PHOENIX

eApp User Guide

End to End

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A. What is the ESubmission Process?

When you meet with your clients, they are often at a disadvantage when it comes to understanding their financial security for retirement. The Phoenix ESubmission Process allows you to build their retirement story chapter by chapter so your client will have the comfort to move forward and make an informed decision about purchasing the right Phoenix Annuity and Rider. And it is just one click away from your portal.

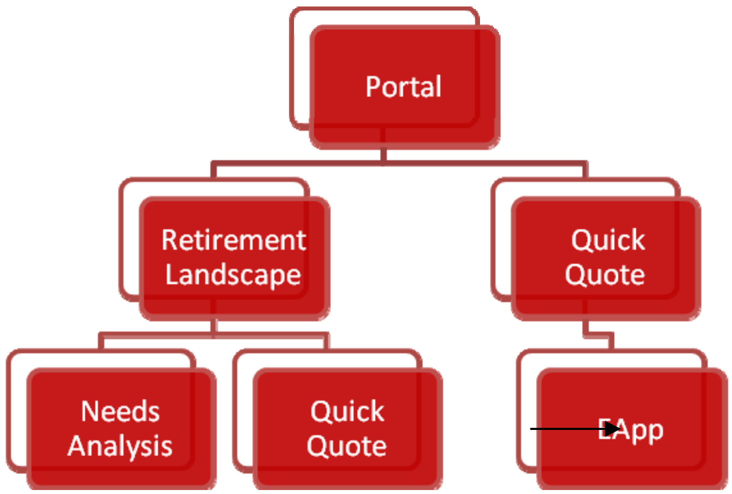
This process can be done on a laptop, desktop and tablet (portrait or landscape)

How is the story built?

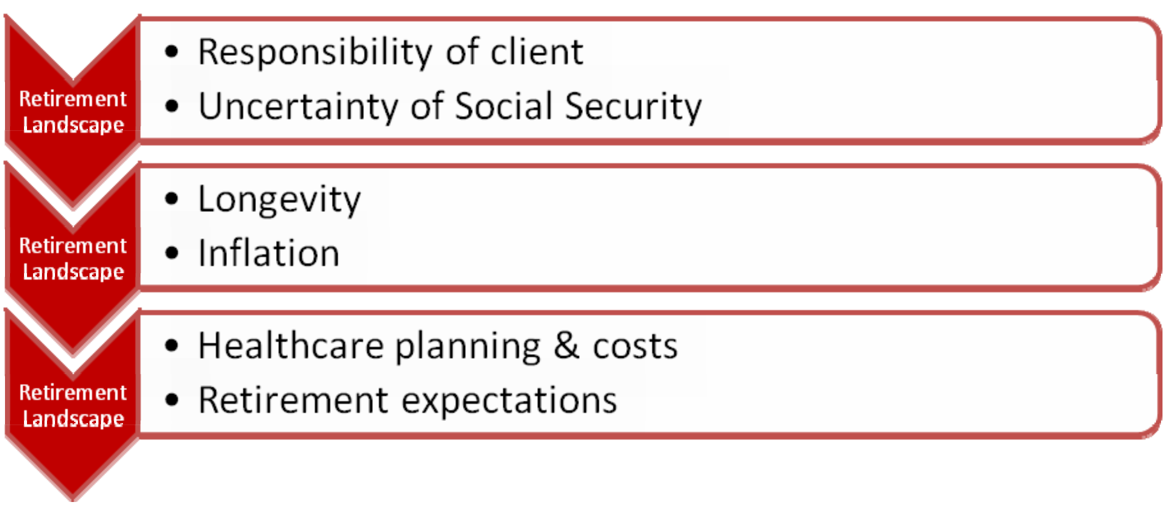
Like any good story, the retirement story is built chapter by chapter. There are optional distinct workflows based your selections and how much information you need to tell the story. We encourage using the system's full capability before the EApp:

Retirement Landscape → Needs Analysis → Quick Quote → EApp

However, you have the option to skip right to the Quick Quote and EApp.



A. Retirement Landscape: This is a six-page presentation with questions that truly allow the agent to tell the story and set the stage to help the client understand the impact of retirement:

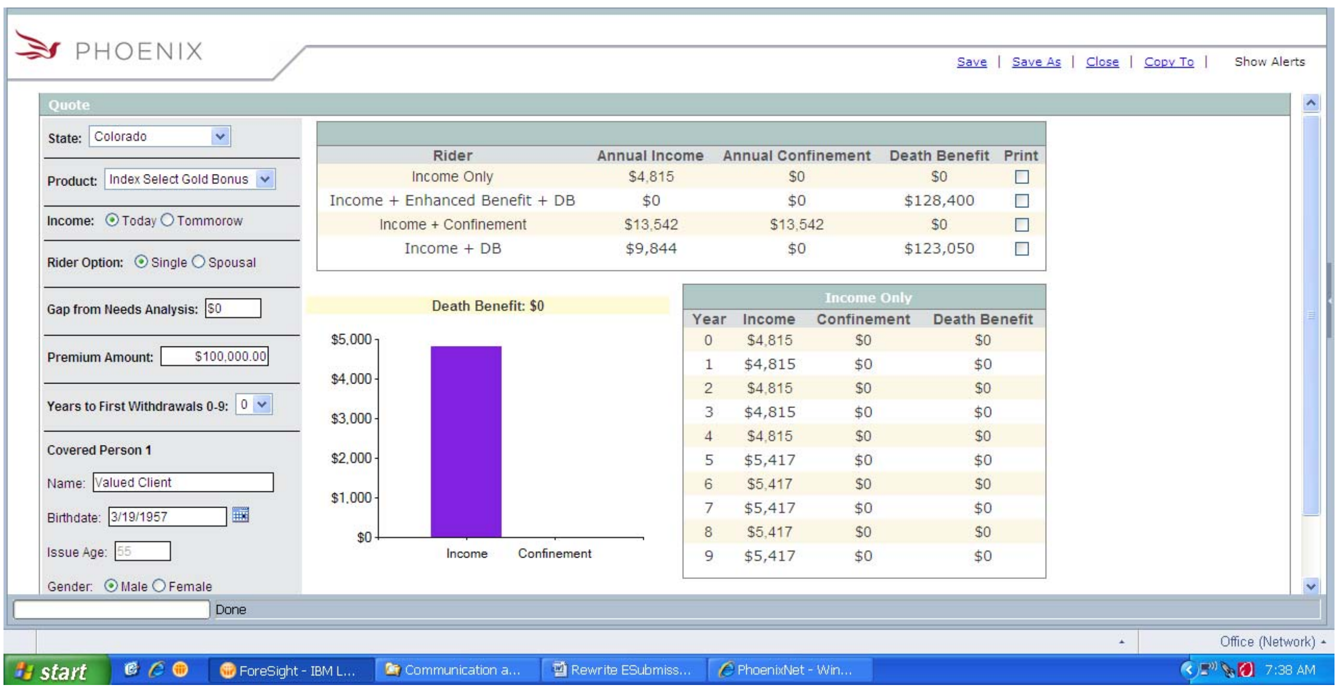


B. Needs Analysis: This is a short presentation with the option of answering four simple questions about your client's finances or to drill down to capture your client's finances using more detailed information:

The results of the Retirement Landscape and Needs Analysis may drive which products and riders are available to the client.

C. Quick Quote: This is the quote that may be built from input in the Retirement Landscape and Needs Analysis. If you choose to move directly to the Quick Quote, you will be required to enter data to complete the quote. The quote has an overview of each available rider with details applicable to the riders, such as death benefit and confinement data.

See sample on next page.



The information displayed on the Quick Quote allows you to make the best selection for your client…which leads to the EApp.

D. **EApplication:** The design of the EApp is a simple snapshot of the current Phoenix applications so there will be no learning curve with the design. With that said; however, the EApp simplifies the entire application process through an intuitive process that passes data from field to field as well as from form-to-form. It also minimizes the typical NIGO (Not In Good Order) problems that arise with paper applications because it catches errors as you move through the EApp.

B. How does the EApp Process Work?

The information you enter into the Retirement Landscape, Needs Analysis and Quick Quote process will build a significant portion of your application depending on the amount of data captured in those three steps. Once you get into the EApp itself, you will adapt to the familiarity of the Phoenix applications.

A. Before you begin the application…

1. **Request a New Application** based on the information learned in the Quick Quote. Just click on the product name and a list of basic required forms will display, such as the application, disclosures, etc. No need to worry about these; the system will generate them automatically when you are ready to submit the application. As you complete the application, the system will add more forms to this list automatically, based on your input. Simply click on the New Application button at the bottom of the screen. Give your application a meaning full name and prepare to be amazed.

2. **Ink Signatures and Leave-Behind Materials:** Certain forms must have ink signatures to be in good order so it makes most sense to bring paper copies with you. Those forms include 1035 exchange requests and liquidation request forms. Paper copies are available through your partner portal or on Phoenixwm. In addition, certain forms must be left behind with your client. Specifically, the rider disclosure

form must be printed in advance and brought with you to leave with the client. These rules may vary by state.

3. **Annuity New Business Training Certification** is used to validate the agent has completed the state required 4-hour CE course on Annuities and the required Phoenix Product and Legal Training for the product being submitted. If you have not, go to your portal to find out your training requirements for your state.

4. **Annuity New Business Cover Sheet** is required to provide additional firm information and details on the source of premium. It also allows you to select Systematic Withdrawals at issue and to provide any additional special instructions

B. Using the Eapp Successfully

As with any software package, there are some navigation and data entry guidelines that will make this process easier for you:

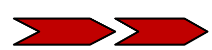
1. **<u>Navigating Screens</u> - Each screen will have the following information:**

❖ In the top left hand corner your
- Application as named by you is displayed

❖ In the top right hand corner there is always:
- Home button
- Other Actions
- Save
- Save Button

❖ To move from page to page

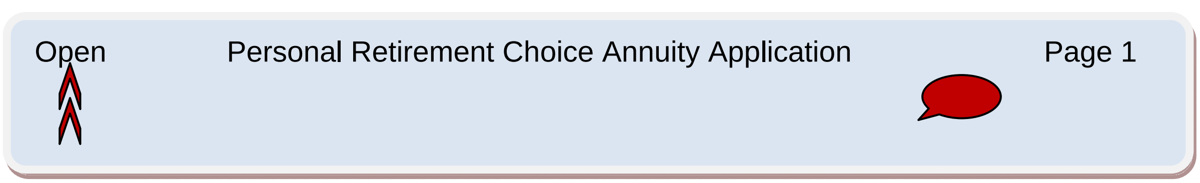
Click on Chevrons on the side of each page to move from page to page, forward or backward.



