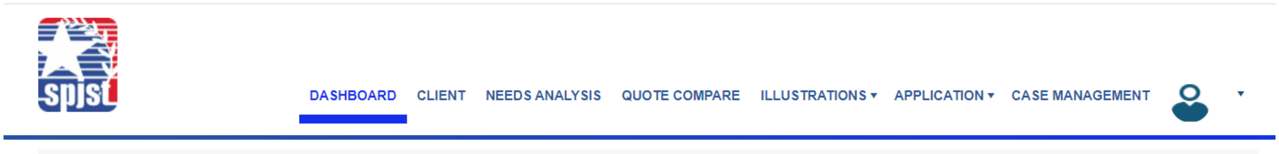
Application Overview

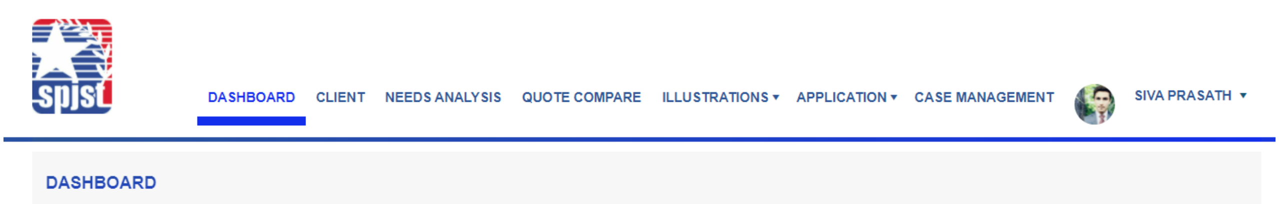
Top Navigation Menu

Following menu options are available under Top Navigation

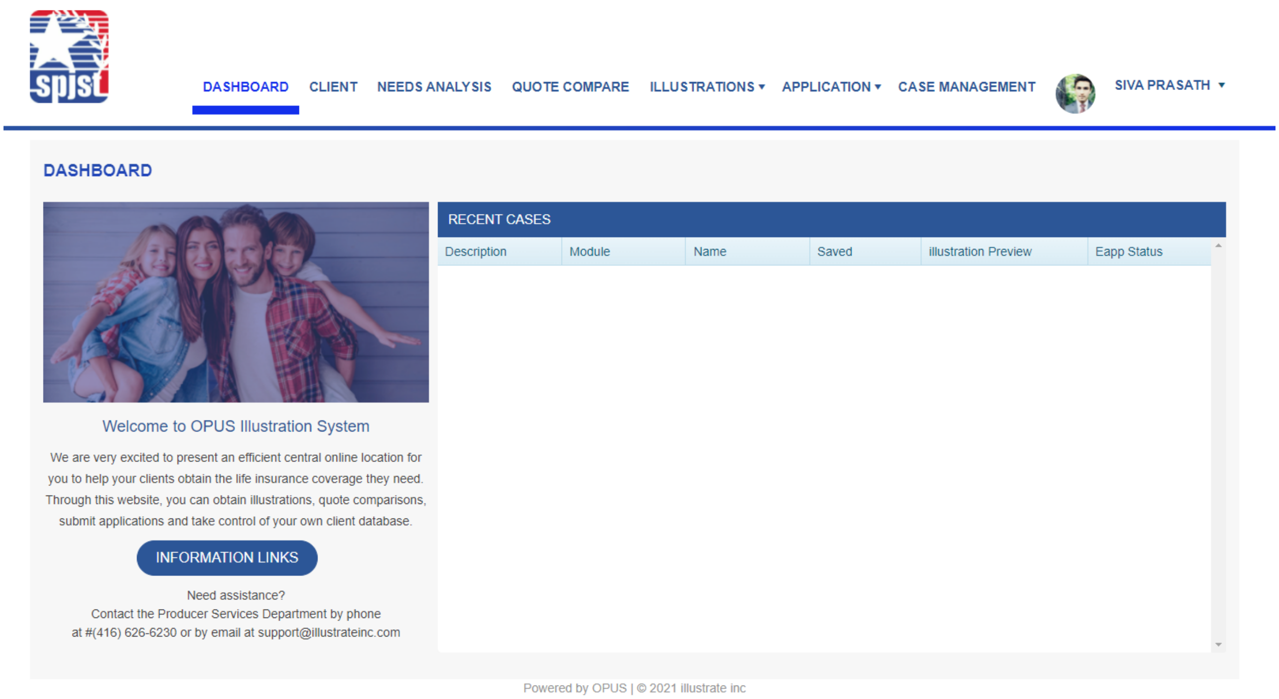


- Dashboard
- Client
- Quote Compare
- Illustration (with sub menu)
  - Term
  - Whole Life
  - Universal Life
  - Annuity
- Application (with sub menu)
  - Full
  - Final Expense
  - Annuity
- Case Management
- User Icon
  - Producer
  - Preference
  - Maintenance (Users with HO Admin role only)
  - Sign Out

For ease of navigation, the system also highlights which page currently user is accessing.



Dashboard



Dashboard has 2 sections.

Left Section

Displays a welcome message for the agent and useful links. The content of this section can be updated time to time by admin by accessing <root directiory>\GermaniaPublish\OpusPlus\Views\MessageCenterMessages

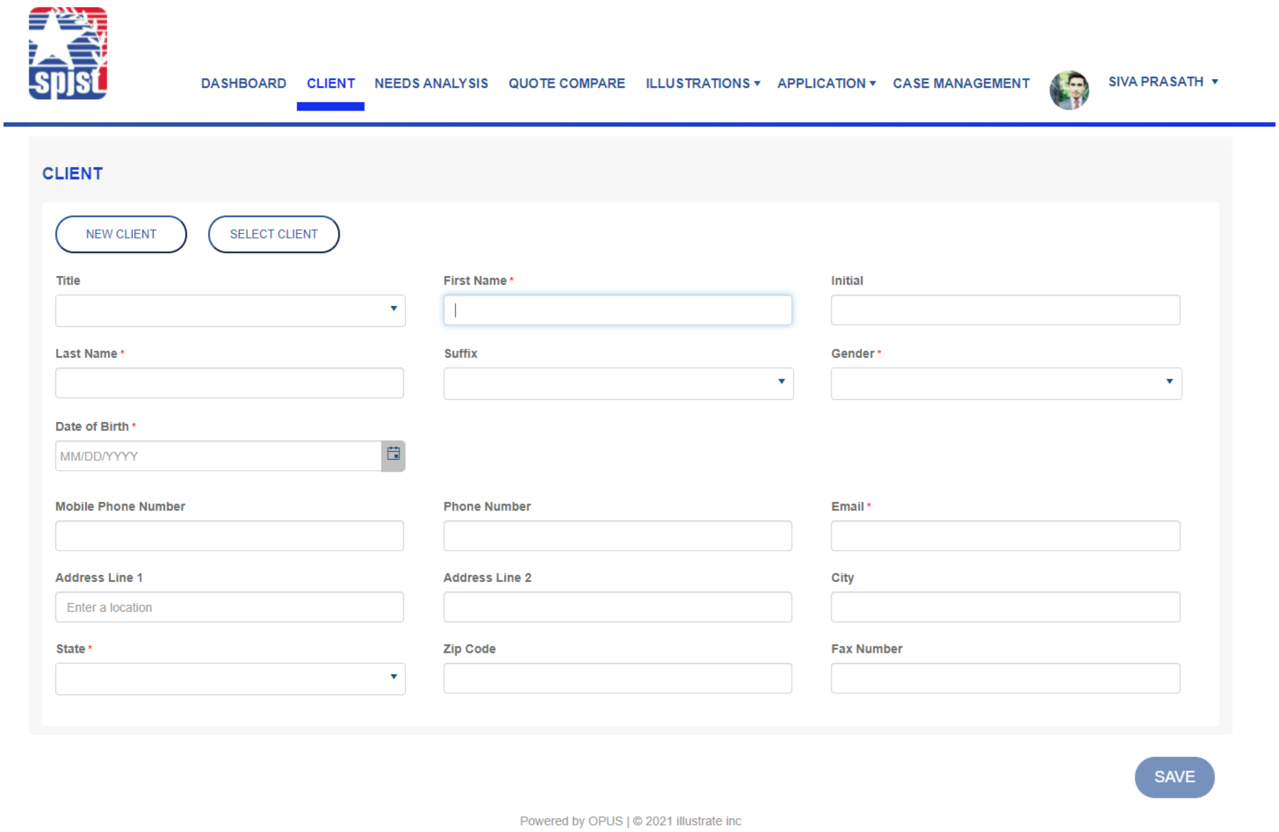
Right section

shows **recent cases** of the respective advisor in a tabular format for easy access. The advisor has preference to decide on how many cases to display. We will discuss this in details under Producer>Preference Menu.

If the advisor wants to see the illustration, He can click on the save case name under description and can go to illustration screen to see the details.

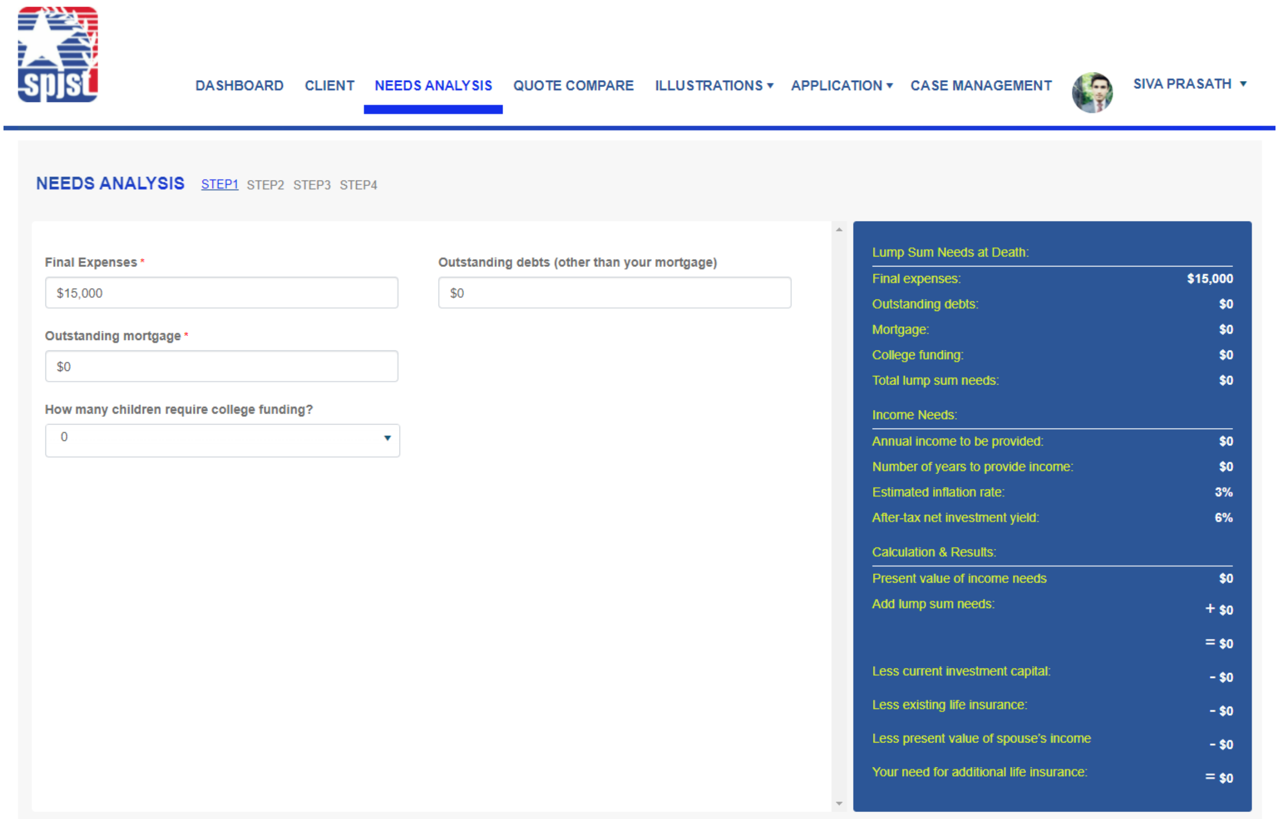
Alternatively, the agent can click on the icon under preview button to retrieve the save illustration report without generating again. However just in case the saved case is really old, it's better to go to the illustration by clicking on the case name under description so that the latest date is calculated and quotes reflect accurate value.

