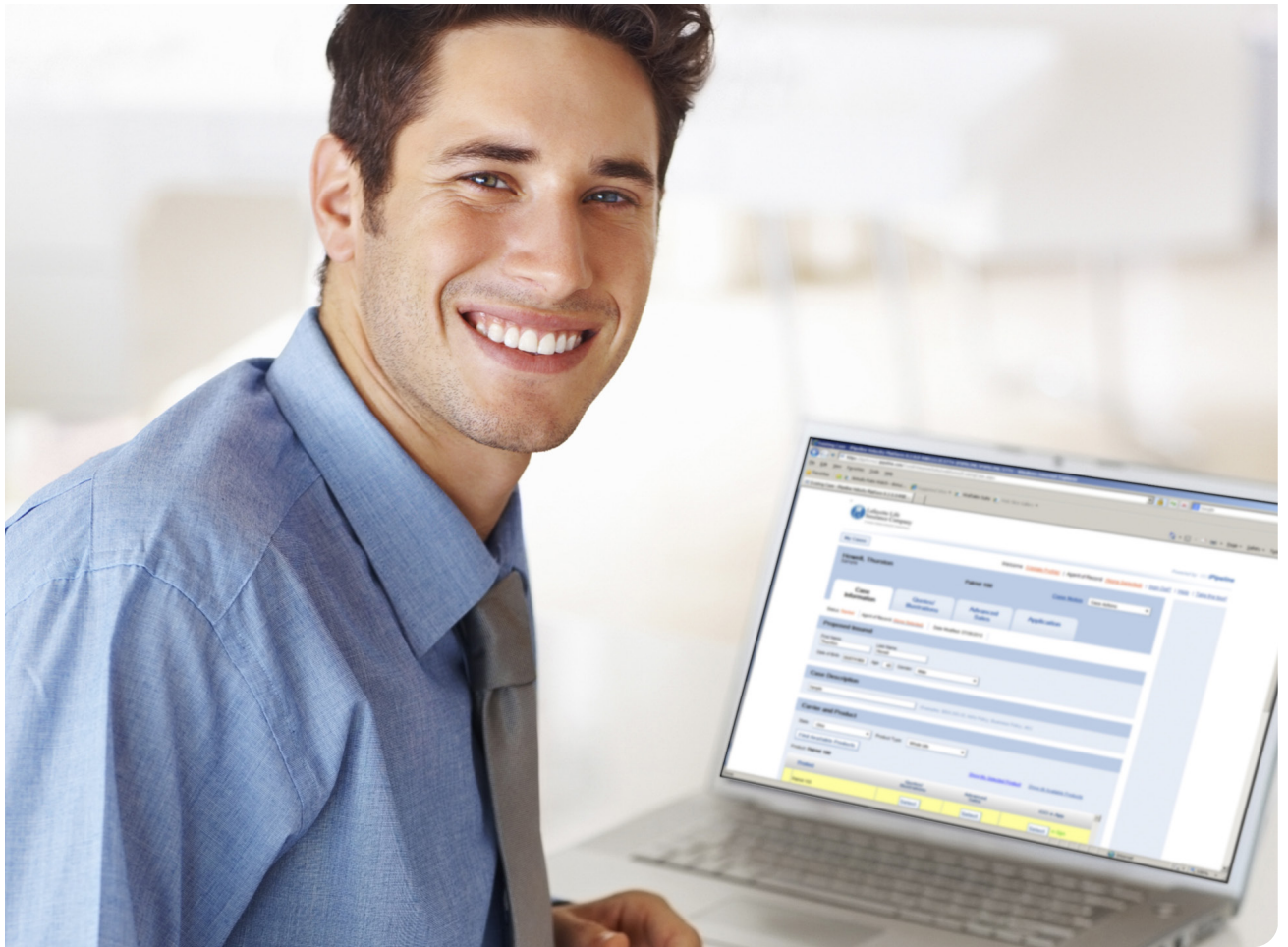


Guide to iGO[®] e-App

ELECTRONIC APPLICATION



Lafayette Life
Insurance Company

A member of Western & Southern Financial Group

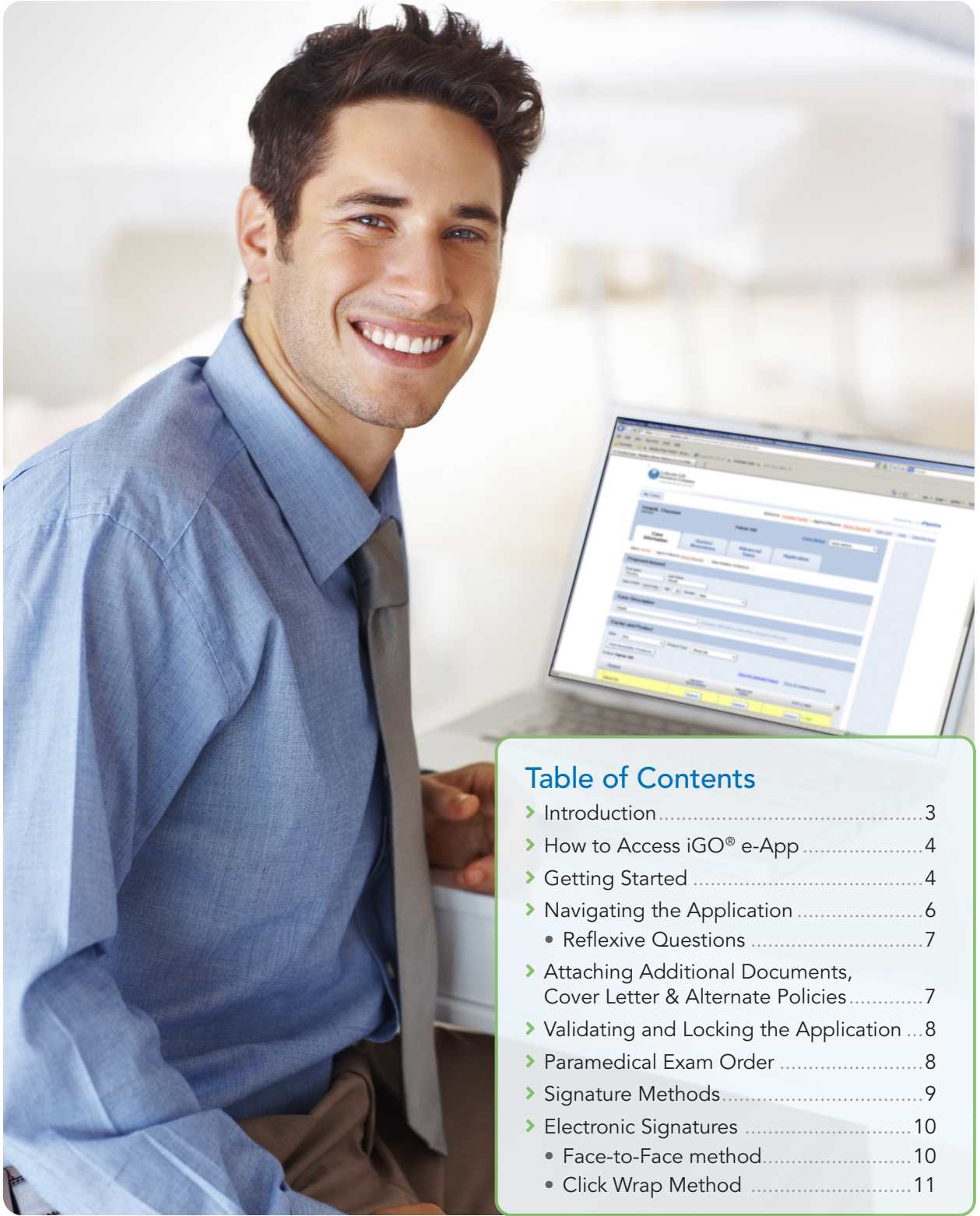


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Fast. Flexible. Convenient.

iGO®—the intuitive electronic application process that ensures every application is in good order.