❖ Along the top of each screen snapshot you will find the following tabs which may be used to navigate from one area of the process to another:

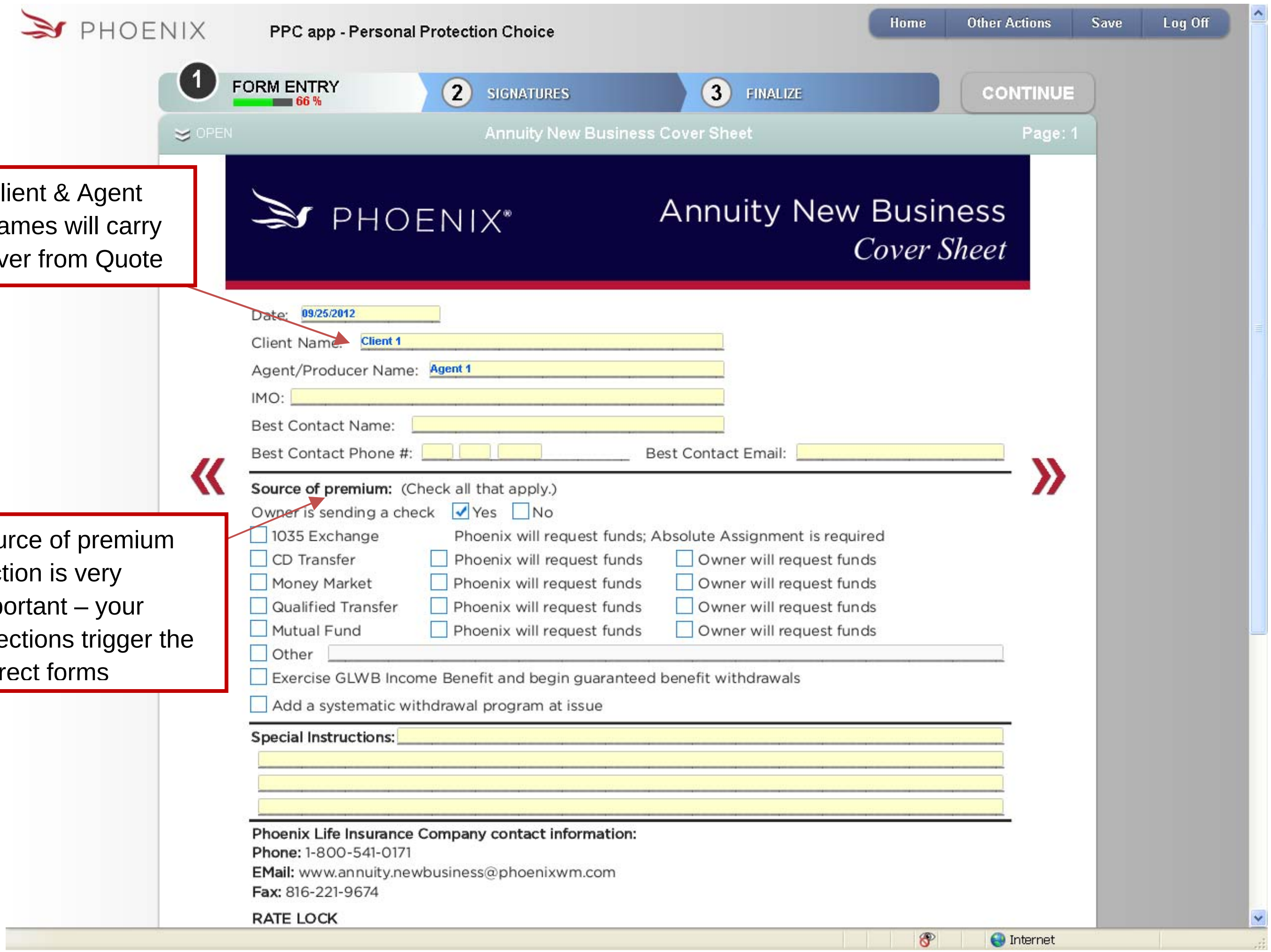
The name of the application you are working on will display in across the top of the screen.

❖ Just beneath the navigation tabs there is a banner which displays the name of the product application as well as the page number. There are also two very important features on this banner:
  - o **OPEN** – Click on this and a drop down list is displayed with all of the forms currently generated. The forms in **Black** are complete and the forms in **Red** are incomplete. This is a simple way to validate any open issues you may have if the system indicates the application package is not complete.
  - o This is the **Red Cloud** – if you see this, it means that you have either missed a field or completed a field incorrectly. If you click on the **Red Cloud**, an error message will appear indicating the problem. To remove the error message, simply click on the **Red Cloud** a second time.



Client & Agent names will carry over from Quote

Source of premium section is very important – your selections trigger the correct forms


PHOENIX PPC app - Personal Protection Choice

Home | Other Actions | Save | Log Off

1 FORM ENTRY 66 % | 2 SIGNATURES | 3 FINALIZE | CONTINUE

OPEN Annuity New Business Cover Sheet Page: 1

PHOENIX®

Annuity New Business *Cover Sheet*

Date: 09/25/2012

Client Name: Client 1

Agent/Producer Name: Agent 1

IMO:

Best Contact Name:

Best Contact Phone #: Best Contact Email:

Source of premium: (Check all that apply.)

Owner is sending a check ☑ Yes ☐ No

☐ 1035 Exchange Phoenix will request funds; Absolute Assignment is required

☐ CD Transfer ☐ Phoenix will request funds ☐ Owner will request funds

☐ Money Market ☐ Phoenix will request funds ☐ Owner will request funds

☐ Qualified Transfer ☐ Phoenix will request funds ☐ Owner will request funds

☐ Mutual Fund ☐ Phoenix will request funds ☐ Owner will request funds

☐ Other

☐ Exercise GLWB Income Benefit and begin guaranteed benefit withdrawals

☐ Add a systematic withdrawal program at issue

Special Instructions:

Phoenix Life Insurance Company contact information:
Phone: 1-800-541-0171
EMail: www.annuity.newbusiness@phoenixwm.com
Fax: 816-221-9674

RATE LOCK

Internet

C. How do you navigate the EApp ?

Navigation	Key Stroke
Move Field to Field	Tab, Enter or Stylus
Data Entry Fields	Fields are highlighted in pink when required; fields are grayed out when they are not required
Move Form to Form	Click on Chevrons at top left to display list of forms
Move Page to Page	Click on Chevrons on sides of each form
Flyovers	Displays over fields that may need more guidance
Missing Data	Missing a field - it will be highlighted in pink
Incorrect Data	Incorrect data - it will also be highlighted in pink
Additional Triggers	Questions added to the application to trigger additional forms or enable/disable fields
Red Cloud	Displays on page if problem on screen – click to display the fields with incorrect or missing data; click again to clear the screen
Percentage Complete	Track your success with the counter just above the forms; it may increase as additional forms are added
Save	Click on the SAVE button at any time; however all of the required ancillary forms may not yet be included
ESignatures	ESignature form included; must be completed to use this function
Submit	Click on SUBMIT to send the completed application package to Phoenix; contract number assigned
Complete	This is just an indicator that the application is completed and has been submitted
Email Notification	Email sent to agent indicating application received at Phoenix

Important Tips to Remember

1. If a message is blocking a field, simply click on the Red Cloud at the top of the screen and the message will disappear.

2. Date fields that need to be completed typically have a drop down calendar; if not, enter mm/dd/yyyy.

3. States are provided in drop down list for you to pick a state or you may key it in.

D. How Does the EApp Work?

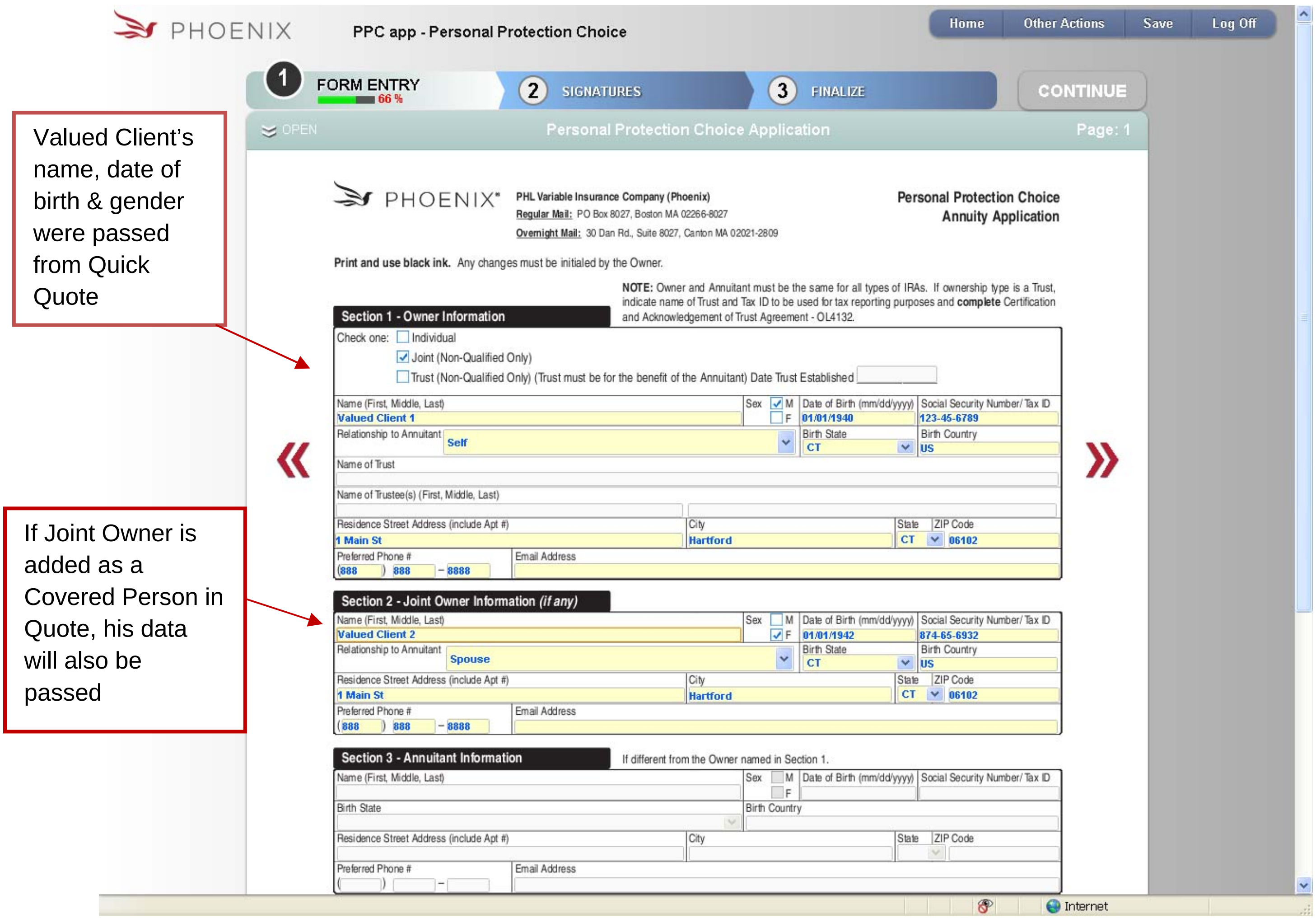
The EApp is simply a snapshot of the Phoenix paper applications you are familiar with today. The most important aspects of an EApp:

- **Intelligent data entry** – as noted above, when you enter data in one field, it flows through all of the forms and it determines which subsequent fields and forms are required
    - Example 1: Select Individual Ownership and only the Owner fields are highlighted in pink; all other roles are grayed out.
    - Example 2: Select Trust Ownership and the Certification of Trust OL4132 form will be added to the application package as a requirement.

- **State Specific Forms** – the system is designed to generate the applicable forms based on the state in which the application is signed so you will never receive the incorrect for.

- **Built-in error messages** – if you enter incorrect information, an error message will pop up and the field will remain pink

- **Typical Application Package** – every package will differ based on data entered; however every package will include the following:
    - ✓ Cover Page
    - ✓ Application
- ✓ Client ID Verification form
- ✓ Suitability Questionnaire form
- ✓ Ancillary forms based on input (Trust Verification, 1035 Exchange, IRA Rollover, Systematic Withdrawals, etc)
- ✓ Instruction Page – provides list of any outstanding requirements that



- **Instructions Page** – every application will generate an Instructions Page once everything is completed. The instructions page will specify any outstanding requirements that will be needed to complete your application to Phoenix, as well as phone numbers to call with questions and mailing address. Examples of outstanding requirements include payments and any forms requiring ink signatures, such as 1035 request forms.

- **Disclosures & Privacy Notice** – These required forms will be generated automatically as part of the package. You may also email these if the client esigns the authorization.

- **Buyers Guide** – This will be generated automatically based on the state (Kentucky and Wisconsin have their own Buyers Guides and VT has an additional supplement).

- **Saving the EApp** – You can save your application at any time during the data entry process, but understand that it may not be complete.

You may not have all of the required forms you need, if you save and print before your app entry job is completed.

It is important to remember that forms are triggered by the information you enter.

E. Walking Through the Application Process

The EApp is simply a snapshot of the Phoenix applications and, now here is the best part – all required forms in addition to the application also have rules and edits built in to help you complete them correctly and minimize any NIGO situations. Each form will prevent you from skipping a field or entering incorrect data.

Let's walk through how these ancillary forms are generated:

Form	Field	Form Generated	Reason	Electronic or Paper
Cover Page	Product	Product Disclosure	Required form for client	Either works based on client needs
Cover Page	Source of Premium	1035 Exchange, CD Transfer, Redemption, IRA Rollover	Form is generated based on which source is checked	Each form must be paper for wet signature
Cover Page	Systematic Withdrawal	Systematic Withdrawal	Begin withdrawals at issue	Electronic
App Sec 2	Ownership	Certificate of Trust Agreement	If Trust is selected	Electronic
App Sec 7	Rider	Rider disclosures	If one of the rider is elected	Either works based on client needs
App Sec 9	Plan Type	Non-Qual – 1035 Exchange Qualfied – IRA Rollover	If either Non-Qualified or IRA Rollover/Transfer is checked	Each form must be paper for wet signature
App Sec 12	Replacement	State Specific and Internal/External Replacements	If either Replacement question is checked yes	Refer to Replacement Rules for your state
App Sec 16	Disclosure	All applicable forms are generated	Required for client	Either works based on client needs
Client ID	Verification of Trust	Agent Instruction Page	Provides list of ancillary documents required for trust	Paper for agent to follow up on specific requirements

F. Printing the ESubmission Documents

A. Print Capability - Retirement Landscape, Needs Analysis & Quick Quote

There is a printer icon in the top right hand corner of each screen. You can click on the Print icon at any time during the process.

PRINT

B. Print Capability – EApp

Click on App Info and a dropdown will display. Click on Display/Print PDF and a list of documents (see next page) will display allowing you to select specific forms or select all and print the entire package.

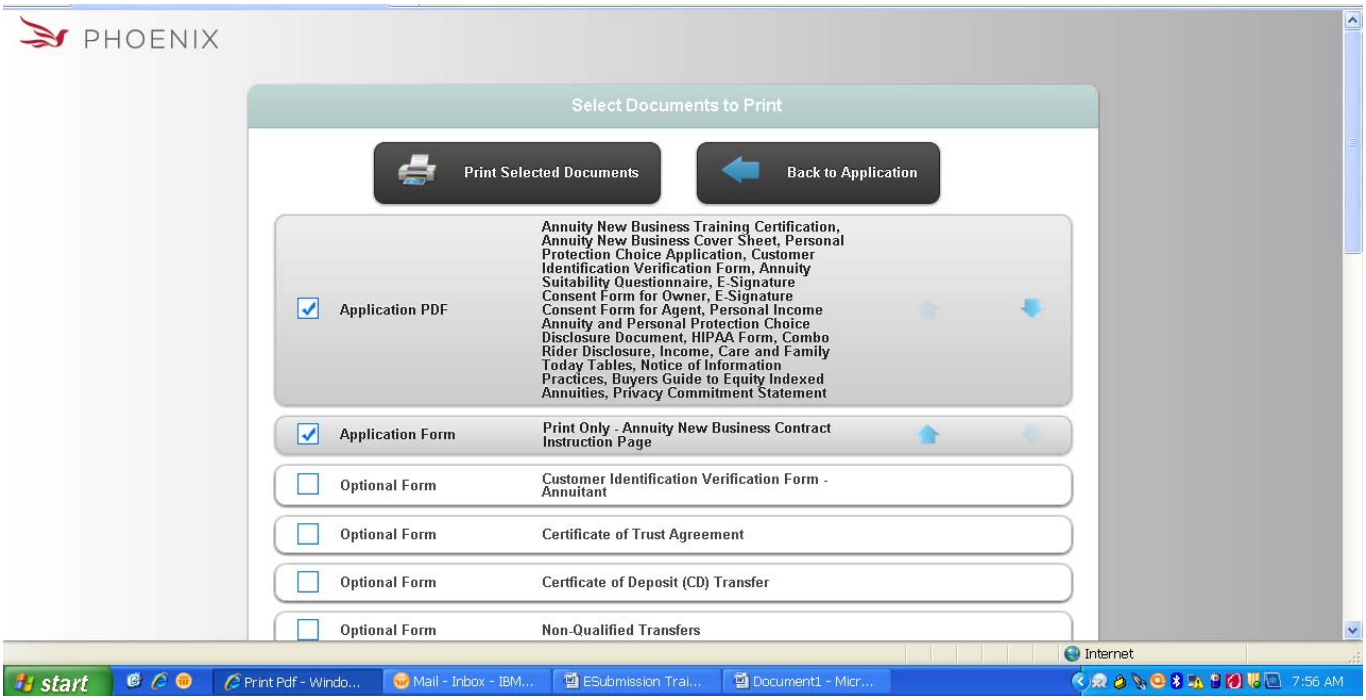
Before you decide to print your documents, please keep in mind that you may not have all of the required forms. It is important to remember that forms are triggered by the information you enter.

Home | Other Actions | Save

Application Info
Summary
Display/Print PDF
History
Documents
Requests
Request Client to Fill App
Show Annotations

Dropdown

Click on Display/Print PDF to show a variation of the next page. It will vary based on the data you enter and the forms required. You may print the entire pdf package or just a portion of this list.



G. ESignature Process

When the application is 100% complete, you can click on the Signatures tab to access the ESignatures (ESign) segment of the process. Not everyone is familiar with the ESign process, so be prepared to explain it to your clients and reassure them.

