

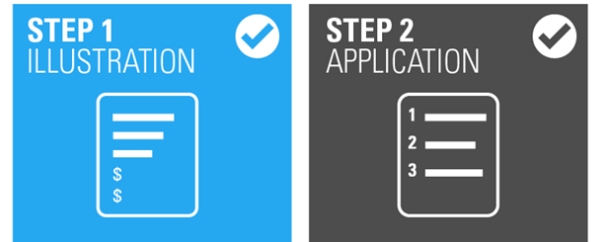
# E-APP User Guide

NGL's E-APP is an easy-to-use tool that can enhance your productivity and deliver an error-free experience when submitting business to us. This guide will walk you through the E-APP from start to finish.

## Prerequisite

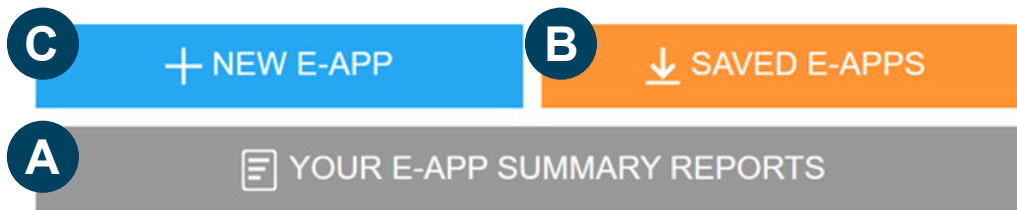
To access our E-APP, you need to register for access to the Agent Resource Center (ARC) website. To register, please go to [www.ngl-essentialtc.com](http://www.ngl-essentialtc.com), click on "agent login" in the upper right corner. Then click the "Register For Access" button and complete the information on the registration page.

**NOTE:** You do not have to be appointed to register for access, but you do need a NPN (National Producer Number).



## Accessing the E-APP

1. Go to [www.ngl-essentialtc.com](http://www.ngl-essentialtc.com), click on "agent login" in the upper right corner, and enter your login credentials.
2. Once logged in, click on **New Business** on the main navigation bar. Then select **E-APP** from the New Business dropdown menu.
3. You'll then be given the option to either start a new E-APP, access a saved E-APP, or view your E-APP summary reports.



## A Selecting YOUR E-APP SUMMARY REPORTS

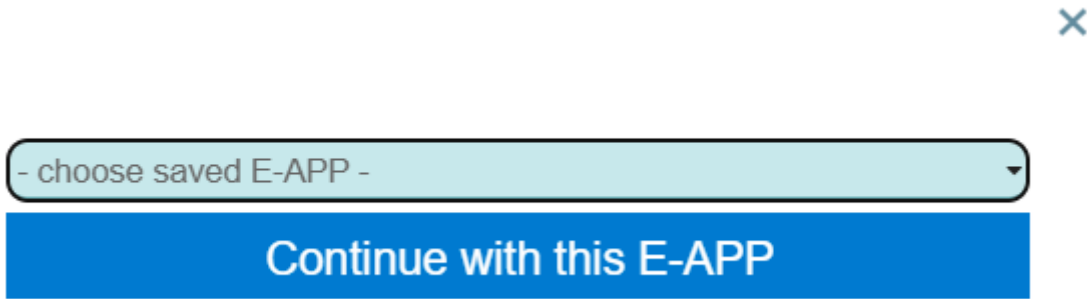
When you click the **YOUR E-APP SUMMARY REPORTS** button, it brings you to the screen below where you can enter a name and/or date range to view previously submitted E-APPs. Click the "Find" button and scroll down to see the results.

A screenshot of the 'E-APP Summary' search form. It includes a header 'E-APP Summary' and a sub-header 'Enter the date the E-APP was first started to search for it, not the date the E-APP was submitted.' Below this are three input fields: 'Application From' with 'enter date from', 'Application To' with 'enter date to', and 'Applicant Name' with 'applicant name'. A dark blue 'Find' button is positioned below the fields. At the bottom, there is a small instruction: 'Scroll down to see report results' with a circular arrow icon.