Client



Upon Clicking Client, the agent will land to “New client” screen. If the agent wants to search a client, he can click on Select Client button. All the client information stored here can be accessed from illustration module in order to avoid the same information again.

Needs Analysis



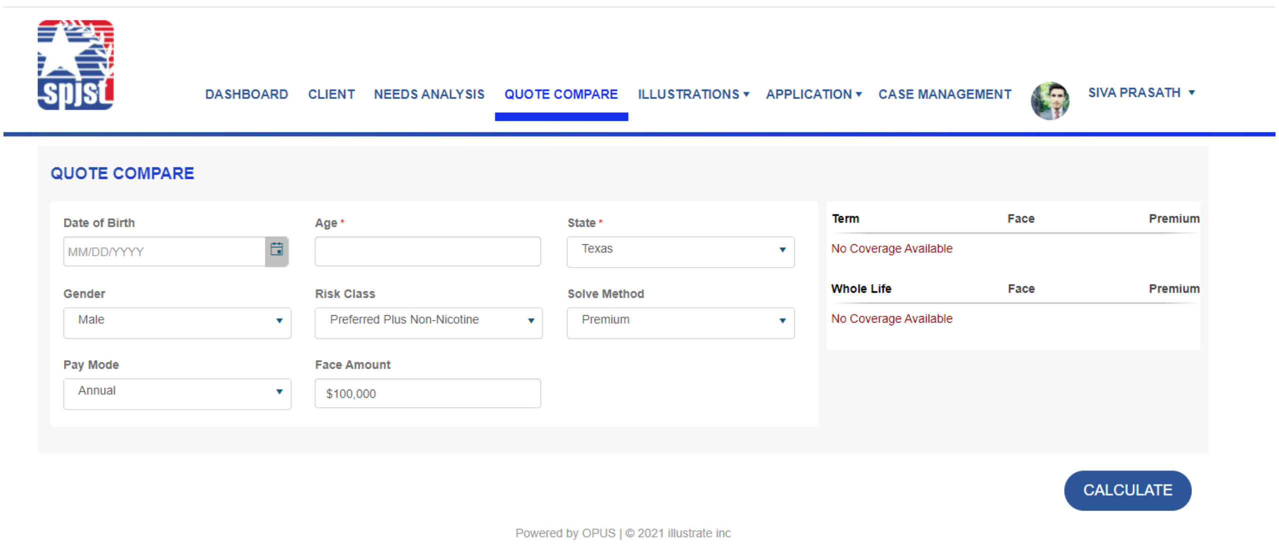
Through step by step process, the advisor can arrive on the coverage amount.

Quote Compare

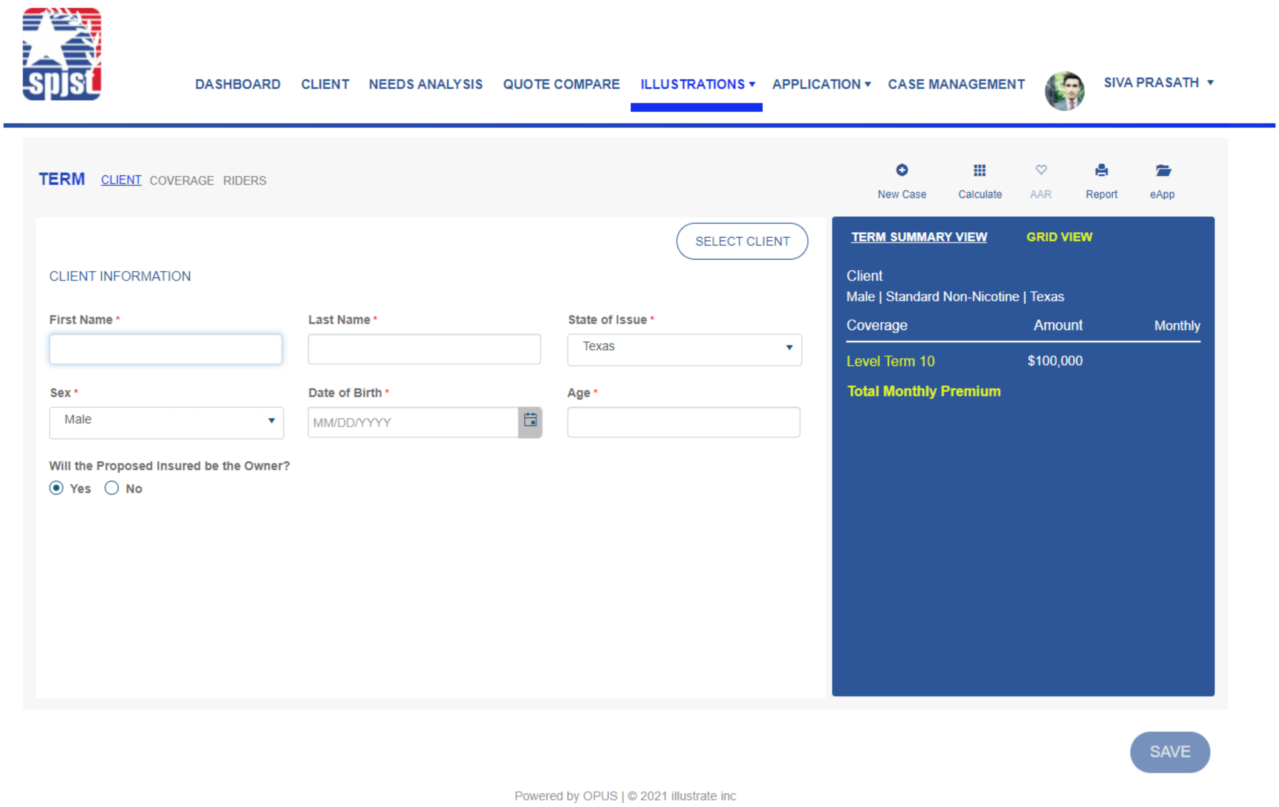
Quote Compare screens allows the agent to compare the applicable plans with respect to base premium (or face amount) for certain input criteria. The input parameters on the left hand side needed for quote compare are Age, Gender/Sex Risk Class and Face Amount. Once the agent enters these details all the applicable product appears on the right-hand summary section. Upon click on CALCULATE button the Premium/Face Amount appears.

Just for simplicity, the agent does not require to enter date of birth, just age is sufficient.

Clicking on each of the options will take the agent to illustration page with all the entered information on the left-hand side transferred, thus saving time and effort of not entering the same information in the illustration screen.

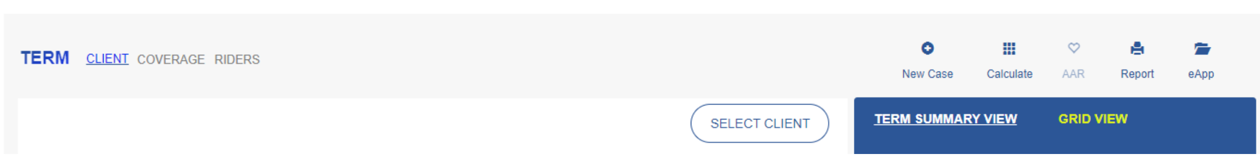


Illustrations

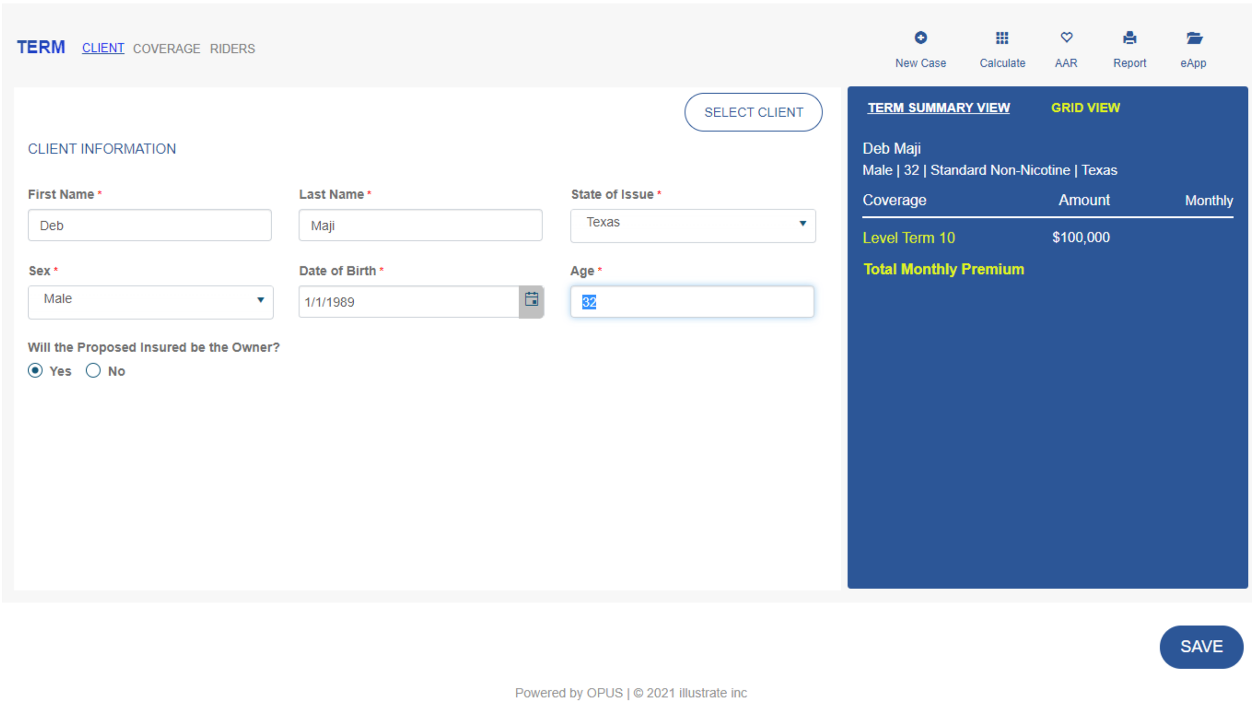


The agent has an option to come to illustration directly by selecting a submenu (Term/Whole Life) from illustration menu or from quote compare by selecting a plan option. The agent also can directly land on that illustration page after login by setting preference.