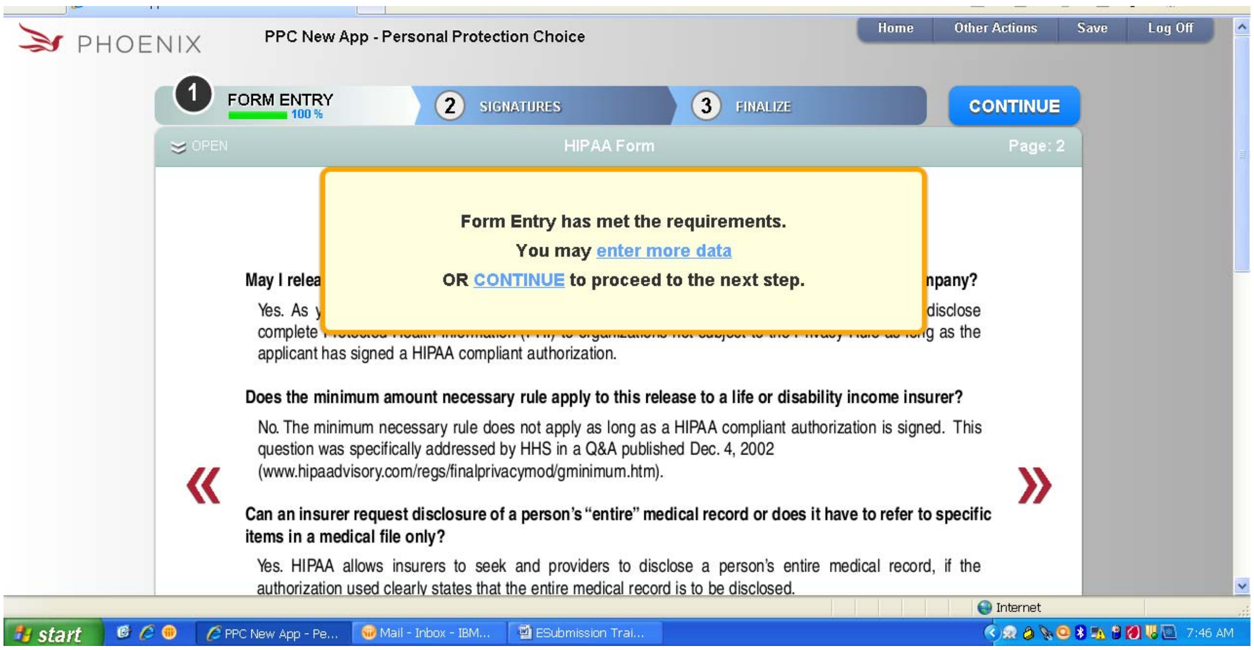
1. What is an ESignature

An ESignature is a unique electronic verification of a person's identification that is added to a document prepared on a computer. It is in an electronic format that is legally equivalent to a manually-signed signature on a paper document. It confirms its affiliation with a natural person – representing a legal person. Use of the ESignature ensures authenticity of the electronic document and confirms the signatory's identity.

2. How does the EApp ESign work?

When you complete the application and all of the ancillary forms and the system indicates that you have completed the process – 100% complete, you can begin the EApp process by clicking on Signatures on the top of the page.

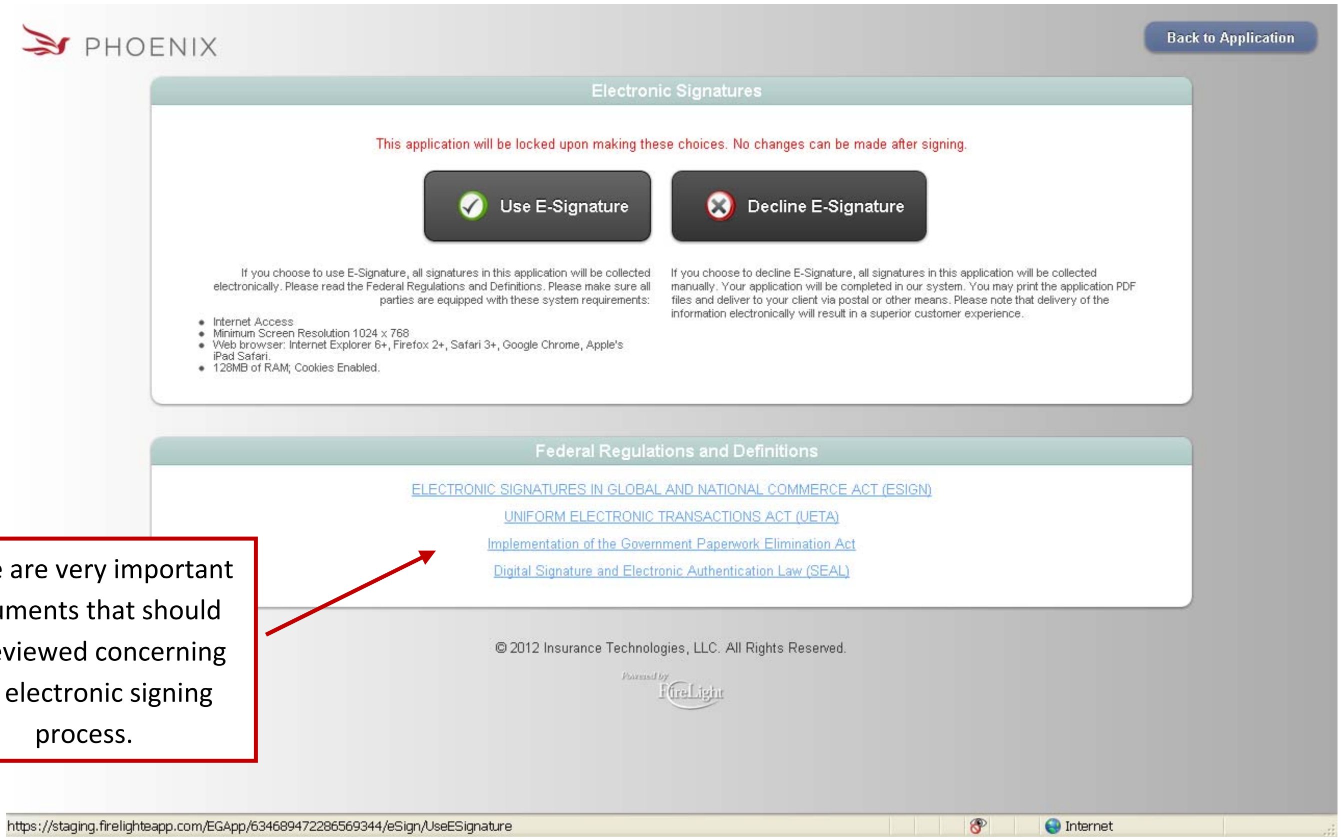
When you have successfully completed the application package, the following screen will display:



As the message indicates, you can proceed to the next step, Electronic Signature, or you can enter more data, make changes, etc. Simply click on either message to move forward.

It is important to note that the application will be locked once you decide to use E-Signature and no changes are allowed after signing.

The Electronic Signature screen is displayed. In addition to selecting the ESign option, you will also have access to several documents outlining federal regulations concerning this process. You should ensure that your client has an opportunity to review or print these to keep.



There are very important documents that should be reviewed concerning this electronic signing process.

If you choose to use the ESign process, all of the signatures in the application package will be collected electronically. If you decline the ESign process, all of the signatures must be collected manually on a paper copy of the application package. You need to understand the rules associated with ESign before you move forward.

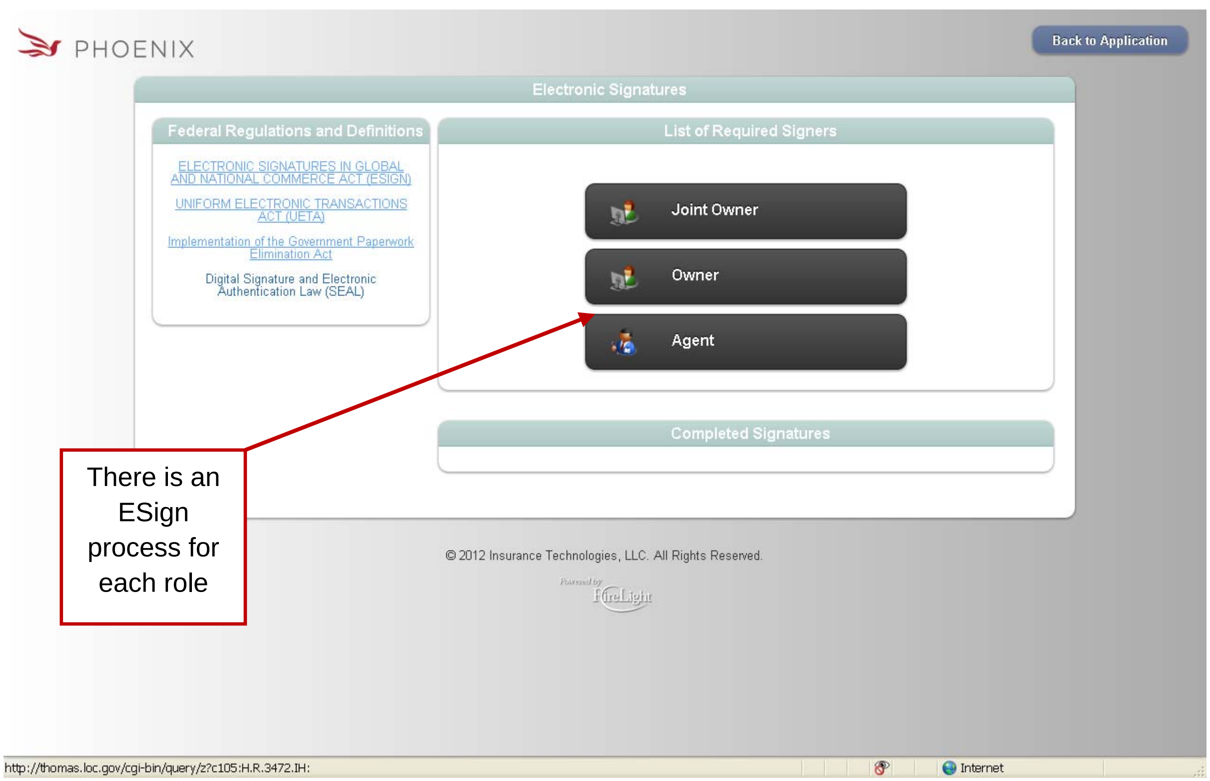
In order to use the ESign process, each user must have the following system requirements:

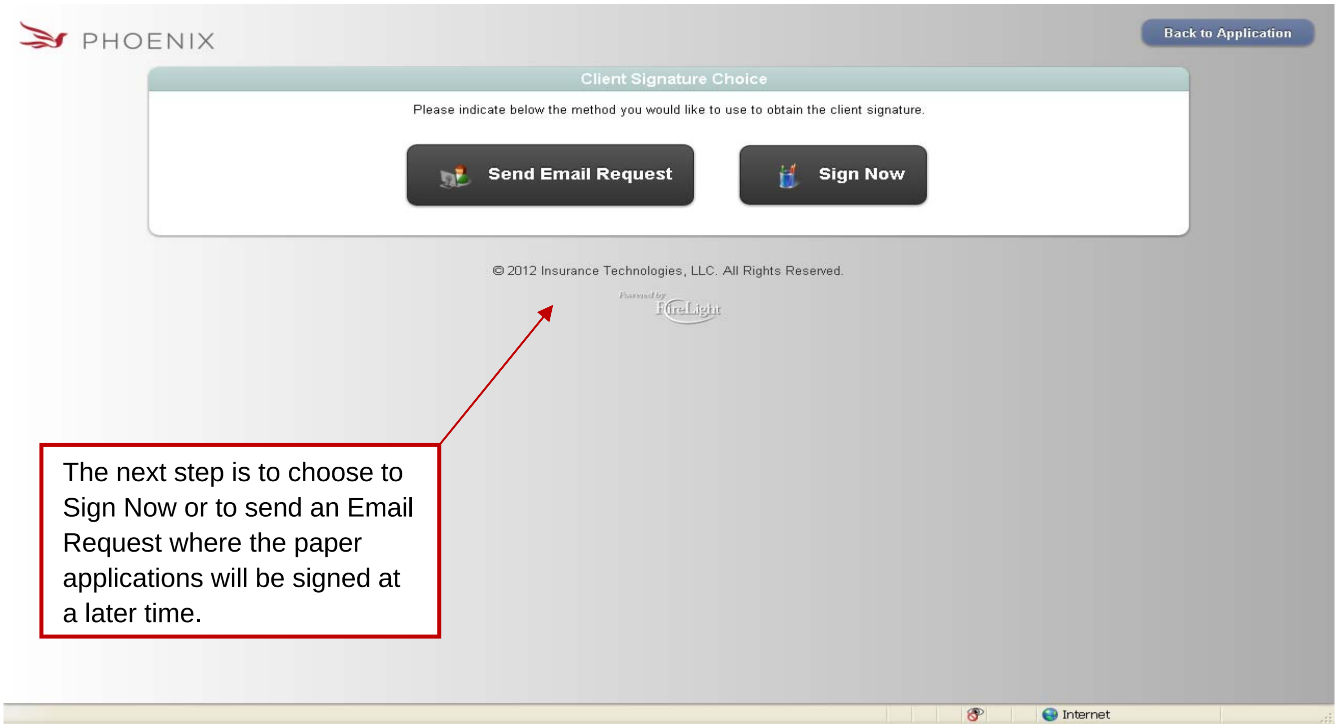
- Internet access
- Valid email address
- Minimum screen resolution 1024 x 768
- Web browser: Internet Explorer 6+, Firefox 2+, Safari 3+
- Google Chrome, Apple iPad Safari
- 128MB of RAM, Cookies enabled

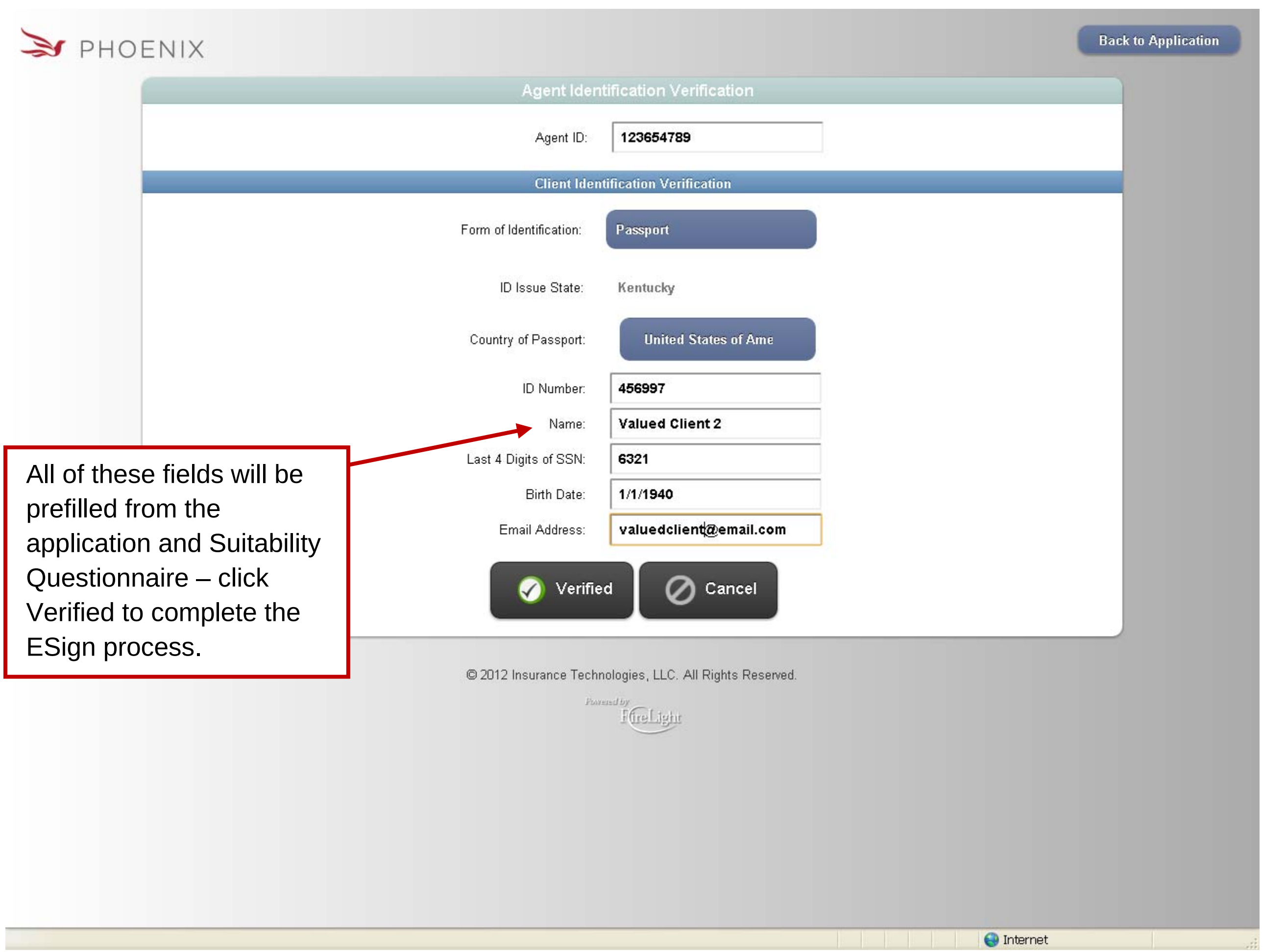
3. Things to remember about ESign:

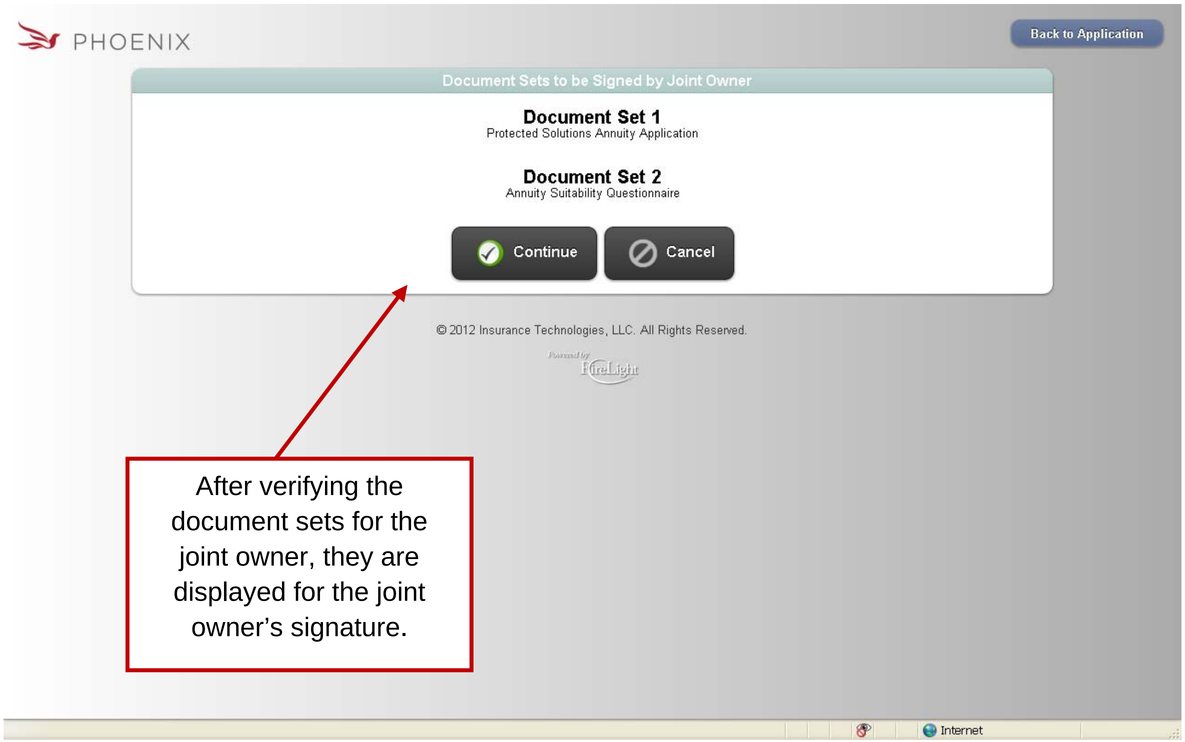
- You may elect either the 'Sign Now' or 'Sign Later' option. The Sign Now option allows you and your client to sign the forms using the touch screen on your electronic tablet or a mouse. The Sign Later option may be used to request the electronic signature via email request.

- If there is more than one person on the application, including multiple trustees, signatures are required for all parties. **At least one valid email must be provided to use ESign and receive the package.** If you are completing the application and plan to use the ESign process, be sure that all of the parties are available.

