

# Individual Life Insurance

eApr

Insurance products issued by: Minnesota Life Insurance Company Securian Life Insurance Company

# eApp: A tailored, online client application

Life is a little easier with Securian Financial's eApp. Your clients only answer relevant questions based on their demographic information and can complete the underwriting questionnaire (part 2) as part of the eApp process.<sup>1</sup> This online solution is paperless and can provide a full digital experience from application to policy delivery.

### **Benefits**

- Access to digital underwriting questionnaire with no need for tele-interview<sup>1</sup>
- Lets you immediately submit application electronically
- Ensures the right forms are completed
- · Links easily to the illustration
- Speeds up the application process
- Increases application accuracy<sup>2</sup>
- Offers a streamlined underwriting process
- Tailored application experience

   only asks relevant questions
- Access to ePolicy Delivery



## Convenience for you and your clients

- eSignatures are gathered with no need for wet signatures, scanned or mailed in paperwork
- No entering duplicate data client information carries through entire application
- Save and return to incomplete applications at any time
- Option for client to complete underwriting questionnaire at their convenience without tele-interviewer or examiner involvement<sup>1</sup>

## **Choose from 3 convenient eSignature options**

With eSignature, you don't have to worry about mailing or faxing documents to clients. Select the eSignature process that works best for you:

#### Face-to-face

- All applicants must be present
- ID required
- Application can be eSigned immediately

## eSignature combo

- Combines face-to-face method with traditional eSignature
- One or more applicants are not present
- Those available eSign immediately (ID required).
- Those not present provide eSignature via email process

# eSignature via email

- Applicants do not need to be present
- An email with a link to a secured website is delivered to the applicants
- They follow a few easy steps to electronically sign the application
- Once eSigned, the application will be securely transmitted back to you. You eSign it and forward to us via a secured channel



#### **Learn more**

If you have questions, contact the eApp Support Team at 833-365-0329.

- 1. May not be available for some clients; feature may not be available for all products and may vary by state.
- 2. Applications in good order dependent on accurate data entered.

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Insurance products are issued by Minnesota Life Insurance Company in all states except New York. In New York, products are issued by Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in St. Paul, MN. . Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

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