The illustration section has a number of tabs on the left hand side to capture inputs and a number of “Action Buttons” on the right hand side result summary section to display the inputs and act on the information provided.

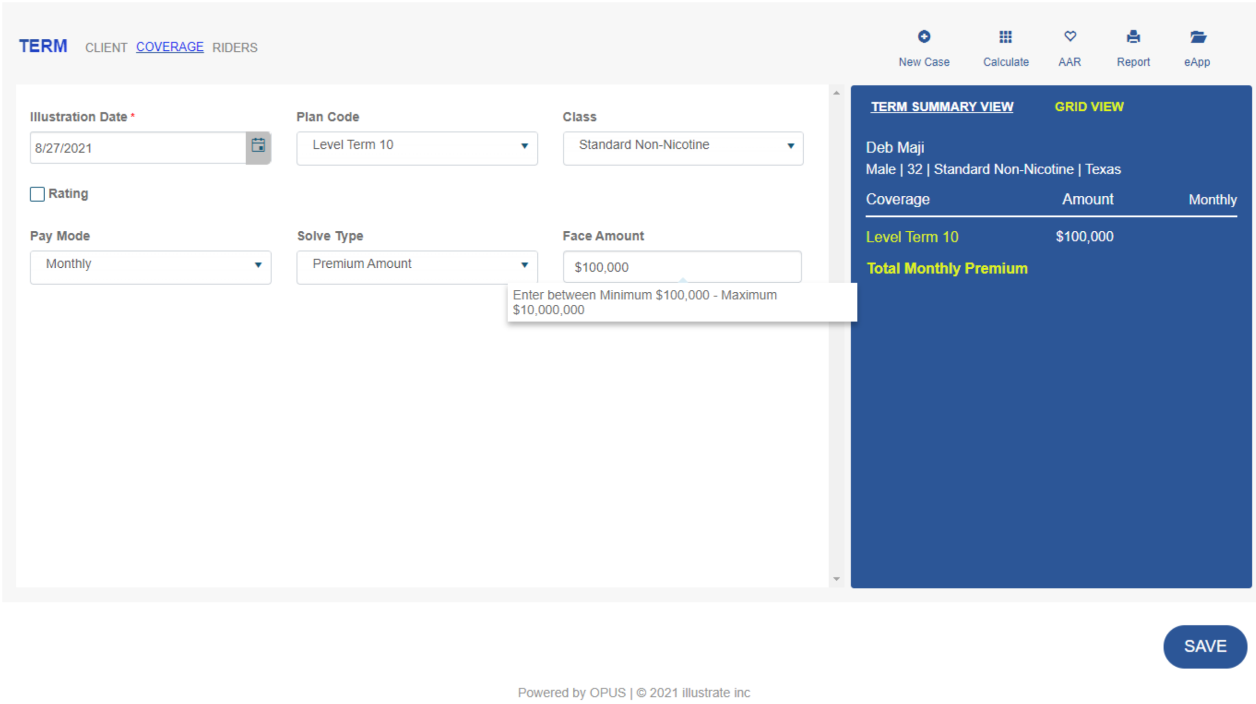


Client tab



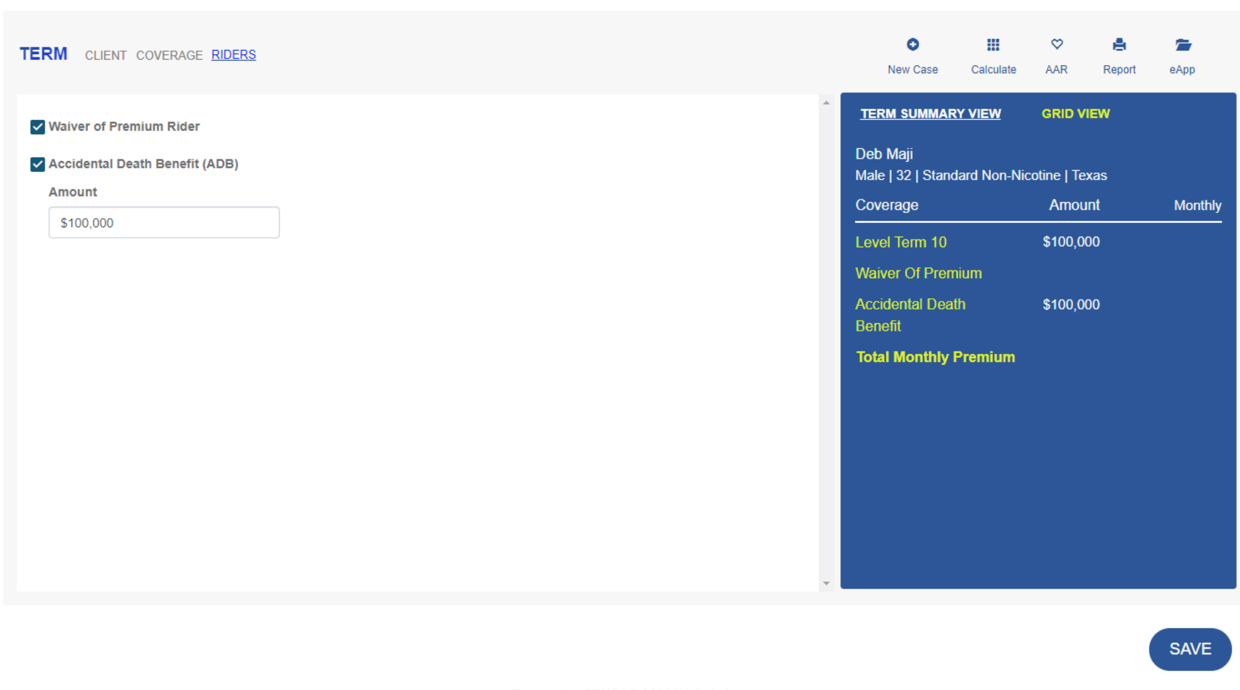
Captures Client information. The agent can pre-populated pre-existing client by click on select client tab which will open a client search screen. Otherwise to generate illustration the agent must enters correct Gender, Age. Once Gender and Age information is entered rest of the illustration input tabs (Basic Info, Coverage, Riders) as shown above will be activated. As the client information is entered the right-hand side result screen is also populated simultaneously.

Coverage



The range the field support is shown as part of tool tip so to guide the user. If mandatory field is missing correct information, appropriate error message will be shown.

Riders



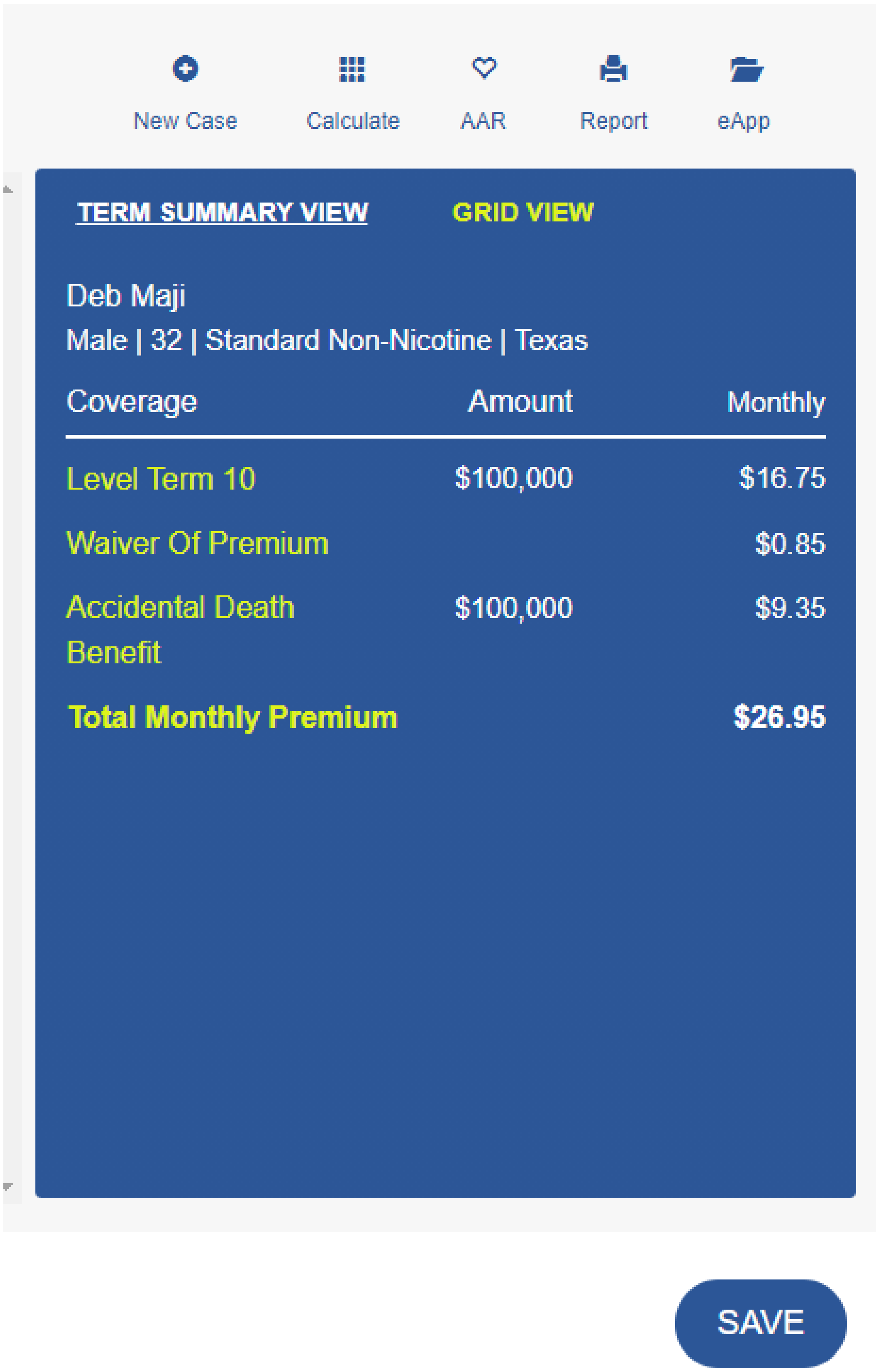
Input tab to capture rider information if any. In case rider is opted but information is not provided, error msg will be displayed.