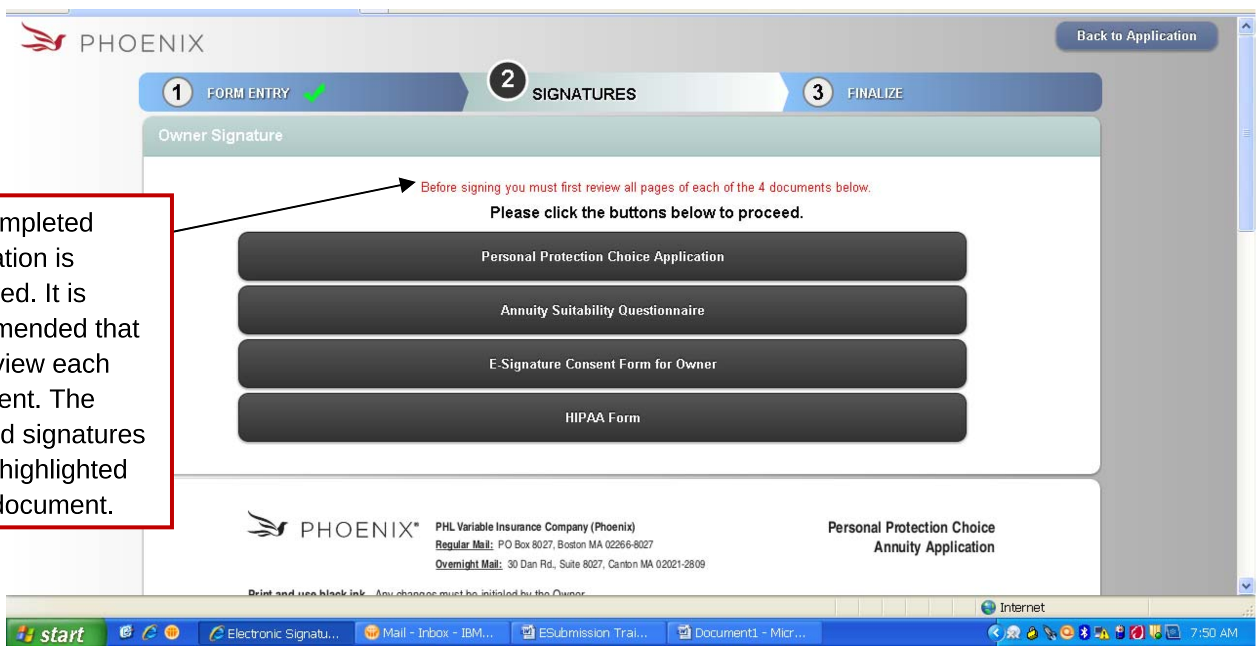



PHOENIX
Back to Application
Client Signature Choice
Please indicate below the method you would like to use to obtain the client signature.
Send Email Request
Sign Now
© 2012 Insurance Technologies, LLC. All Rights Reserved.
FireLight
The next step is to choose to Sign Now or to send an Email Request where the paper applications will be signed at a later time.
Internet

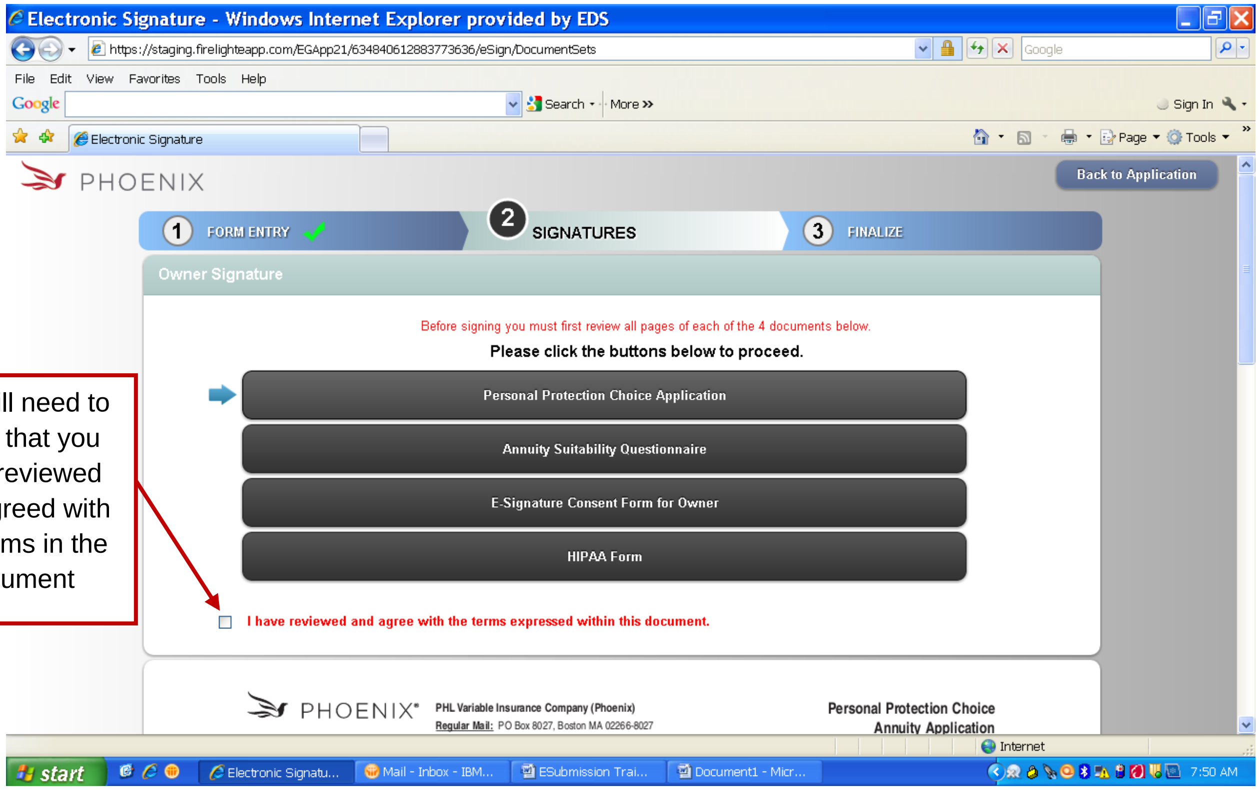

PHOENIX
Back to Application
Agent Identification Verification
Agent ID: 123654789
Client Identification Verification
Form of Identification: Passport
ID Issue State: Kentucky
Country of Passport: United States of Ame
ID Number: 456997
Name: Valued Client 2
Last 4 Digits of SSN: 6321
Birth Date: 1/1/1940
Email Address: valuedclient@email.com
Verified
Cancel
All of these fields will be prefilled from the application and Suitability Questionnaire – click Verified to complete the ESign process.
© 2012 Insurance Technologies, LLC. All Rights Reserved.
FireLight
Internet



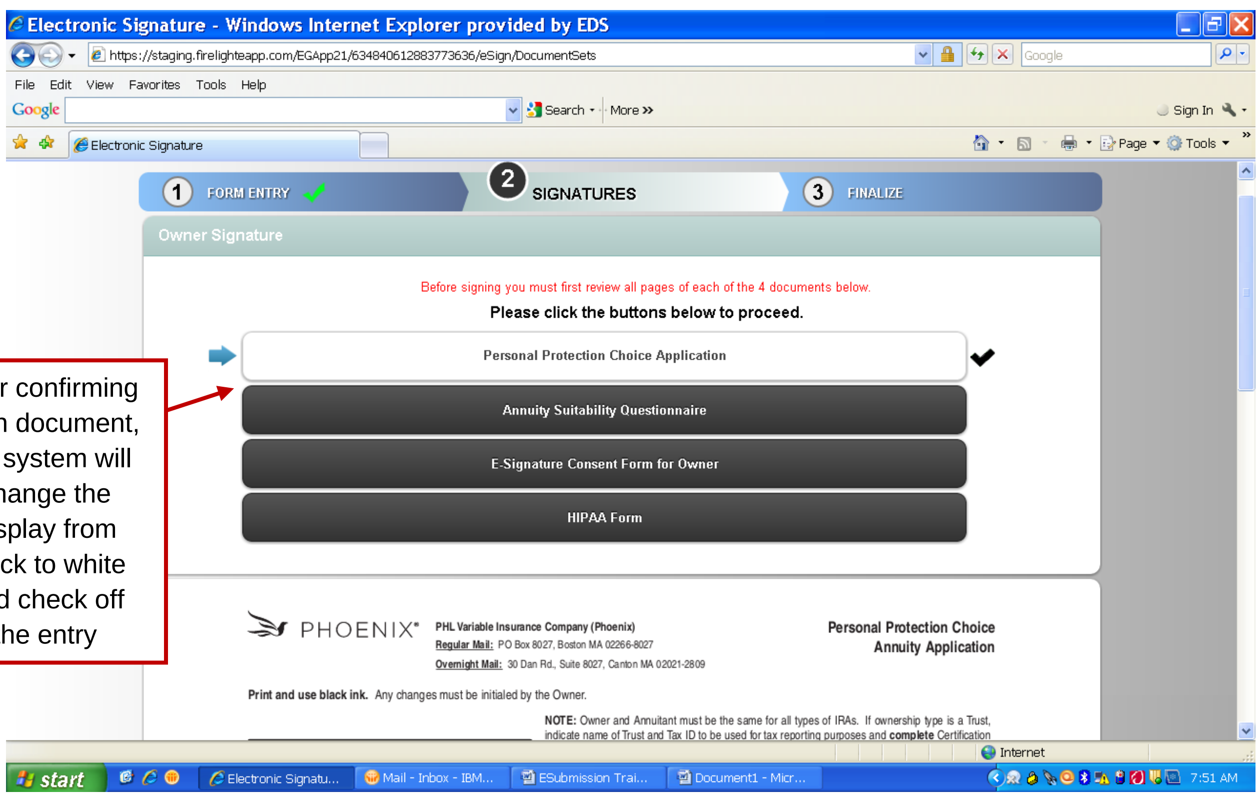
After verifying the document sets for the joint owner, they are displayed for the joint owner's signature.



The completed Application is displayed. It is recommended that you review each document. The required signatures will be highlighted in the document.

