



North American Company
for Life and Health Insurance
Since 1886



Agent Brochure



The North American SimpleSubmit iGO e-App® allows you to fill out an application, order a paramedical exam, obtain an electronic signature and submit the application. In addition, any required leave-behind forms will be conveniently emailed to your client meaning no paperwork is required of you!

This means your client's application is submitted in good order and allows North American to begin the underwriting process sooner and can get the policy issued more quickly. The process is simple and convenient, just follow the steps below.

Steps for SimpleSubmit:

- 1 Access the iGO e-App® system through any of the following:
 - SimpleSubmit link on your MGA's Website
 - iGO e-App® link on your MGA's Website

- 2 Complete required information on the Case Information screen and click the "Select" button on the North American product your client elects.
 - For Application State, please indicate the state where the client is located during the solicitation process.

- 3 Review the Pre-qualification screen to ensure that your case can be submitted using the SimpleSubmit process.

- 4 Complete the application. The SimpleSubmit process will lead you through a series of screens. A list of required screens appears on the left-hand side of the screen. The list will change based upon the information that you supply. On each screen all required fields are indicated with yellow shading. You must complete all yellow fields to be able to submit your case.
 - A green checkmark will appear next to an item on the left-hand side of the screen once you've provided all required information on that screen.
 - A red question mark will appear next to an item on the left-hand side of the screen if there is still information required on that screen for the application to be considered "in good order"
 - If your client does not have access to the required information, please complete the remaining portions of the application and save your case until you get the missing information.

5 Schedule a paramedical visit with APPS-Portamedic on the Paramed Scheduler screen.

APPS-Portamedic is the only paramedical vendor available with SimpleSubmit.

- Click the “Schedule an appointment with APPS-Portamedic” link.
- This link directs you to the APPS-Portamedic scheduling system
- Select a date and time that works for your client. Green appointments are recommended since they are confirmed, while yellow appointments are pre-set, and it is possible APPS-Portamedic may adjust the time.
- Recommended timelines for scheduling based upon signature option being utilized:
 - For face-to-face electronic signatures – 2 days
 - For email signatures (click wrap) – 5 days
 - For sign at paramed – 2 days
- If your client is unable to commit to an appointment time, still proceed to the APPS-Portamedic scheduler. Instead of selecting an appointment time, click on “cancel scheduling” in the upper right corner and a request will be submitted to have APPS-Portamedic call the client to schedule the exam.

6 Validate and lock the application. When all of the information has been provided and all of the items in the list on the left-hand side of the screen have a green check mark, your client’s application is “in good order” and you are ready to lock the application. Locking the application ensures that no data is changed during the signature process.

7 Select a signature method. There are several signature options offered through SimpleSubmit. It is highly recommended that you select the electronic signature options below:

- E-sign face-to-face (desktop/laptop or tablet/mobile device)
- E-sign via email (non face-to-face situations)
- Combination of electronic signatures (for various multiple parties in different locations)

If your client does not want to use the electronic signature process, we do offer the option for them to sign the application and supplemental forms during the paramedical exam. Please note: **all parties must be present at the paramedical exam to sign the application and supplemental forms if this option is selected** (this includes proposed insured, owner(s), spouse of owner(s) (if in community property state), and payor.

8 If using E-sign via email, you will receive an email once all signatures are electronically obtained, indicating that the case is ready for your signature and submission. Once you have completed the case, the following process occurs:

- An email is sent to the client with information on the next steps including paramedical exam instructions. This email also provides the client access to the application packet which includes any required leave-behind forms.
- Notification is sent to the MGA for review (if your MGA subscribes to Go/No-Go service with iPipeline). After reviewing, your MGA will submit the application to North American.
 - You will receive a notification from your MGA if they do NOT submit the application to North American.

- 9 • Case information will be available on the North American Website, Agency Integrator, QuickView (Oracle), and EBIX (EZ-DATA) within 1 business day

Situations where you must use the paper application:

- Only available on ADDvantage® Term and Custom Guarantee® Universal Life (all other products currently require a paper application)
- If you are unable to use the APPS-Portamedic online scheduler within SimpleSubmit.
- Issue ages under 18 or over 70
- Face amounts over \$10,000,000
- More than one insured
- More than two owners, or the owner or beneficiary is a business or trust
- More than five primary beneficiaries or more than five contingent beneficiaries
- More than five children on a Children's Term Insurance Rider
- More than five existing life insurance policies
- More than three agents
- An existing paramed exam from another carrier is being used
- Policy is replacing a North American or Midland National policy
- Policy Changes

FAQs:

Why choose SimpleSubmit?