If the agent comes from quote compare screen, with a prior selection of a plan, the age, Gender, Face Amount

Result Page

New Case for opening a new illustration case. On clicking of this button if there is any illustration in progress, system will prompt option to save that illustration before opening a new illustration (with an option to create a new one for same client or a new client). Save functionality will be discussed later.

Calculate



Calculate Premium based on the inputs

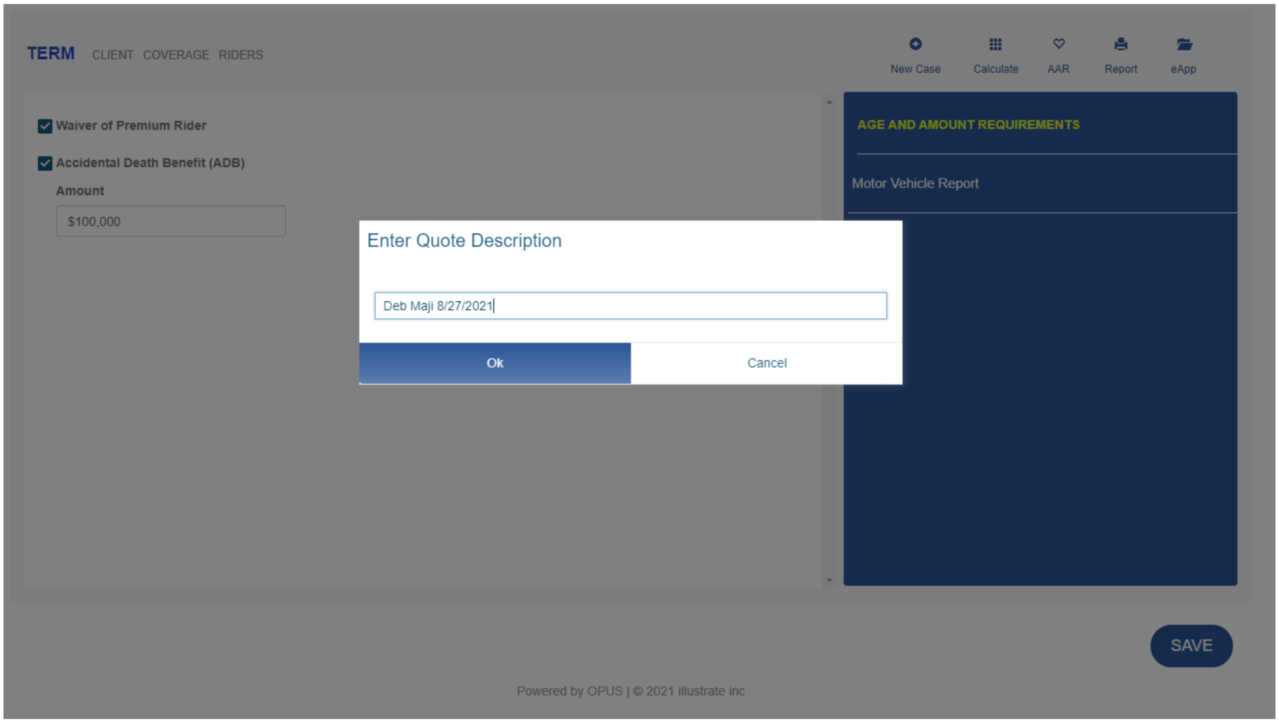
AAR

Display AAR basis input

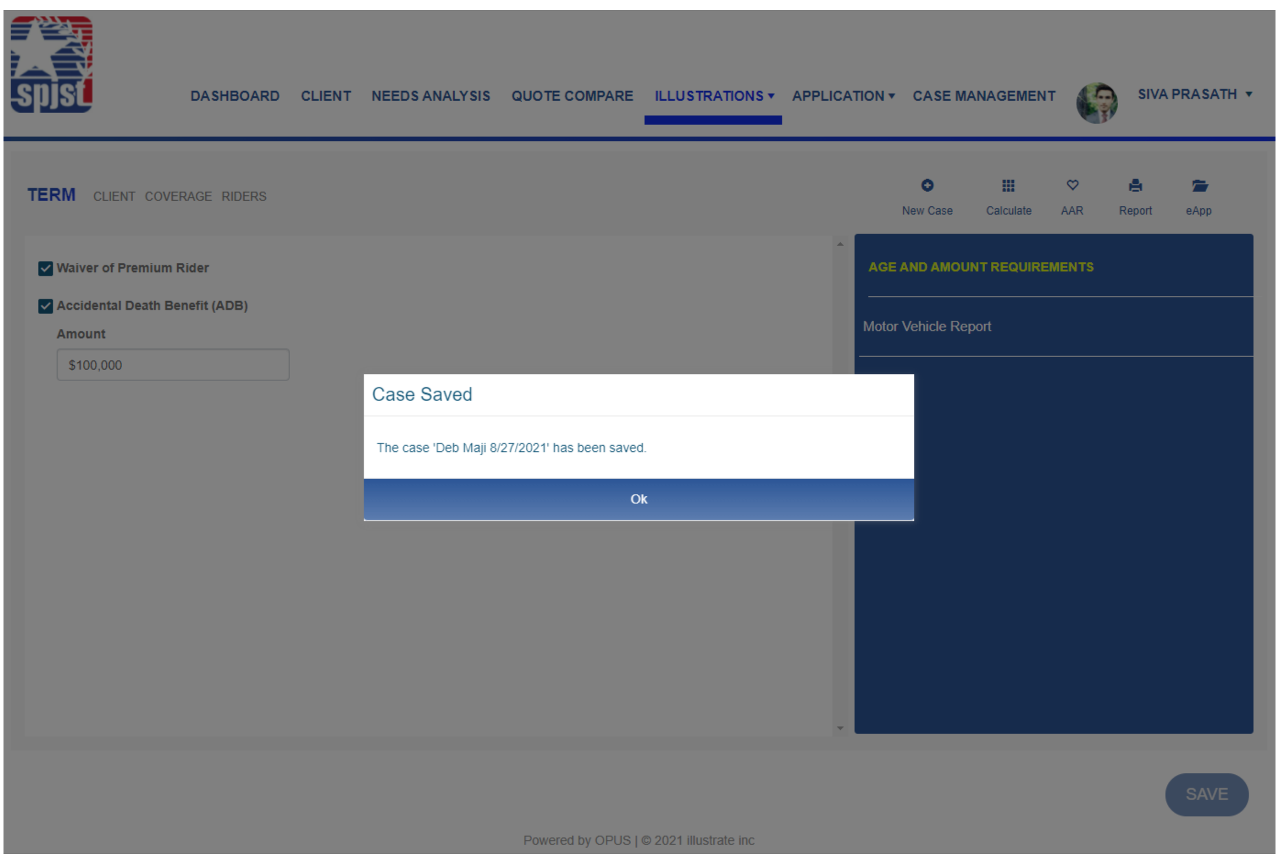
Viewing illustration Report

Allows the agent to view the illustration report.

Save



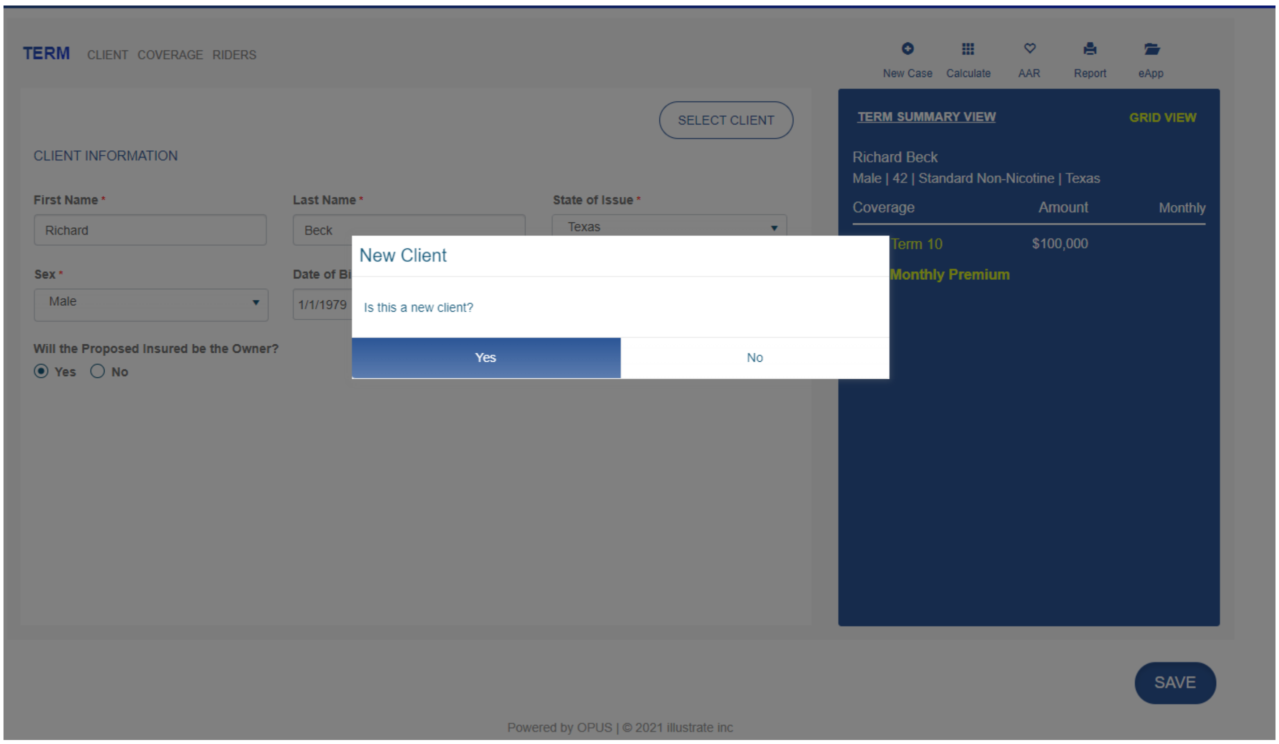
Allows to Save illustration. Saving of illustration case requires the agent to enter Customer's first name, last name and date of birth under client tab if not entered. Please not to generate quote/illustration First Name, Last Name and Date of Birth are not required. While saving the agent can change the default case name. Post Saving there will be a confirmation message as shown.