The iGO® e-App process allows you to take, sign and submit applications in one easy-to-use process. Starting the application can be accomplished directly from the illustration system. Information entered into the illustration will automatically populate into the application as you begin to fill it out.

Filling out the remainder of the application is a process of answering a few questions. Depending on the answers, new forms may be added to the application. You no longer have to be concerned about whether you have all of the right forms, the electronic application will do that for you.

The application may be signed and submitted electronically. Save yourself the cost of printing the application and the aggravation of locating all of the places where signatures are needed. Your client and all other signees may review the application online and sign electronically. From there, you can submit the application with a click of a button.

Just follow these easy steps to go from illustration through application—in minutes!


At this time, applications for whole life, term life, Protector, Marquis Centennial and Marquis SP indexed annuity products are available in iGO e-App.

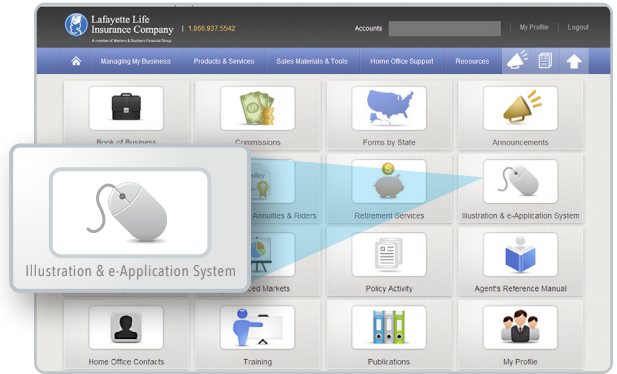
Guide to iGO[®] e-App

How to Access iGO[®] e-App

- Log on to the Lafayette Life Agent's website, and click on the **Illustration and e-Application System** icon.
- Click on **Launch** as if you were going to run an illustration.

Note: The disconnected version will not have eSignature capability. However, you will be able to sync an illustration with the online system and fill in the application from there.

Part of an Agency? Click the  icon to get a list of agents who report to you. If you select one of these names, you will have access to their illustrations and the ability to fill out the application as that agent.



Agent Home

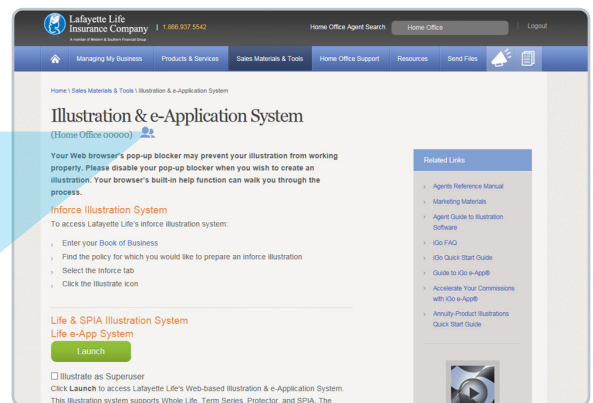
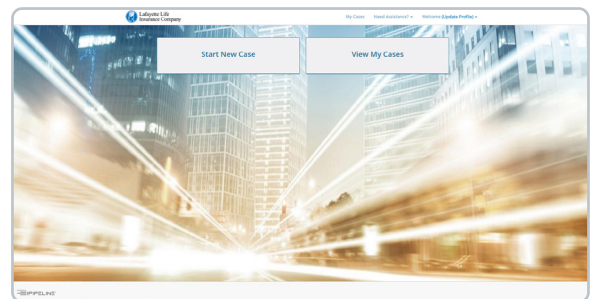