Convenience

- Available for use on a desktop or mobile device
- Currently available for ADDvantage® Term and Custom Guarantee® Universal Life (eventually all products will be made available through SimpleSubmit)

Efficiency

- Enter information once to populate in multiple locations on applications and forms

Simplicity

- SimpleSubmit helps ensure that correct forms are completed based upon the solicitation state
- No fumbling with paper
- Save your work and complete it later
- Automatically transmitted to North American

How do I access SimpleSubmit?

- Select the SimpleSubmit link or iGO e-App® link on your MGA's Website
- If your MGA is an iGO e-App® subscriber, select SimpleSubmit through the iPipeline Quoter

Can applications that involve replacements be processed through SimpleSubmit?

Yes, replacements can be processed through SimpleSubmit (as long as your client is not replacing a North American or Midland National policy). If the replacement involves a 1035 Exchange, you will be required to print and complete the 1035 Exchange form, as many carriers require an original signature on the 1035 form.

Can policy changes be processed through SimpleSubmit?

No. Please continue to utilize the appropriate Policy Change forms for policy change requests.

Can more than one agent be on the case?

Yes, this option is available for up to three agents per case.

Will this process work when the owner is different than the insured?

Yes, the process allows for these situations. The owner cannot be a business or trust.

What if my client refuses to use the electronic signature options?

There is an option to capture the signature(s) during the paramedical exam, but the electronic signature is recommended when possible. If the option is selected to sign at the paramedical exam, there are a few key points to remember:

- All signing parties must be present at the paramedical exam: proposed insured, owner(s) (if different than insured), spouse(s) of owner(s) (if in community property state) and payor.
- North American is unable to obtain some of the underwriting requirements without the signature, so timeframes may be extended if this option is elected.

What if my client does not have an email address?

It is highly recommended that clients have an email address to use the SimpleSubmit process. Here are some key points to keep in mind regarding email addresses:

- For sales not conducted face-to-face, the electronic signature process is handled through email communications to each of the signing parties. If the client does not have an email address, you must select the option to obtain the signatures during the paramedical exam.
- A link to the completed application will be provided to your client via email. This is the easiest and most effective way to ensure that your client is provided all of the required disclosure and leave behind forms without any intervention on your part. If your client does not have an email address, you will be required to provide the client with any leave behind forms.

Can payments with the application be accepted?

Electronic Funds Transfer (EFT) and credit cards are accepted through this process. The information captured is securely transmitted to North American. Direct Bill is also available through this process but we cannot accept a check with the application.

Is temporary insurance available?

Yes, temporary insurance will be available (subject to the conditions listed on the Temporary Insurance Agreement). The client is required to pay the premium with a credit card or EFT if the temporary insurance option is elected. The maximum modal premium amount allowed by credit card is \$5,000. This limit includes the total of all modal premiums for backdated policies.

How do I backdate an application to save age?

On the Proposed Insured screen, there is an indicator for you to select if you would like to backdate to save age.

Is there a brochure for my client to understand how the process works?

Yes, the cover page of the application packet, which is automatically emailed to the client upon submission of the application (if an email is provided), outlines what they can expect after the application process is complete.

Who handles the exam? Can I use my current exam company and set it up myself?

All exams must be handled by APPS-Portamedic to ensure that the appropriate Part II (Medical Questions) information is collected.

What if I am not appointed with North American?

If you are writing North American business in a state where you are NOT appointed, please submit your contracting paperwork as soon as possible. Each state has different requirements on writing business prior to being appointed, and North American recommends that you submit your contract application prior to submitting your client's application.

How will I be notified of the status?

Status is provided throughout the application process:

- By email or on the iGO e-App® dashboard prior to submission to North American:
 - When each signing party has completed his/her signature process
 - When the application is ready for the Agent's signature
 - When a client does not sign after 5 days
- On the North American Website, Agency Integrator, QuickView (Oracle), and EBIX (EZ-DATA) after the case has been submitted to North American. This includes status on the APPS-Portamedic paramedical exam.

Will I have access to the fully completed application?

Yes, the fully completed application packet will be available for 45 days through iGO e-App® or through the link provided in the email requesting the agent's signature.

Need help? Contact us:

Pending Cases

For issues related to pending cases, please contact your New Business team.

Technical Issues

For technical problems related to SimpleSubmit, please contact iPipeline at 800-641-6557 or email Support@ipipeline.com.

Case Design & Set Up

For questions about case design, or for agencies who need assistance setting up SimpleSubmit, please contact Sales Development at (800) 800-3656 ext. 10411 or email SalesSupport@nacolah.com.



Please refer to the current ADDvantage marketing guide (NAM-875) and Custom Guarantee marketing guide (NAM-651) for complete product details.

ADDvantage plans are issued on policy form series LS174, Custom Guarantee is issued on policy form series LS170, or state variations by North American Company for Life and Health Insurance, Administrative Office, Sioux Falls, SD 57193. Products, features, riders, endorsements or issue ages may not be available in all jurisdictions. Limitations and restrictions may apply.

We're Here For Life[®]

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