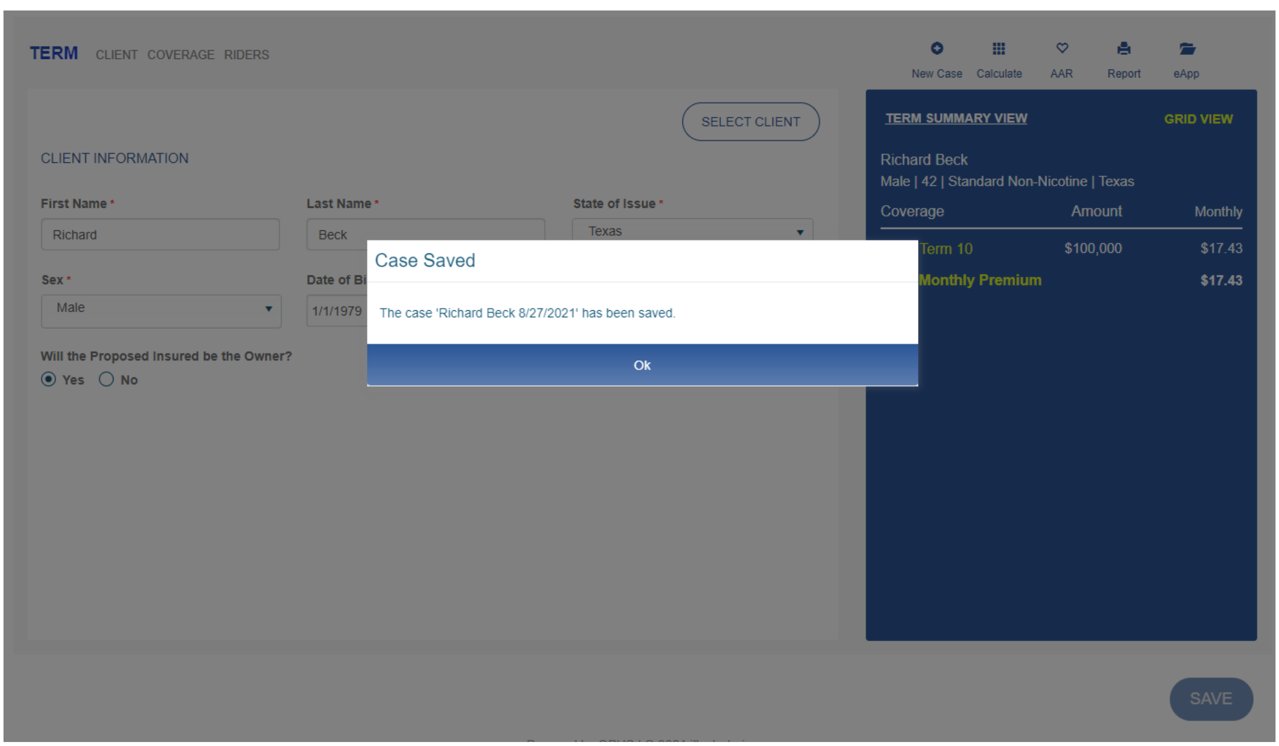
Retrieving and Editing an existing case

Scenario 1

The save Case can be accessed from dashboard and Case Management menu. If the agent makes any change to a saved case and wants to save again, the system will prompt whether the case should be saved for a new client,

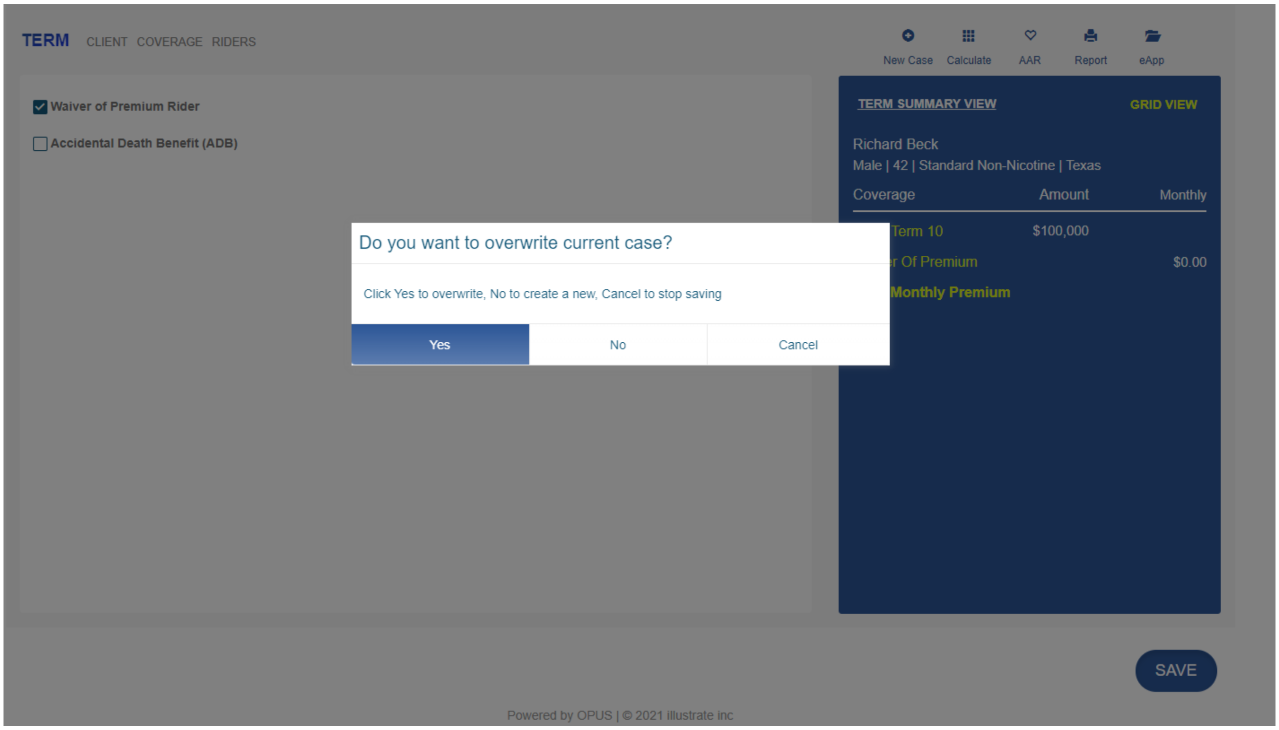


If the agent selects Yes, the system will create another client on the back ground and save the case information as a new case for a new client.



Scenario 2

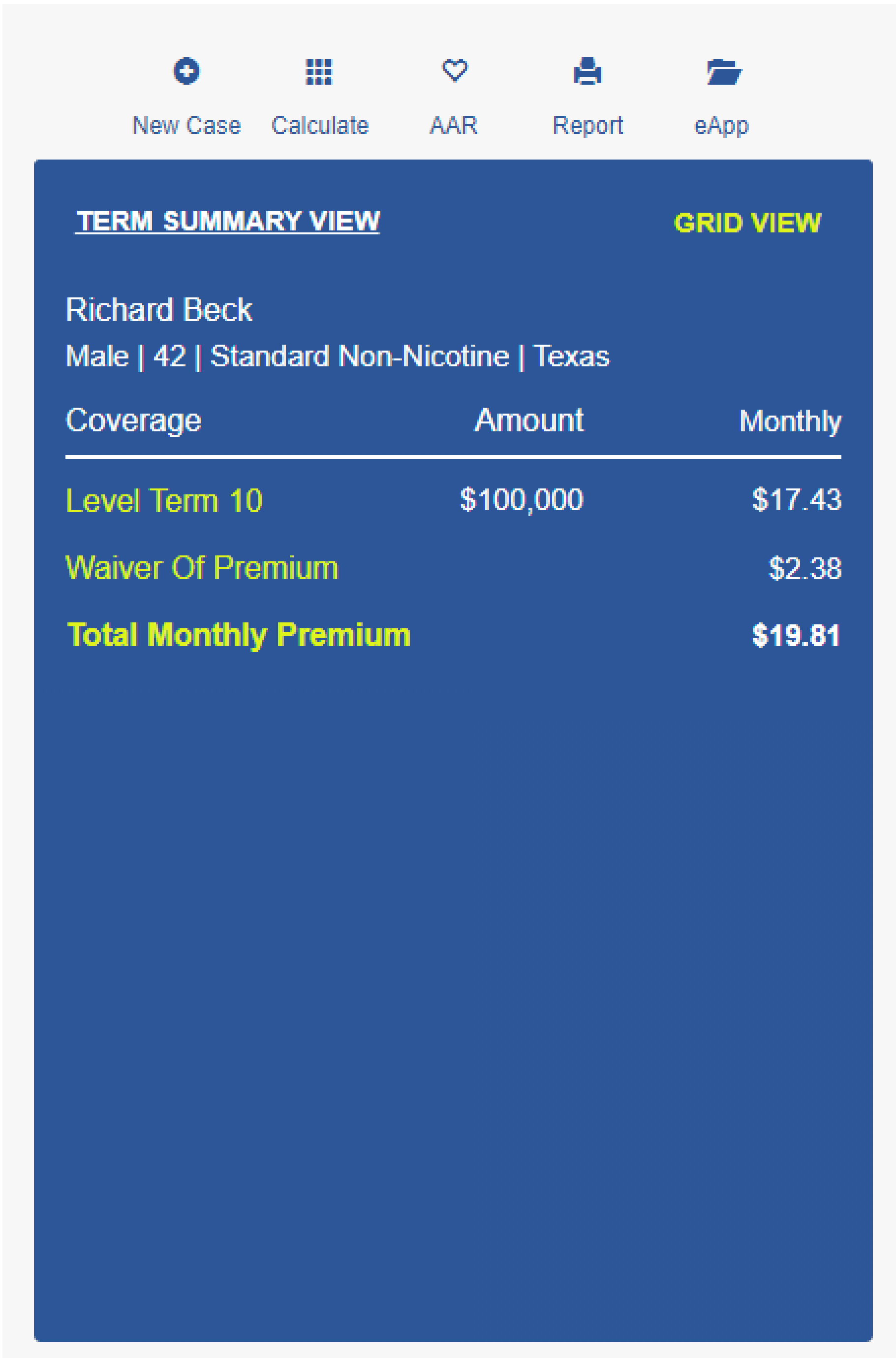
Post editing an existing case if the agent say No the system will understand that the case pertains to the same client and will prompt further if the agent wants to Overwrite an existing case or create a new case



If the agent opts Yes then the case will be overwritten with new information. If selected as No then then a new case will be created.