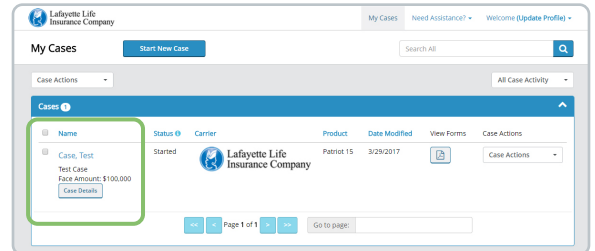
Illustration & e-Application System

Getting Started

- To complete an application for a case you have already illustrated, click on **View My Cases**.
- You will be taken to a screen that shows your case history. Select the case that you would like to complete an electronic application for.



- Once you have selected the case, you will be taken to the **Case Information** screen, shown below.
- Select the **Illustrations** tab to make any final changes to the illustration. By selecting this option, all pertinent information will be carried to the application from the illustration. The illustration will also be added to the application packet to be signed and submitted with the application.
- If you don't have any changes to make, click the **Application** tab.



View My Cases: Case History

Application tab: Starts the iGO® electronic application process.

Illustrations tab: Review and edit information for selected case.

Case Information page: Contains data from selected illustration.

Case Information Page

Navigating the Application

- Once the illustration has been submitted, the first screen on the application is the **Proposed Insured** screen.

To the left, you will see a column listing the initial pages to complete. This may expand to include additional forms as more information about the Proposed Insured is entered.

Boxes highlighted in yellow indicate information that is required. If you submitted the illustration prior to starting the application, you'll see that some information has been filled in. The application will not be considered *in good order* until these boxes are complete.

The pages may be viewed and filled out in any order, so feel free to move from screen to screen at your convenience. The red question mark on the left column will let you know which pages are still missing required information.

- Move forward from the page by either clicking the **Next** button or by selecting a page listed on the left column.

*Note: If using the **Backdate to Save Age** button, the illustration should be run without using a date of birth. This will allow you to make the appropriate adjustments on the application to save age, without creating a conflict between the illustration and the application.*

Page Listing
Navigates through application pages

Information carried over from the Illustration.
Required fields are highlighted in yellow.

Proposed Insured

Lafayette Life Insurance Company

My Cases Need Assistance? Welcome (Update Profile)

Case, Test Lafayette Life Patriot 15 Case Notes Save View Forms Case Actions

Case Information Illustrations Advanced Planning **Application**

Proposed Insured LL 125446

Pension

Personal Details

Prefix First Name Middle Initial Last Name Suffix

Date of Birth (mm/dd/yyyy) Age Sex

01 / 01 / 1976 .41 Backdate to Save Age M F

SSN Place of Birth

Marital Status

What is your height and weight?

Height (ft.): Height (in.) Weight (lbs.):

Contact Information

Home Address

- After completing the required information in each section, a green check mark ✓ will appear on the left column, indicating all of the information has been filled out correctly.

Is the Proposed Insured also the Primary Owner? Click the Yes button, and iGO® e-App will carry over the information from the Proposed Insured pages.

Primary Owner

Reflexive Questions

The appropriate answer to any reflexive (yes/no) questions will cause either a detail box or a new screen to appear. The detail box allows you to provide details specific to that question.

The new screen will collect information that will be filled into the appropriate supplemental form (e.g., a replacement form or a foreign travel form).

Attaching Additional Documents, Cover Letter and Alternate Policies

- If you have additional documents pertinent to the underwriting of this case, you may attach them using the **Attachments** screen shown at right. These documents should be in **PDF format** and may be attached by clicking on the appropriate box.
- If this case is to be considered along with an application on another Proposed Insured, the **Related Case(s) Information** box should be checked and the information filled in.

Attachments

Validating and Locking the Application

- Before proceeding to the signature process, the information entered into the application must be **validated and locked**. This will **lock down** all of the information in the application and the illustration.
- The application could be **unlocked**, but the signature process would have to be completed again. To change the illustration, the illustration should be duplicated from the **My Cases** screen.
- The validation process ensures that all of the screens have been completed and are in good order. This will be signified by the green check mark.
- When the application has been **locked down**, the system will assign an **App ID**. The App ID will serve the function of a policy number until one can be assigned. Until a policy number is assigned, you'll need to refer to this number when sending any additional items to underwriting.

