not to proceed, click **Cancel**.

The screenshot shows a web interface for managing an application. At the top, a dark blue header bar contains the text "App Number 232038" and a close button (X). Below the header, a green arrow points down to a "Submit To Home Office" button. Underneath are two large buttons: "Edit" and "View". Below these is a form field labeled "Add an Interview Case Number:" followed by a "Save" button. A "Manage Signatures" button is positioned below the form field. Further down, there are two "Attach" buttons, one for "Attach a Document to this App" and one for "Attach a Check to this App". At the bottom, it says "No Attachments Found" and a "Delete This App" button.

The screenshot shows a dialog box titled "Edit Application" with a close button (X). The main text inside the dialog is in red and reads: "Any signatures previously captured will be lost & cannot be recovered! Do You Wish to Continue?". At the bottom of the dialog, there is a green arrow pointing right, followed by two buttons: "Edit App" and "Cancel".

21 Uploading a Void Check or other Ancillary Document

This option is available to upload any additional documents along with the application package (i.e. copy of voided check)

Sample-

1. Select the “**ATTACH**” button next to the type of document you wish to add.
2. You will be prompted to either “Take Photo” or choose an existing one on your device. If choosing an existing file to upload, browse to the file destination and select the file to upload and click **Open**.
3. Once the desired photo is selected, you’ll be asked if you wish to “Attach Check Image?”. Select the **ATTACH** button to upload the file.
4. Now that the image has been uploaded, you can **VIEW** or **DELETE** it.



Reminder: To be included with the application paperwork, any ancillary documents must be uploaded PRIOR to transmitting the application.

22 Special Instructions for Applications written in the State of California ONLY

The state of California requires up to 3 additional forms to be completed along with the life insurance application. Those being:

Form No. 3011 – Notice of Lapse designee must be completed with all life applications.

Form No. 9555 – California Senior Notice must be completed on sales to clients age 65 or older.

Form No. 9649 – California Notice Regarding Sale and Liquidation of Assets on sales to clients age 65 or older.

Forms 3011 & 9649 will automatically be completed when needed using the Mobile application.

However, since form 9555 is to be completed prior to making the sale with the client, it will remain a separate document. In order to complete form 9555, you must have a paper copy filled out and signed. You will then be able to upload this form by following the “Uploading a Void Check or other Ancillary Document” instructions provided in step 21.

To restate,

- The life insurance application, Form No. 3011, Form No. 9649 (when applicable), and other application documents will be completed using the Mobile application.
- **Form No 9555 will be completed by hand** and uploaded so that it will be joined with the other application documents. **NOTE: This is the ONE paper form you MUST have the client sign and give to you. This is a California Department of Insurance Regulation that we must conform and abide by.**
- You will be able to transmit all of these items to the Home Office at one time.

23 Submitted Applications

Once you submit the application to the home office, it will be found in the **APPLICATIONS PREVIOUSLY TRANSMITTED** section. You will no longer be able to edit. However, you can select the application and view the signed documents.

American Amicable Group Mobile Application

[New Application](#)

Applications in Progress *Select Item Below to Display or Make Changes*

Name	State	Product	Date	Basic Coverage	App Number	Status
David Smith	FL	Product name here	05/20/2015	\$25,000	300267	Pending
Marlene Jones	AK	Product name here	05/20/2015	\$35,000	300268	Sigs Needed
Celeste Prater	AK	Product name here	05/20/2015	\$35,000	300269	Ready to Submit



Applications Previously Transmitted *Select Item Below to Display*

Name	State	Product	Date	Basic Coverage	App Number	Status
Celeste PraterFSTX	TX	Product name here	04/17/2015	\$35,000	300135	Sent to Home Office
Celeste PraterTXGS	TX	Product name here	05/20/2015	\$35,000	300266	Sent to Home Office

24 Checking Application Status

Once you have successfully transmitted the application to the home office, to follow the application's progress, you will need to login to your "Agent Efile" found on the insurance company's main website. The Mobile Application website is used solely to submit new applications.

Questions?

Marketing Sales

Agent Hotline

800-736-7311

Prompts 1-1-2

marketingassistants@aatx.com

Help Desk

Technical Support

800-736-7311

Ext. 2808

helpdesk@aatx.com