Please note if the agent changes an personal information of the client as part of editing the case and decides not to save the case for existing client, the same personal information will be updated for all the other cases pertaining to the client. Hence, it's recommended not to change personal information (Age, Gender, First Name, Last Name etc) unless the agent is absolutely certain about it.

eApp button



Allows the agent to go to eApp Module.

eApp Overview

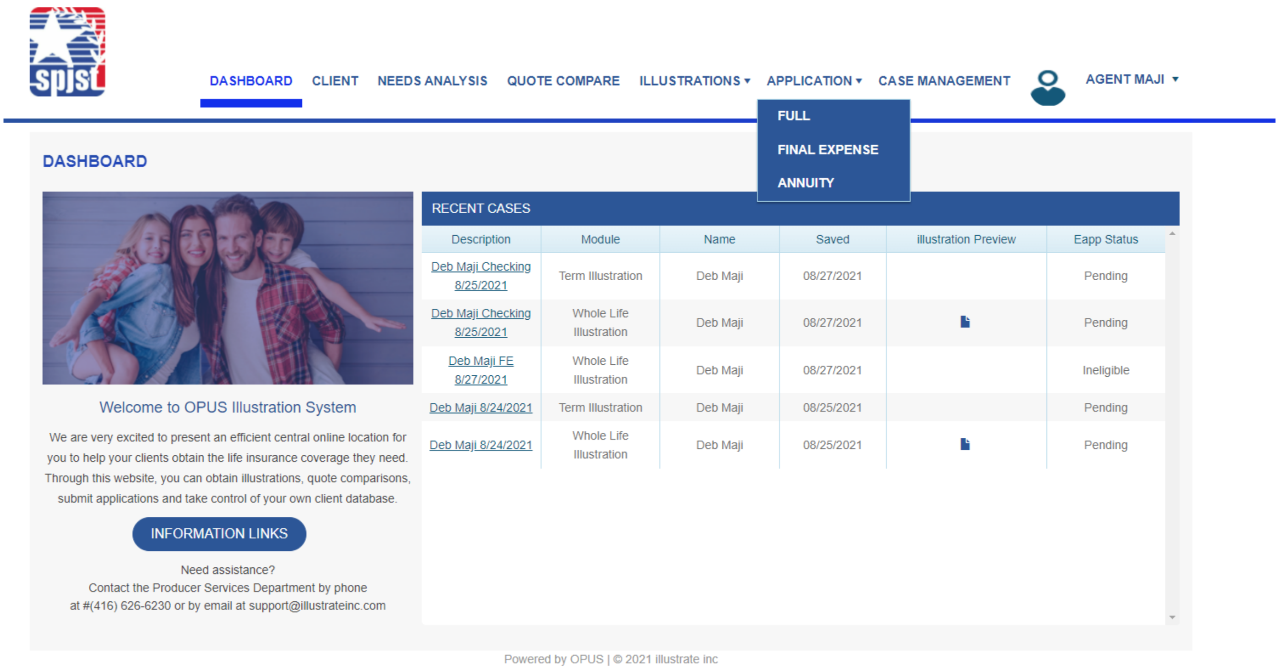
How to access

eApp Module can be accessed by 2 ways

1. The user can generate an illustration and click of eApp button to access the eApp flow as shown above

Or

2. The user can access e-App directly by clicking on Application link from top menu and selecting and application



Generic Overview of eApp

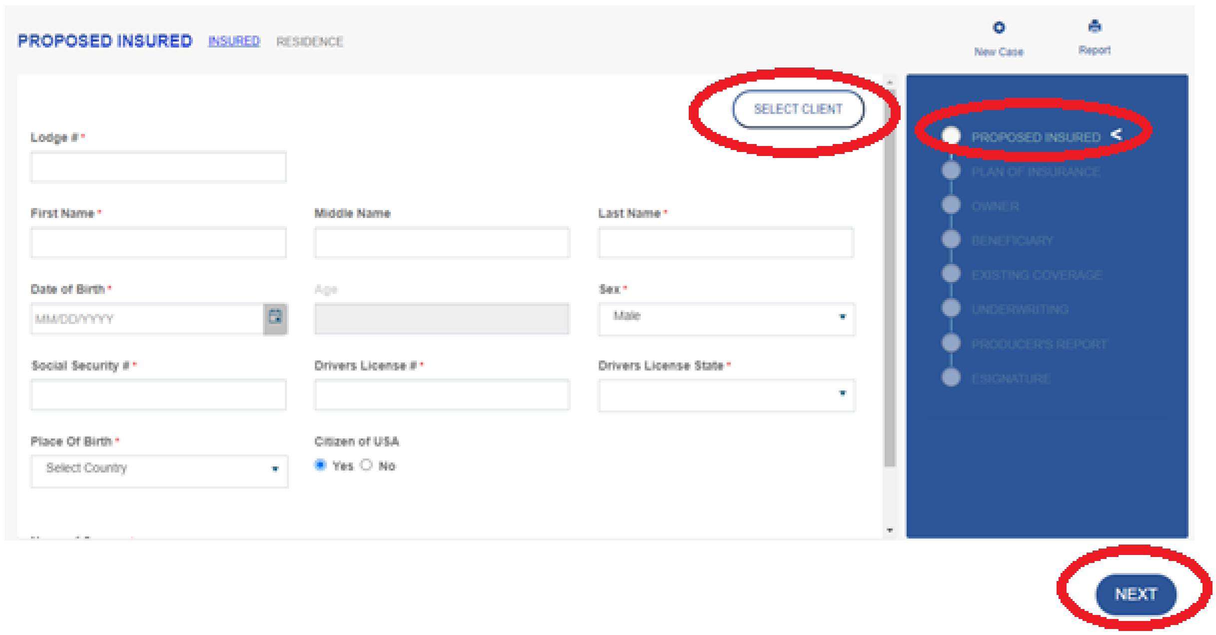
Full Application Supports Term, Whole Life and Unilversal Life Products.

Final Expense Application supports Final Expense

Annuity Application supports MYGA and FPDA Annuity

The full application provides the convenience of attaching multiple plans (1 from each Term, WL and Universal Life) to the same application.

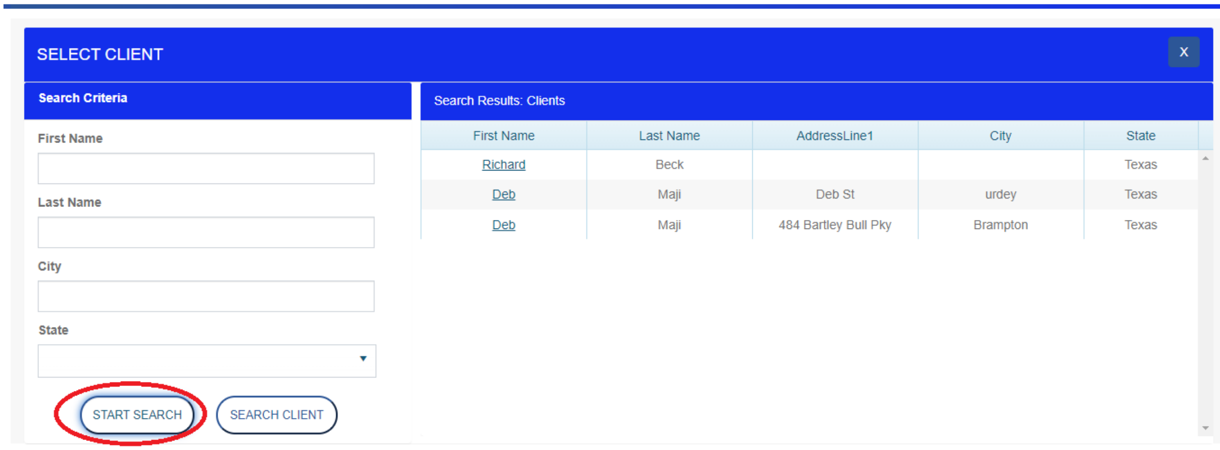
Screens and Navigations



eApp is a form-based application capturing all the necessary information for the application. The are main screens and sub screens accessed through tabs or popups.

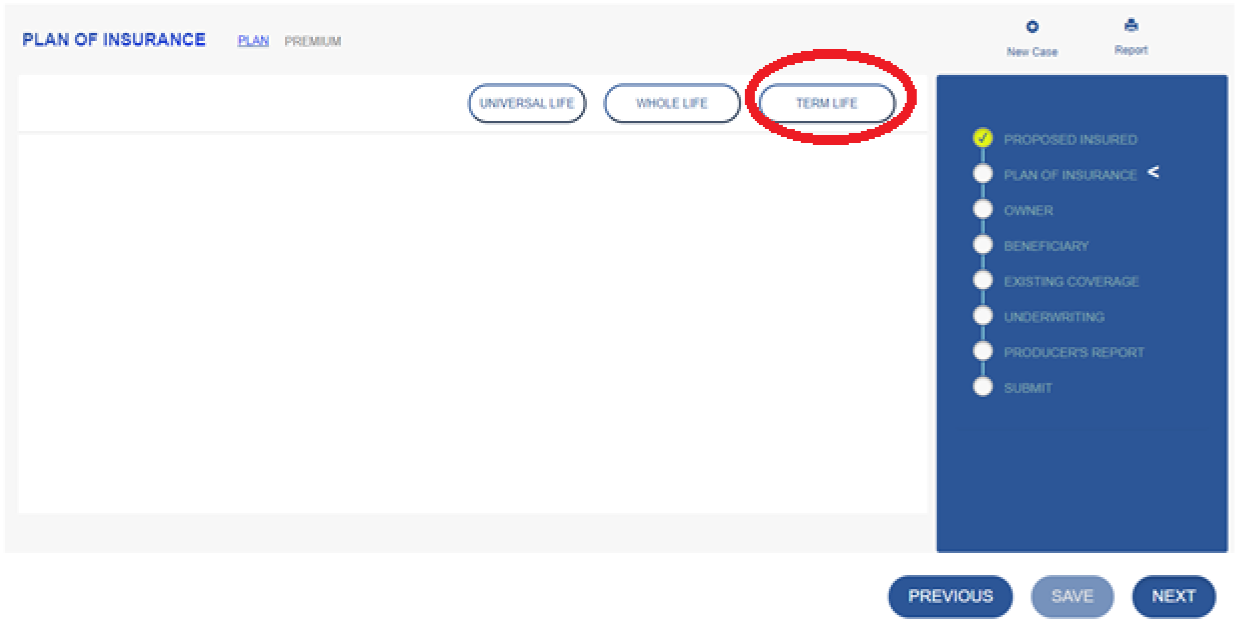
User can navigate between main screens using Prev Next button in the below or clicking on one of the links from right hand side navigation for unrestricted access.

While browsing through the right-hand side navigation, the application does not check for screen validation, however advancing through next button will allow the user to proceed to the next screen only after completing the screen with respect to all screen validation.