Paramedical Exam Order

- To order a paramedical exam, complete the screen at right.

Note: The paramedical exam will not be ordered if the application is printed for wet signature.

The screenshot shows the 'Application' tab in the Lafayette Life Insurance Company system. The main heading is 'Validation and Lock Data' with the case ID 'LL 125446'. A green checkmark icon is next to the message: 'Congratulations! Your application is complete and in Good Order. You may now proceed to the Signature process.' Below this, it says 'Please click the "Lock Application" button below' and provides a blue button labeled 'Lock Application and Proceed to Signature Process'. A 'Back' button is also visible.

Complete and In Good Order

The screenshot shows the 'Application' tab in the Lafayette Life Insurance Company system. The main heading is 'Validation and Lock Data' with the case ID 'LL 125446'. A green checkmark icon is next to the message: 'The application has been locked! Your application has been digitally locked to protect client data from alteration during the signature process. Please be aware that unlocking the application will cancel all previously collected signatures and require you to re-collect all signatures.' Below this, it says 'This application has been assigned an App ID of LL-005786. This information will remain on IPipeline for 120 days.' A button labeled 'Unlock Application Data and Cancel Signature Process' is visible, along with 'Back' and 'Next' buttons.

Locked / Assignment of App ID

The screenshot shows the 'Application' tab in the Lafayette Life Insurance Company system. The main heading is 'Paramedical Exam Order' with the case ID 'LL 125446'. The form asks 'Would you like to electronically request a paramedical exam?' with radio buttons for 'Yes' and 'No'. Below, it asks 'Please select your desired vendor:' with a dropdown menu. The 'Paramedical Exam Location - Proposed Insured' section asks 'Please indicate where your client would like to be seen:' with a dropdown menu. The 'Underwriting Total' is \$100,000. The form includes fields for 'Street Address', 'Apt #', 'Street Address 2', 'City', 'State', and 'Zip Code'.

Paramedical Exam Order

Signature Methods

- On the **Signature Method** screen, you will be asked if you want to **print and sign** the application or if you would like to **sign electronically**.

Printed Application/Wet Signature

- If you wish to print and sign the application, please send the completed application by mail, fax or email using the contact information listed.

Electronic Submission

- If you elect to sign electronically, the app will ask if each of the Signees are **present** or **not present**.
 - If all Signees are **Present**, you will use the **Face-to-Face** method.
 - If one or more of the Signees are **Not Present**, you will use the **Click Wrap** method.

NEW BUSINESS ADDRESS:

The Lafayette Life Insurance Company
400 Broadway • Cincinnati, OH 45202-3341
ATTN: New Business
Fax: 877-267-4409
Email: newbusiness@llic.com

Signature Methods: electronic or printed/wet signature.
For *electronic*, indicate whether or not Signees are present.

Yellow locks indicate the application is locked and ready for signatures.

The screenshot shows the Lafayette Life Insurance Company application interface. The top navigation bar includes 'My Cases', 'Need Assistance?', and 'Welcome (Update Profile)'. The main content area is titled 'Signature Method' and includes a sidebar on the left with various application sections, some marked with yellow locks. The main content area shows the 'Signature Method' screen with the following elements:

- Case Information:** Case, Test Lafayette Life; Patriot 15
- Navigation:** Case Notes, Save, View Forms, Case Actions
- Signature Method:** Please choose a signature method:
 - Electronic Signature
 - Print application for client's wet signature
- Proposed Insured:** Please specify the location of all signing parties
 - Proposed Insured
 - Mr. Test Case
 - Present Not Present
- Buttons:** < Back, Next >

Signature Method

Electronic Signatures

Face-to-Face method:

- The Face-to-Face signature method should be used when all Signees are present. First, *all Signees must agree to the following:*

Agent Instructions: Please read aloud to Client.