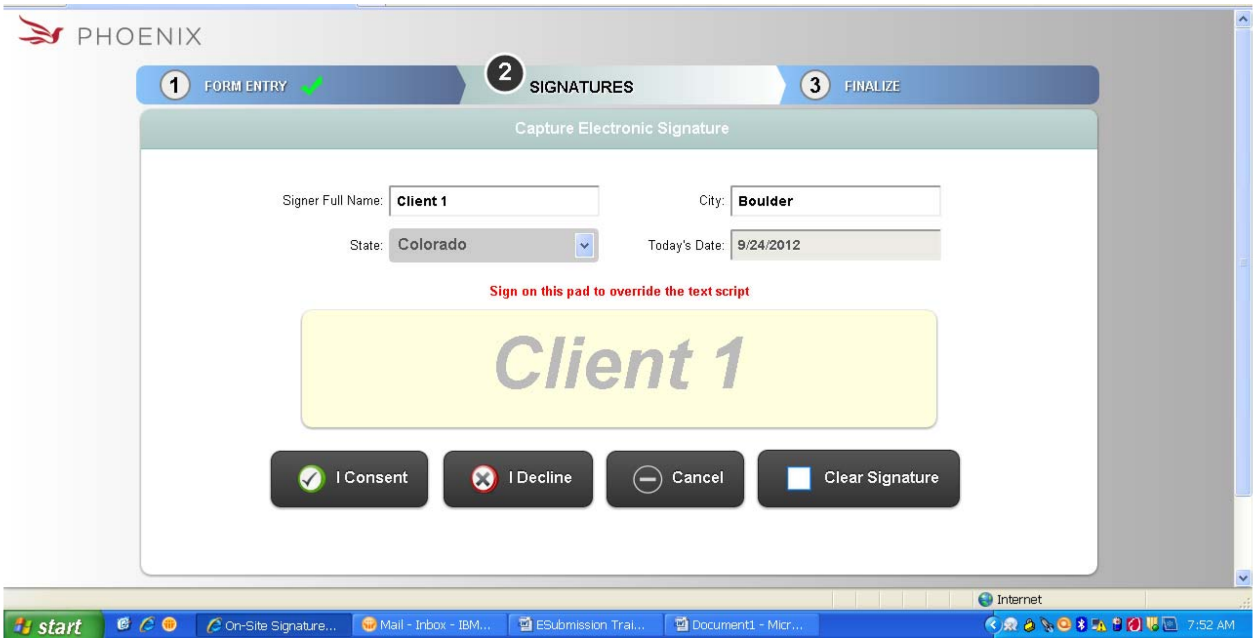


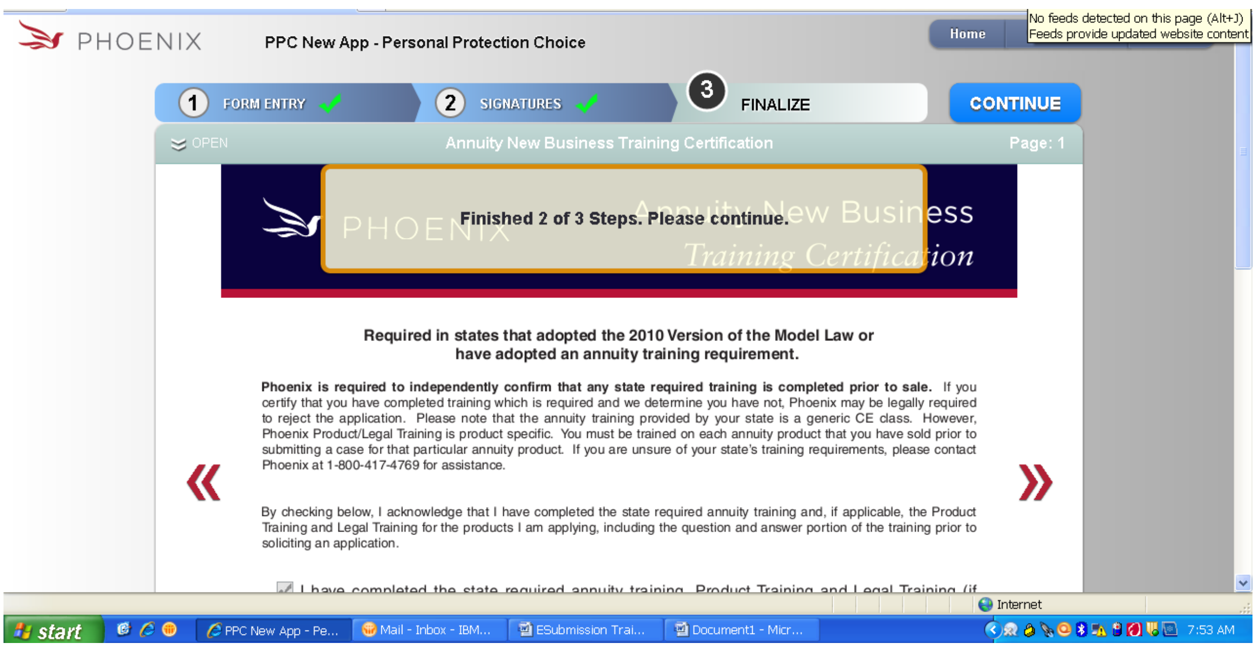
You will need to affirm that you have reviewed and agreed with the terms in the document



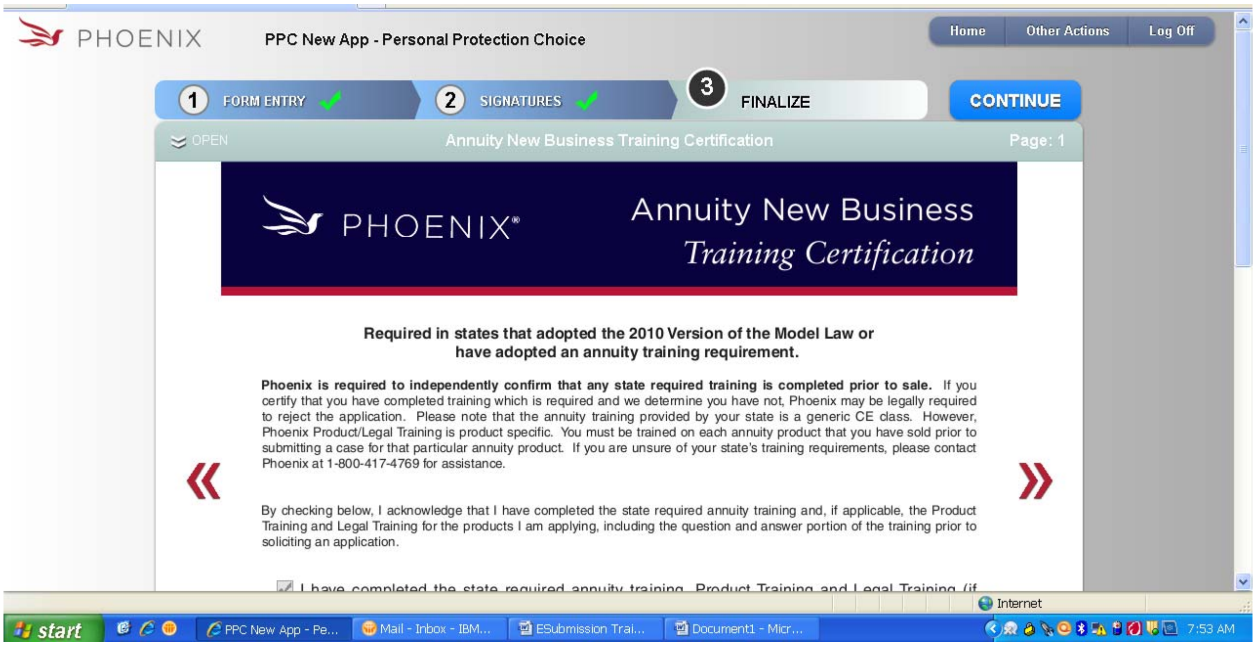
After confirming each document, the system will change the display from black to white and check off the entry

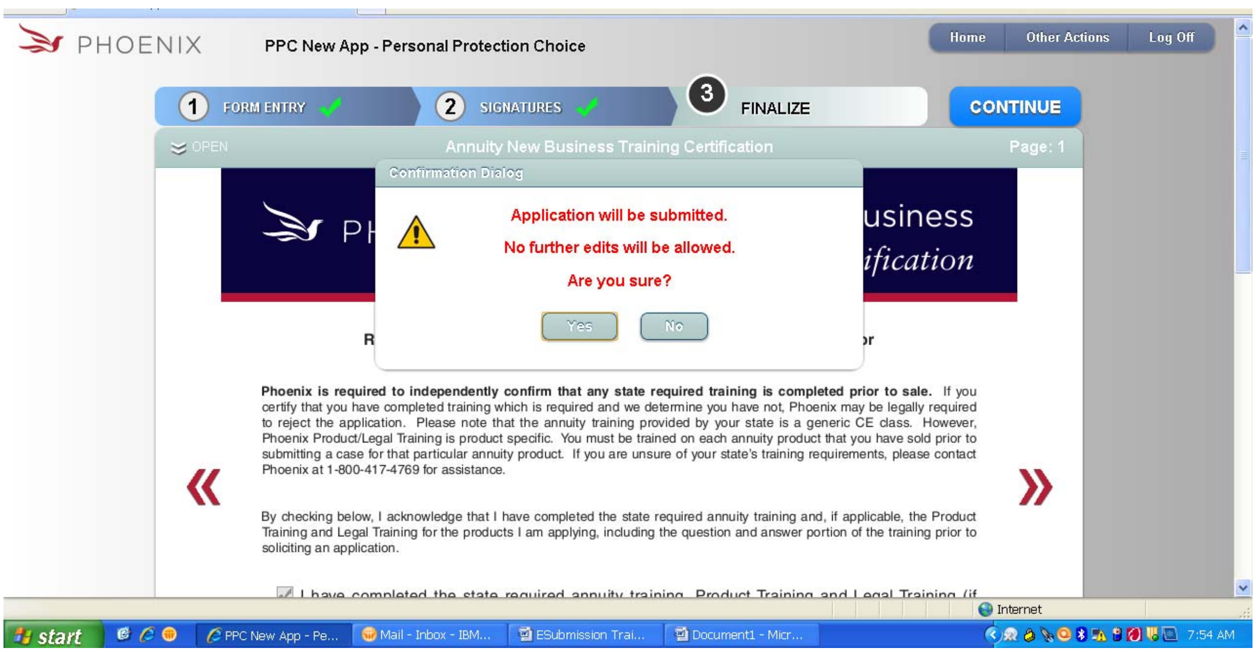
Once the Client has “signed” the document, the full name and city must be entered, the client may sign on the screen and the I Consent button must be clicked to complete the signature process.