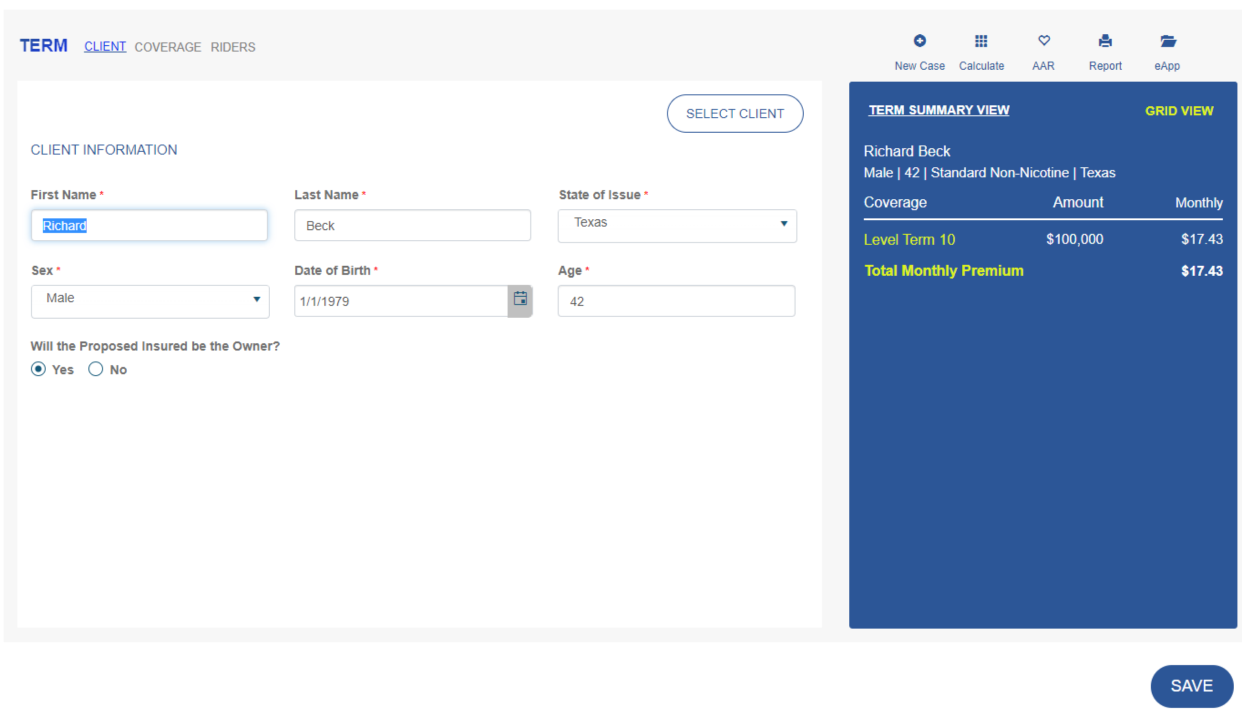


While the application opens with a blank form with none of the field populated, the agent has an option to choose a client he might have saved before. In that case the agent can click on select client and personal record will be populated. In case the agent is coming from illustration the client information such as first name, Last Name, Age, DOB will be pre populated and uneditable.

Plan of Insurance When eApp is accessed directly

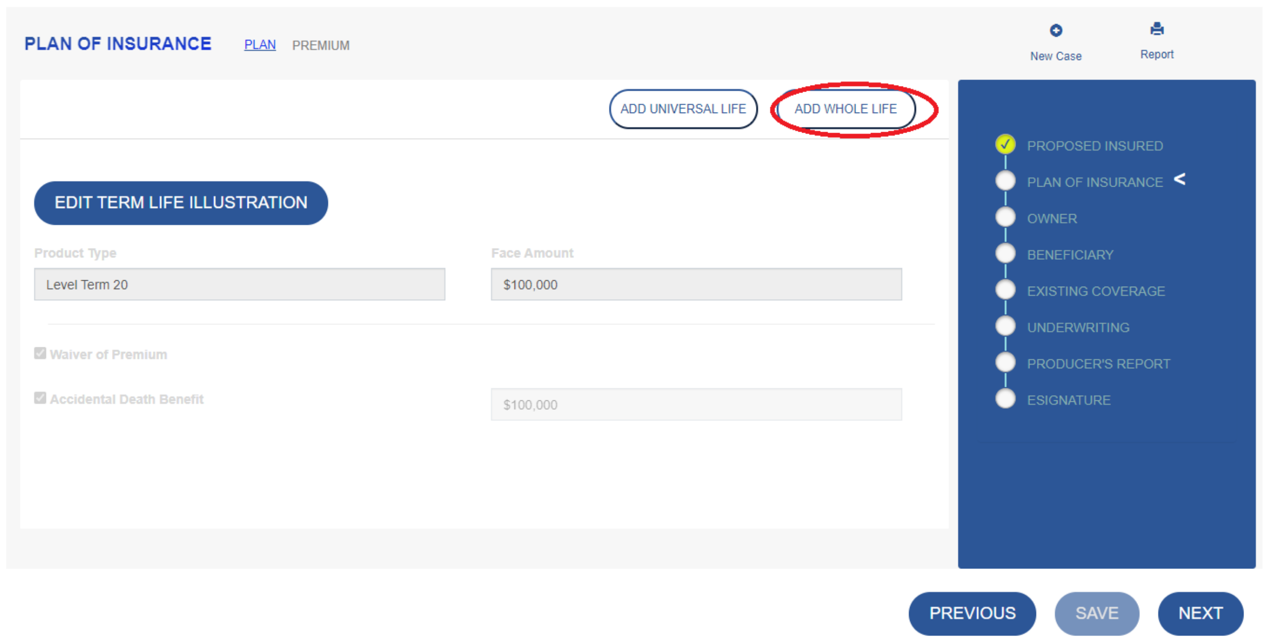


From the plan of insurance the agent can choose and 1 plan for each of the product and add. While click on any plan as shown above the agent will be taken to the illustration screen.



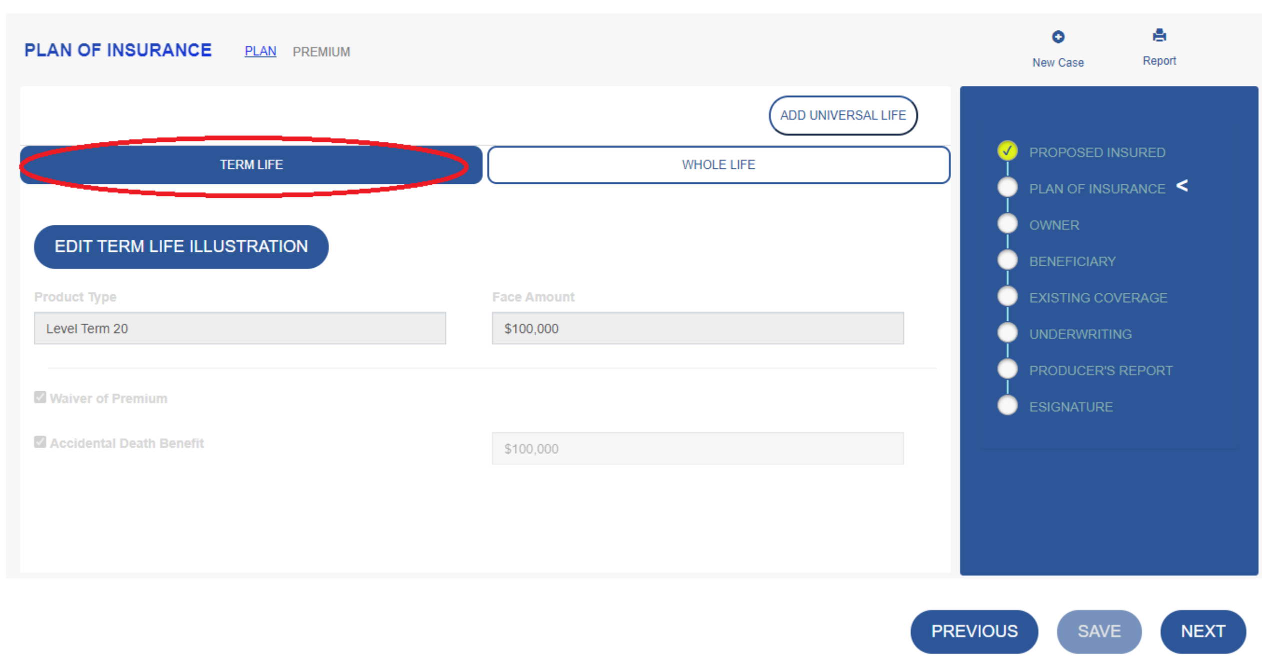
In the illustration screen the client information will be pre-populated. The agent can select an appropriate plan, coverage, riders etc by navigating through above tabs, Generate quote and go back to eApp by clicking on the eApp button once he is ready to proceed further with the application.

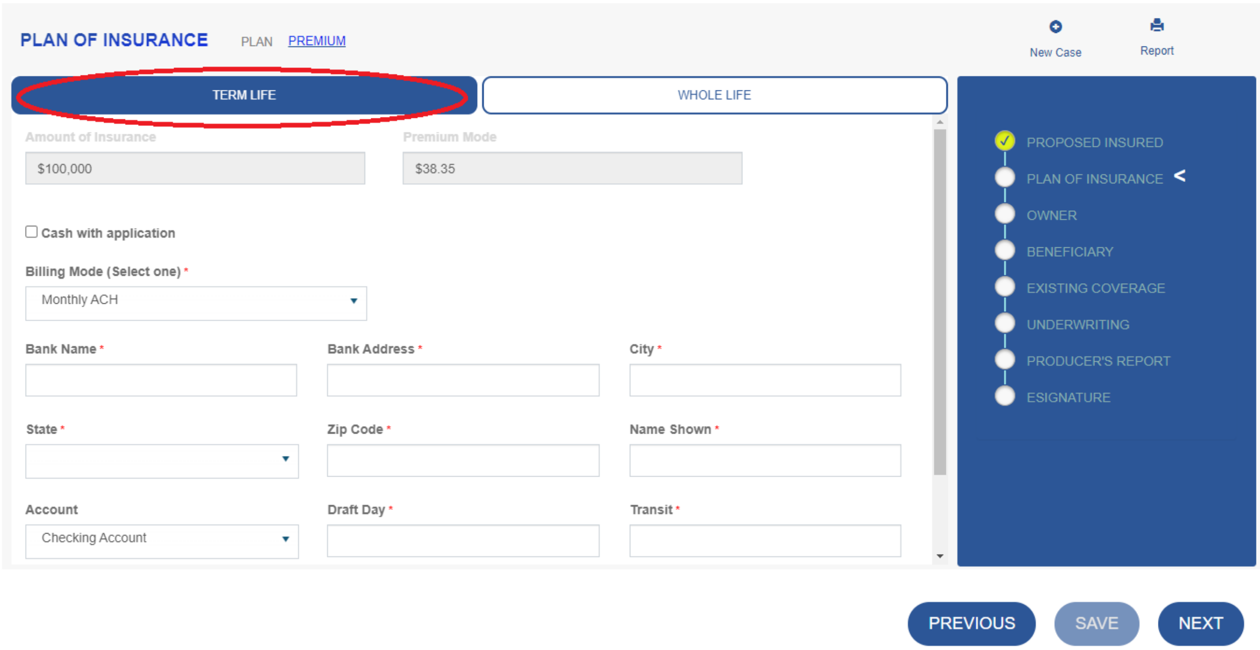
Adding additional Plan from Plan of Insurance Page



Please note that after the first plan is selected the additional plan from the same product will not be available to add further. Plan from other product will still be available to add.