**B**

**Selecting SAVED E-APPS**

When you click the **SAVED E-APPS** button, the popup screen below will appear and you will have the ability to select your saved E-APP from the dropdown menu. Then, click the “**Continue with this E-APP**” button:



**C**

**Selecting NEW E-APP**

When you click the **NEW E-APP** button, it will bring you to the screen below to begin a new E-APP:



**STEP 1**  
ILLUSTRATION



**STEP 1 - ILLUSTRATION**

Begin this step by clicking on the blue **STEP 1 ILLUSTRATION** button.

Next, a popup screen will appear with options to either “Start a New Illustration” or “Choose a Saved Illustration.”

Start a New Illustration

Choose a Saved Illustration

- a. If you select “**Choose a Saved Illustration,**” the system will bring you to the saved illustrations page. There, you will be able to view all illustrations you’ve saved within your agent login. To select one, click the radio button on the left side of the screen for that illustration and scroll down to the bottom of the page and click the “**Select**” button.
- b. If you select “**Start a New Illustration,**” the system will first have you choose the **Contract State** (pictured to the right). Select the state, then click the “**Next**” button and build your client’s illustration. Once complete, select the “**Next**” button on the blue menu bar at the top of the screen.



From here, you will be shown a preview of your illustration. Review your illustration and then scroll to look just below the preview screen - you will see two buttons (see blue buttons below).

One button returns you to the input screen to make adjustments, and the other allows you to continue with the E-APP.

Return to Main Input Screen

Continue with E-APP

- c. Once you select “**Continue with E-APP**” the system brings you to this screen, and you’re finished with Step 1 as indicated by the check mark on the Step 1 button:



## STEP 2 APPLICATION



### STEP 2 - APPLICATION

Begin this step by clicking on the charcoal color **STEP 2 APPLICATION** button.

Then, the system will bring you into the application section of the E-APP. Proceed page by page to complete the application.

E-APP (Ref# - 33506)

Primary Applicant Information

- Health Questions
- Insurance Coverage
- Premium and Beneficiary Info
- Lapse Protection
- Agent Statement
- Supplemental Application for Policy Ownership
- New Business Transmittal
- Personal Worksheet

Coverage Details

Applicant(s): asdf asdf  
State: Alabama  
See Illustration  
See Underwriting Guides

**Primary Applicant Information**

Name: asdf initial asdf suffix  
Sex: male  
SSN: 123456789  
Height / Weight: height weight  
Age / Birthdate: 50 birthdate (xx/xx/xxxx)  
Birthplace: birth city select a state country  
**Residence Address**  
Street / City: street address city  
State / Zip: select a state zip  
**Billing Address**  same as residence  
Name: name

### Tips

- The left side of the screen contains a navigation pane. You can click on any section of this pane to skip between sections and complete them in the order of your choosing. **NOTE: If you exit a section before clicking “Next” on the page you’re completing, that information will be lost.**
- Clicking **“Next”** on any page will save the information on that page. If you do not click **“Next,”** that information will be lost.
- The system will not allow you to click **“Next”** on a page that is not fully complete.
- Sections in the navigation pane will turn green when they are complete. Some sections are just one page and others are multiple pages. In the image above, you will see that the “Primary Applicant Information” section is what’s highlighted on the navigation pane, and you’ll also see that the blue bar over the input fields matches it. If you’ve hit **“Next”** and no section on the navigation pane turns green, you’re likely in a section with multiple pages. Once you complete all pages within that section, that section will turn green on the navigation pane.

### More on the navigation pane

If you look below the navigation pane, you’ll see a red button you can use to attach files and a blue button you can use to save the E-APP and finish it later. If you use the **“Save and Finish Later”** button, don’t forget to hit **“Next”** on whatever page you’re on so the information on that page is saved. When you click that button, you may get a browser popup saying information will not be saved. You can ignore this popup and click the buttons to proceed.