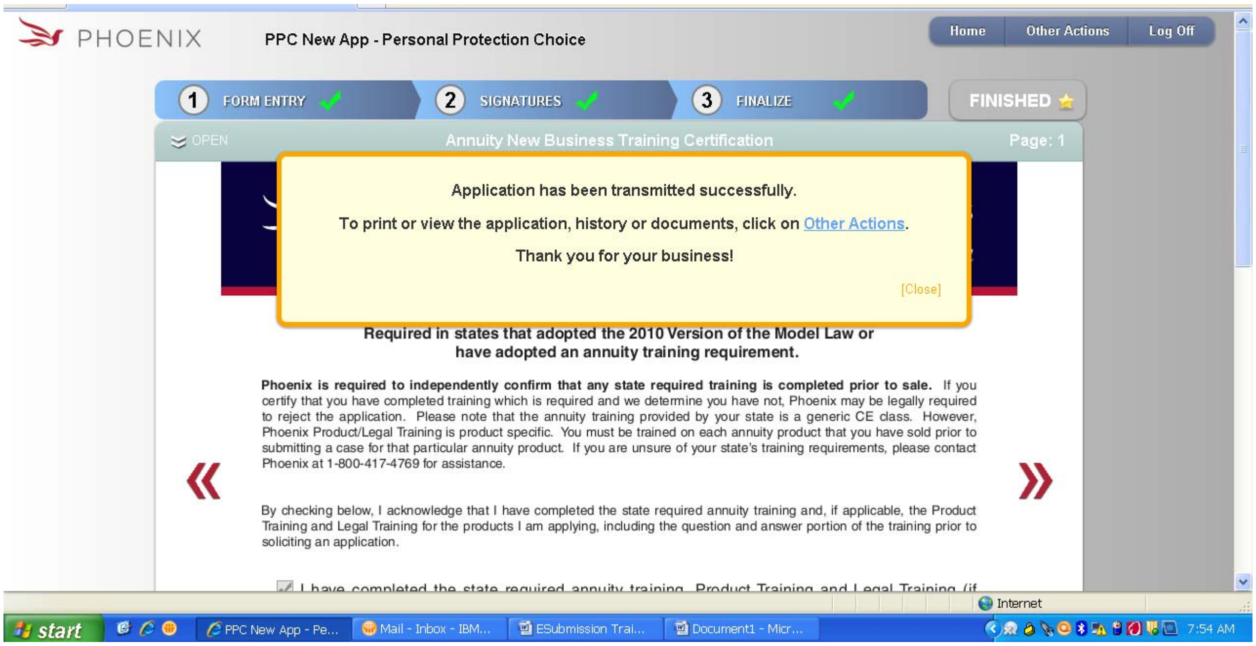


When all of the documents have been esigned, the system will return to the beginning of the application indicating that you are nearly finished with the application. Once you click on Continue, the following screen will display allowing you to complete the eApp process.



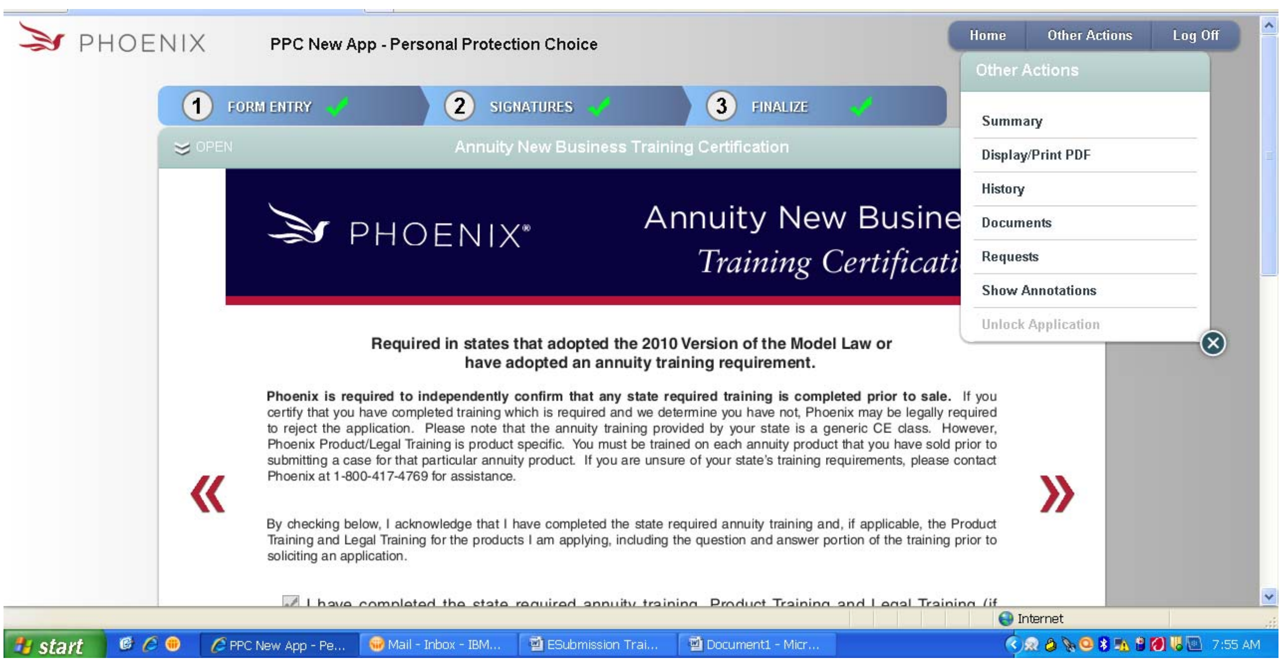


You will have one more opportunity to confirm you are ready to submit the application to Phoenix. Click on YES to submit or NO if you are not yet ready to submit.

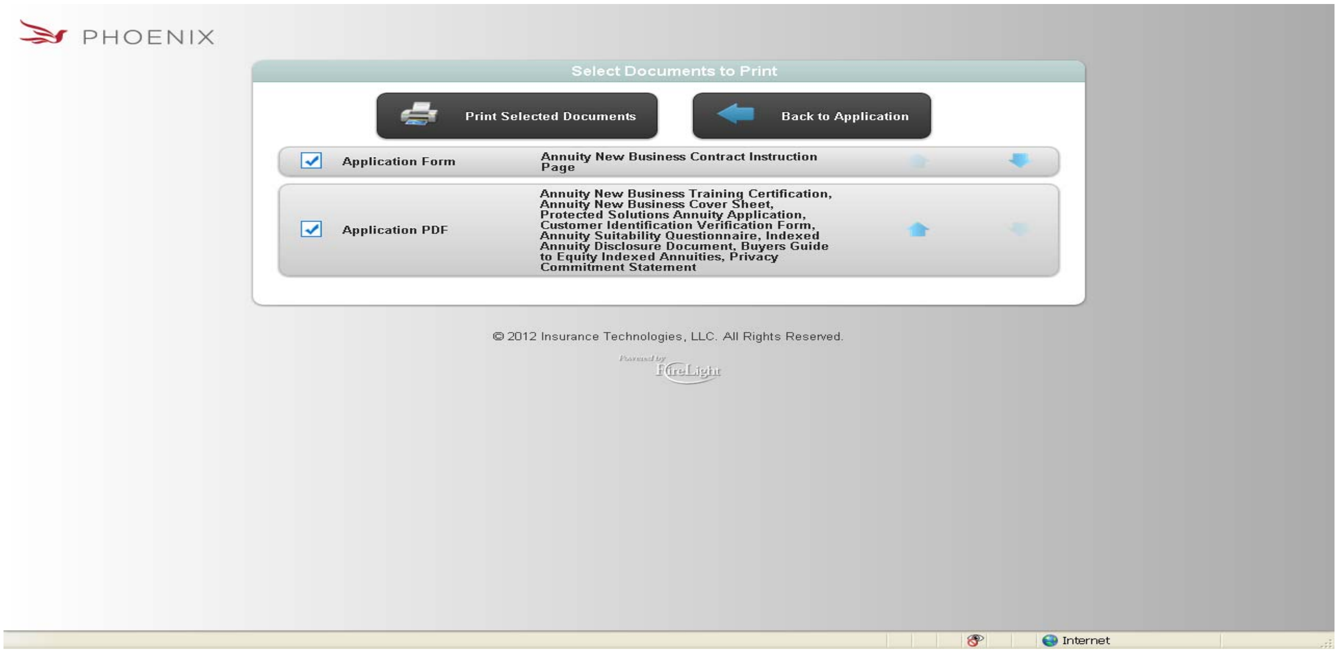


Once you click on YES, the system will indicate that the application has been transmitted successfully. You still have an opportunity to access a copy of the application by clicking on Other Actions.

If you click on Other Actions, the following will display:



If you would like to print the application process, simply click on DISPLAY/PRINT PDF.



I. What Happens When You Hit Submit?

Before you hit Submit, you will want to take advantage of the ESign process – see Section VII. When you have completed the ESign process, pressing Submit will be your last task. Once you press that button, the entire Application Package will be on its way to Phoenix.

An instructions page will be included in your forms package. The instructions page will specify any outstanding requirements that will be needed to complete your application to Phoenix, as well as phone numbers to call with questions and mailing address. Examples of outstanding requirements include payments and any forms requiring ink signatures, such as 1035 request forms.

Once at Phoenix, all of the pertinent data will be passed to a new file at the New Business desk where it will go through the standard suitability process.

Any questions or suggestions?

Please contact the Annuity Sales Desk at

(888) 794-4447