During this process...

Step 1. You will agree to review all documents and disclosures.

Step 2. You will agree to read the Terms of Use and eSignature consent.

Step 3. You will acknowledge that you are the Proposed Insured, Other Insured, Owner or Payor of the insurance contract.

Step 4. You will agree to show proof of identification to me.

- If they agree, check **Yes**. You will then be asked to see the **Proof of Identification**, and enter it into the system.
- Next, they must indicate their agreement with the **Terms of Use and Consent**, and review their application packet. They will then signify that they have done so by clicking the box at the bottom of the screen.

- Next, both you and the Signees will be asked to agree to **sign electronically**. Once the signatures have been applied, a **Submit** button will appear on the bottom of the screen.

eSignature:
Proposed Insured

eSignature: Agent

eSignature Screen: Client and Agent

Proof of Identification

Terms of Use and Consent

- After the application is submitted, you will receive an email from Lafayette Life indicating the application has been received. If you do not receive it within an hour of submission, you should contact the home office.

After the e-application is submitted to the home office, it is automatically imaged and entered into the system for an underwriter's review.

Click Wrap method:

- The Click Wrap signature method should be used when one or all of the Signees are not present to review the application. Simply check **Not Present** after the name of the absent Signee on the **Signature Method** page.
- At this point, you will also be asked to provide the last 4 digits of **your** Social Security Number (agent) as well as your email address.

- Once this step has been completed, you will be asked to provide the Signee's email address, and send the **eSignature Email** message shown at top right. This step will be repeated for each Signee.
- Your screen will then indicate that the message has been sent (shown right), and allow you the opportunity to resend if necessary.

eSignature Email

Email Sent

Click Wrap method (continued):

- The email the client receives will look much like the screen at the bottom of this page.
- Once they have clicked on the **Access your Application** button, they will be taken to a page to enter the last four digits of their Social Security Number. This acts as a password to access the eSignature process.

- After agreeing to the **Terms of Use and Consent**, the client will be asked to review the application documents.

Beneficiaries
Coverage Applied For...
Illustration Certificat...
Existing Insurance
Non-Medical
Non-Medical Cont.
Physician Info - PI
HIV Consent - PI
Agent Report
Agent Report Cont.
Additional Information
Validation and Lock Dat...
Paramedical Exam Order
Signature Method
eSignature Instructions
eSignature eMail Confir...

eSignature e-mails will be sent to the signing parties below:

Proposed Insured Mr. Test Case

The eSignature process requires each eSigner to review the application online and agree to a series of disclosure and disclaimer statements, input the city and state where he/she is located and apply this as his/her signature.

Upon careful review of all information, each eSigner will be instructed to click a number of "I Agree" statements. This will serve as his/her electronic signature. His/her personal information is kept confidential and secure throughout this process.

Agent eSignature Information

Testing: Testing, please enter the last 4 digits of your SSN below that you, as the agent, will use to sign in to your agent eSignature process once all other parties have signed.

Last 4 Digits SSN
1234

Please also enter and confirm the writing agent e-mail address where all eSignature notifications will be sent.

E-Mail Address
testing.eco@go.com

Confirm E-Mail Address
testing.eco@go.com

< Back Next >

Client Sign-on to Access Documents

Case Information Illustrations Advanced Planning Application

Proposed Insured
Proposed Insured Cont.
Primary Individual Own...
Beneficiaries
Coverage Applied For...
Illustration Certificat...
Existing Insurance
Non-Medical
Non-Medical Cont.
Physician Info - PI
HIV Consent - PI
Agent Report
Agent Report Cont.
Additional Information
Validation and Lock Dat...
Paramedical Exam Order
Signature Method
eSig Disclosures
Terms of Use and eSigna...