Attach File(s)

Save and Finish Later

## When all fields in Step 2 are complete

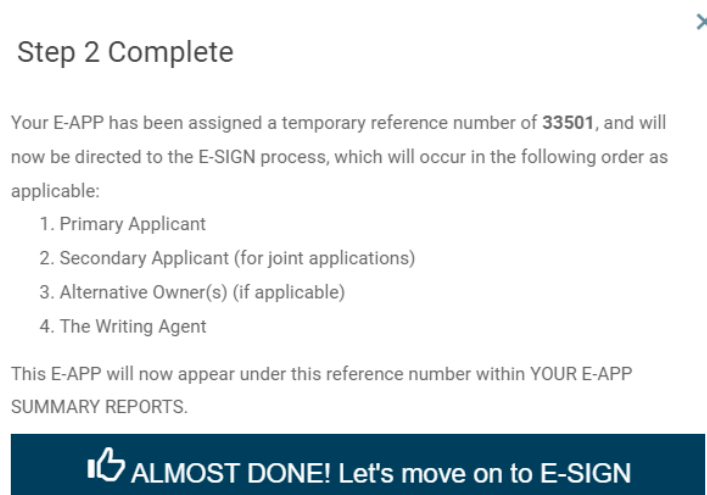
When all sections in your navigation pane turn green and all fields are complete, you will see this popup:

### Next Step



- If you think anything needs to be changed, you can select the “**Go back and edit**” button and then navigate to the section that requires changing. **NOTE:** If you make edits in a section with multiple pages, you will need to hit “**Next**” on all pages in that section before this “**Next Step**” popup reappears.
- If you’re ready to continue to the next step, select the “**Continue**” button.

Once you select “**Continue**” the system will generate the popup below to explain the order in which signatures will occur in the next step:



Once you select the button on the screen above, the system brings you to this screen, and you’re finished with Step 2, indicated by the check mark on the Step 2 button:



### STEP 3 E-SIGN



## STEP 3 - E-SIGN

Begin this step by clicking on the orange **STEP 3 E-SIGN** button.

Then the system will bring you to a page where you will select whether you want to E-SIGN by Email or E-SIGN Face to Face. A description of the selected process will appear on the page below the dropdown.

**E-SIGN (Reference ID - 33501)**

E-SIGN option: **E-SIGN by Email**

**E-SIGN by Email**  
This option may be selected when not all signee's are present with the agent either in person or via screen share.

When this option is selected, upon completion of Step 4 of the E-APP process, an email will be sent first to the primary applicant containing a link to the application documents. Once the primary applicant has completed their signatures, an email will be generated in similar fashion to the next person in line in the signature process, which depending upon the circumstance may be the secondary applicant (joint policies), alternative owner (if identified), or the writing agent. Each signee will need to complete the validation step of entering the code provided either via text message or telephone call in order to proceed to the E-SIGN process.

**In order to process your E-SIGN request please choose an Authentication method for each Signee below**

Agent Email	Agent Email	
Agent Phone	Agent Phone	Text Message (cell phone required)
Primary Applicant Email	Primary Applicant Email	
Primary Applicant Phone	Primary Applicant Phone	Text Message (cell phone required)

**CONTINUE**

### Tips

- E-SIGN Face to Face may be used if screensharing. Clicking **“Next”** on any page will save the information on that page. If you do not click **“Next,”** that information will be lost.
- BOTH methods require a quick authorization step. If you have **“Text Message”** selected like in the image above, please be sure you do not enter a landline number, or you will have to redo your signature step.

Once **“Continue”** is selected on the screen above, this popup will appear where you can verify there are not any typos in the email addresses and telephone number input fields, and it also explains what will happen when you select the **“Confirm”** button and what the process is if you need to unlock your E-APP and make changes. **Please DO NOT gloss over this screen if you are not familiar with the unlock processes:**

### E-SIGN - Confirm Contact Information

	Email Address	Phone Number	Auth. Method
Agent	sample@gmail.com	1234567890	SMS
Primary Applicant	sample@gmail.com	1234567890	SMS

**There may be a delay. Don't click backspace or close the browser.**

**CONFIRM**

**CANCEL**

Please note that selecting **“CONFIRM”** will lock the E-APP and will initiate the Signature Process. Changes cannot be made to the E-APP while it is locked.

- If you selected **“E-SIGN by Email”**, the application may be unlocked prior to completion of the Signature Process via **“YOUR E-APP SUMMARY REPORTS”**. Unlocking the case will result in termination of the current Signature Process.
- If you selected **“E-SIGN Face to Face”**, exiting the Signature Process prior to completion of all signatures will result in the termination of the current Signature Process. The application will be available once again via **“Saved E-APPS”** and Step 4 will need to be completed to initiate a new Signature Process.

Once you select “**Confirm,**” the signature process will begin.