Terms of Use and eSignature Consent LL 125446

To begin the eSignature process, please read the Terms of Use and eSignature Consent by using the scroll window below. You may print and retain a copy of these documents for future reference.

eSignature Terms of Use and Consent

TERMS OF USE
CONDITIONS OF USE

By using this web site in relation to an application for insurance with The Lafayette Life Insurance Company (together with its parent companies, affiliates, and subsidiaries, "Lafayette Life"), you agree with the following terms and conditions of use ("terms") without limitation or qualification. Please read these conditions carefully before using this Web site. If you do not agree with these terms, you are not granted permission to use this Web site and must exit this site immediately. Lafayette Life may revise these terms at any time by updating this posting. You are bound by any such revisions and should therefore periodically visit this page to review the then current terms. The terms are in addition to any other agreements between you and Lafayette Life.

Print

Please review the application and all other forms in their entirety for accuracy, understanding and agreement. The application contains multiple pages and forms.

If changes or updates to any information is needed, or if there are questions, please inform your agent.

Review Your Application Package

After reading the application package, each party should check the box indicating they have been read.

[] Mr. Test Case, Proposed Insured, have read and agree to the Terms of Use and eSignature Consent and have reviewed the application package.


[] Testing Testing, Agents, have read and agree to the Terms of Use and eSignature Consent and have reviewed the application package.

Terms of Use and Consent

Client Email for Application Review

From: John Doe [donotreply@pipeline.com]
To: Doe, John
Subject: Action Required on your Lafayette Life Application - DO NOT REPLY

Sent: Fri 7/5/2013 3:59 PM

 Lafayette Life Insurance Company
A member of Western & Southern Financial Group

Hello Thurston Howell (Proposed Insured),

Your application is ready for your review. Please click the button below to be directed to your online application.

Once you have reviewed all forms for accuracy, you may apply your eSignature by following the instructions on the screens.

If you have any questions, please do not hesitate to contact me at john.doe@lafayettelife.com.

Thank you for allowing me to handle your life insurance needs.

Access your Application
Click Here

Regards,
John Doe

Having trouble viewing the images in this email?

Your email provider may have prevented the automatic download of some images contained in this message. You may manually adjust your settings to allow the images to display, or [Click Here](#) to be directed to your online application.

If you are viewing this message from within your Junk or Spam folder, you may be required to move the message to your inbox.

- When the review is complete, the client will then be asked to **Apply Signature** (sign the e-app) and submit it back to you.

The client will also be given the opportunity to print the application, or save the application electronically.

- Once the application has been sent, a **Thank You** screen will be displayed and the client will be given another opportunity to view and print the application.
- You will receive an **Initial Notification** email after each applicant has signed. The system will also check to make sure there are no other necessary Signees who have not yet responded.

- When the application is ready for your signature, you will receive the **Access Application** email, shown at right.

After the e-application is submitted to the home office, it is automatically imaged and entered into the system for an underwriter's review.

Apply eSignature (Client)

Client Thank You/Confirmation

Agent Email to Access Application

Fast. Flexible. Convenient. That's the Power of iGO®!

If you have any questions about iGO® e-App, please contact the Lafayette Life Sales Desk at 866-937-5542.

For Product, Sales and Technology Support
Contact the Sales Desk: 866.937.5542



Lafayette Life
Insurance Company

A member of Western & Southern Financial Group

The Lafayette Life Insurance Company
400 Broadway
Cincinnati, OH 45202-3341
www.LafayetteLife.com

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The Lafayette Life Insurance Company, Cincinnati, Ohio, operates in D.C. and all states except New York, and is a member of Western & Southern Financial Group, Inc. Life insurance and annuity products are issued and guaranteed by The Lafayette Life Insurance Company, Cincinnati, Ohio. Guarantees are based on the claims paying ability of the company. Product approval, availability and features may vary by state.

Life insurance products are not bank products, are not a deposit, are not insured by the FDIC, or any other federal entity, have no bank guarantee, and may lose value.

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