### E-SIGN by Email

An email will be sent to the primary applicant for signature. The primary applicant will then click the “review document” button in the email, pass the authentication step, and then complete their signatures. Once that person hits the “**Finish**” button within their DocuSign portal, the next person in line to sign will get an email. This person may be the second applicant, any alternative owner, or the agent (in that order). Please note the application is not considered submitted until the agent completes his/her signatures and hits the “**Finish**” button.

### E-SIGN Face to Face

You will be automatically entered into a DocuSign portal on your screen. **DO NOT refresh any pages, close your browser, or click the back/forward buttons on your browser.** Each person will complete their signatures in the same order above, one by one. When the agent completes their signatures, you will receive a success message for submission.

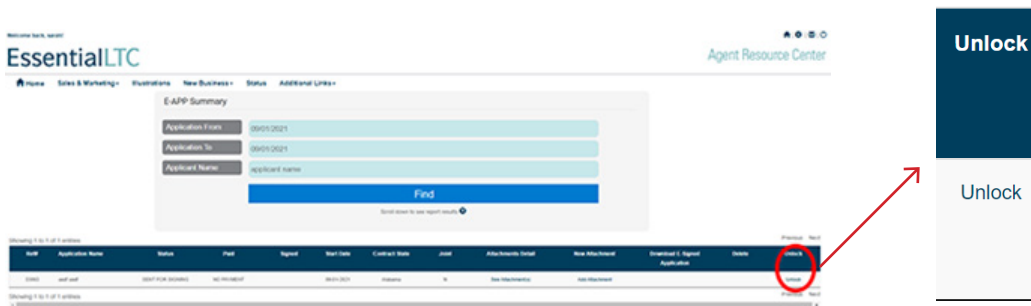
## Unlocking an E-APP in the signature phase

### Unlocking if E-Sign Face to Face is chosen

If E-Sign Face to Face is chosen and the signature process is exited prior to completion of the signatures, log into the [Agent Resource Center \(ARC\)](#), go to New Business, then E-APP, then Saved E-APPS and select the E-APP that requires edits, make your edits and restart the signature process.

### Unlocking if E-Sign by Email is chosen

If E-Sign by Email is chosen and all signatures are not completed, you can log into the ARC, go to Your E-APP Summary Reports, run a date range wide enough to capture the date you first started the E-APP and click the Find button. Results will appear below the Find button. If your E-APP is in the signature phase, you can choose the Unlock option (circled in red below).



Once you click the Unlock button pictured above, a pop-up will appear that will require the reason for unlocking and provide an option to continue with the process or be taken back to the previous screen (continued on next page).

### Unlock E-APP #2267

**Are you certain you want to unlock E-APP 2267?**

Selecting "Yes" will remove this E-APP from the DocuSign Signature Process and return it to entry steps (steps 1 through 3). Additionally, notification of the termination of this E-APP Signature Process will be sent via email to any signee who had previously been notified of this Signature Process.

**Reason for unlocking (required):**

YES, I WANT TO UNLOCK

NO, RETURN ME TO PREVIOUS SCREEN

If **YES, I WANT TO UNLOCK** is chosen, you will get the below confirmation screen.

### E-APP Unlock Request

 **Unlock Successful!**

**You have unlocked E-APP #33063, and will automatically be directed to the entry steps for this saved E-APP.**

If you are not re-directed to this page, please [click here](#) .

*While the application remains unlocked, you may access this application through your "Saved E-APPS."*

You will then be automatically redirected to the entry steps for the E-APP where you can make the necessary changes to the application.



## **PRACTICING WITH E-APP BEFORE GOING LIVE**

To help agents get familiar with our E-APP system, we built a practice simulator called the **E-APP Sandbox**. The **Sandbox** simulates the entire E-APP process from end to end. We strongly suggest that you become familiar with the E-APP using the **Sandbox** before going live with your first real case.

When using the **E-APP Sandbox**, you will find that this tool simulates every aspect of the **E-APP** process right down to having to re-enter the system using your User ID and Password.

Don't get confused thinking you got kicked off the system when asked for your user ID and password again. The **Sandbox** is a separate test website that you must log in to using your regular login credentials.

## **Questions?**

Contact our Agent Services Team at [status@ngl-essentialtc.com](mailto:status@ngl-essentialtc.com) or 888.505.2332.