The corresponding plan information and premium information and for each plan will be appeared as below




PLAN OF INSURANCE
PLAN
PREMIUM
New Case
Report
TERM LIFE
WHOLE LIFE
Amount of Insurance
$100,000
Premium Mode
$38.35
Cash with application
Billing Mode (Select one) *
Monthly ACH
Bank Name *
Bank Address *
City *
State *
Zip Code *
Name Shown *
Account
Checking Account
Draft Day *
Transit *
PROPOSED INSURED
PLAN OF INSURANCE
OWNER
BENEFICIARY
EXISTING COVERAGE
UNDERWRITING
PRODUCER'S REPORT
ESIGNATURE
PREVIOUS
SAVE
NEXT

When eApp application is initiated from illustration

Insured Page

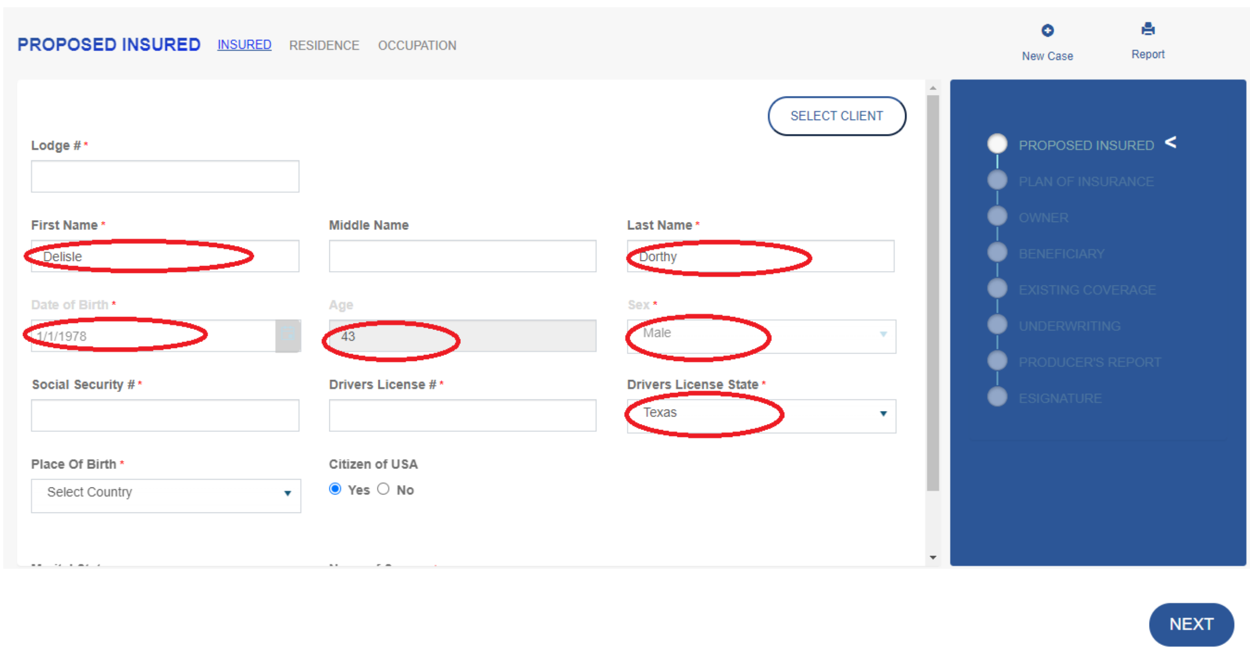
Following information of Primary Insured and Spouse will be carried forward to illustration

First Name – editable

Last Name – editable

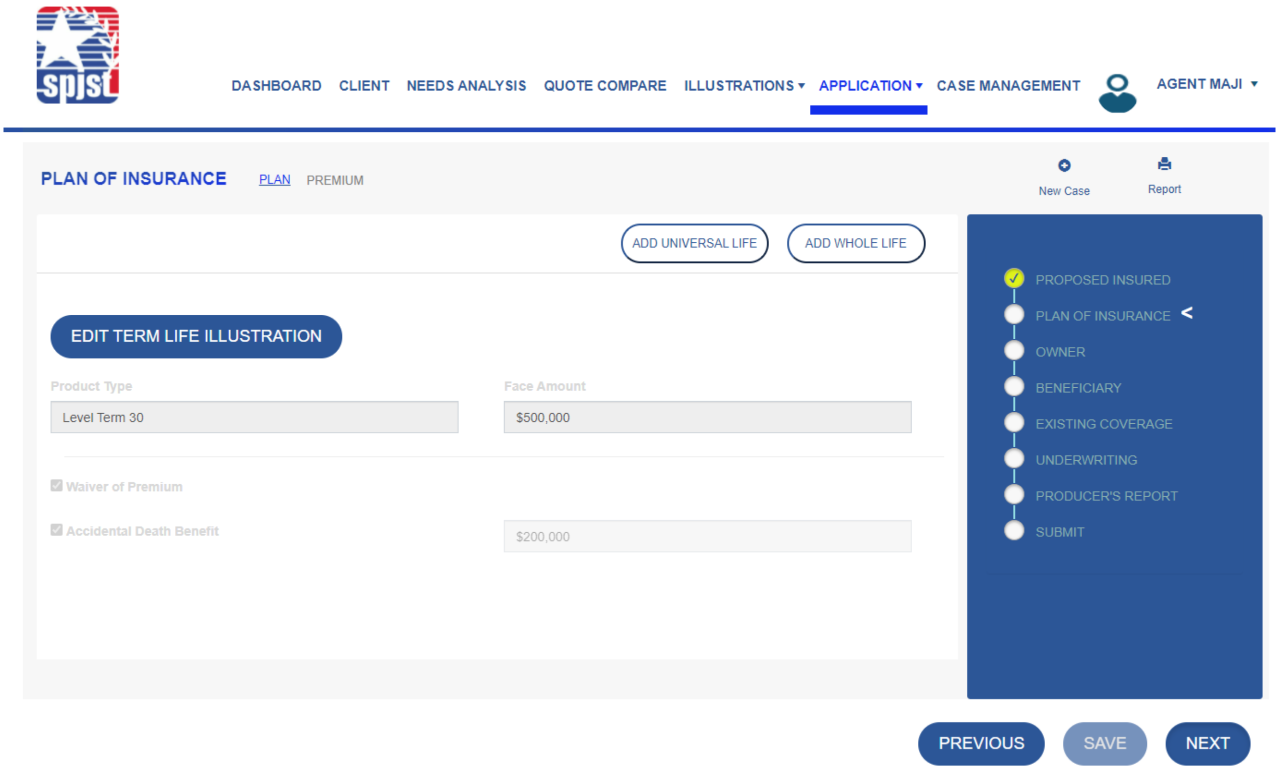
Age and DOB – Non Editable

State of Birth – Editable



Plan of Insurance Page

Plan details will be prepopulated and will be non-editable



User will be able to change selected values after going to illustration module (by clicking on the button above) and recalculate the quote

Navigation to Other pages

Other pages are self-explanatory and can be accessed by clicking next button at the bottom or clicking on a link from right hand navigation

Navigation through Prev or Next vs Right Hand side Link Access

User can navigate from one page to other forward and backward by clicking on Prev and Next button. Prev and Next Button helps user to page by page when all information for all the mandatory field has been entered correctly.

If the user wants to skip a page, user needs to click on one of the right-hand side navigation links based on target screen he wants to visit. Right Hand side navigation link does not check for validation rules and save the page with incomplete information.

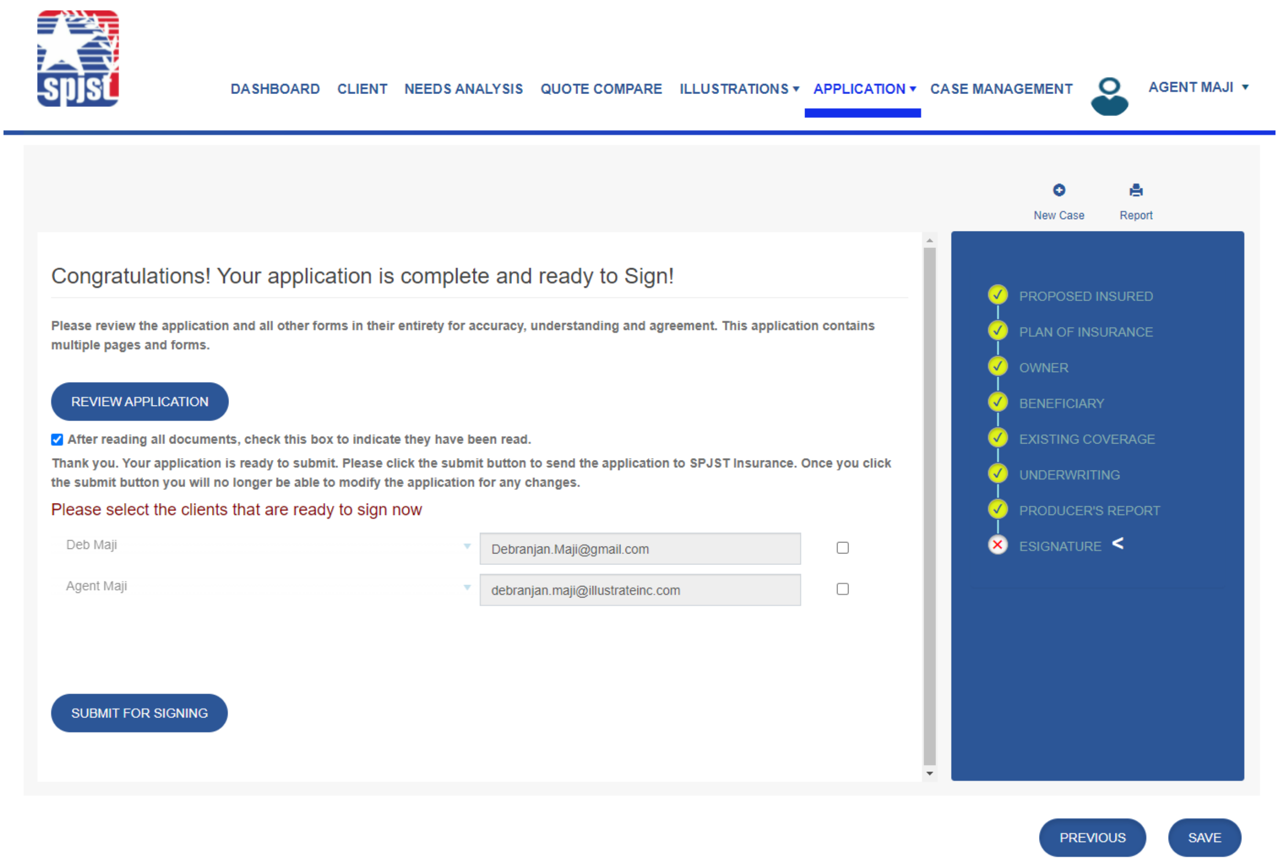
Even if user can navigate to the last page, user will not be able to submit the application unless all the mandatory fields are answered correctly.

Docusign

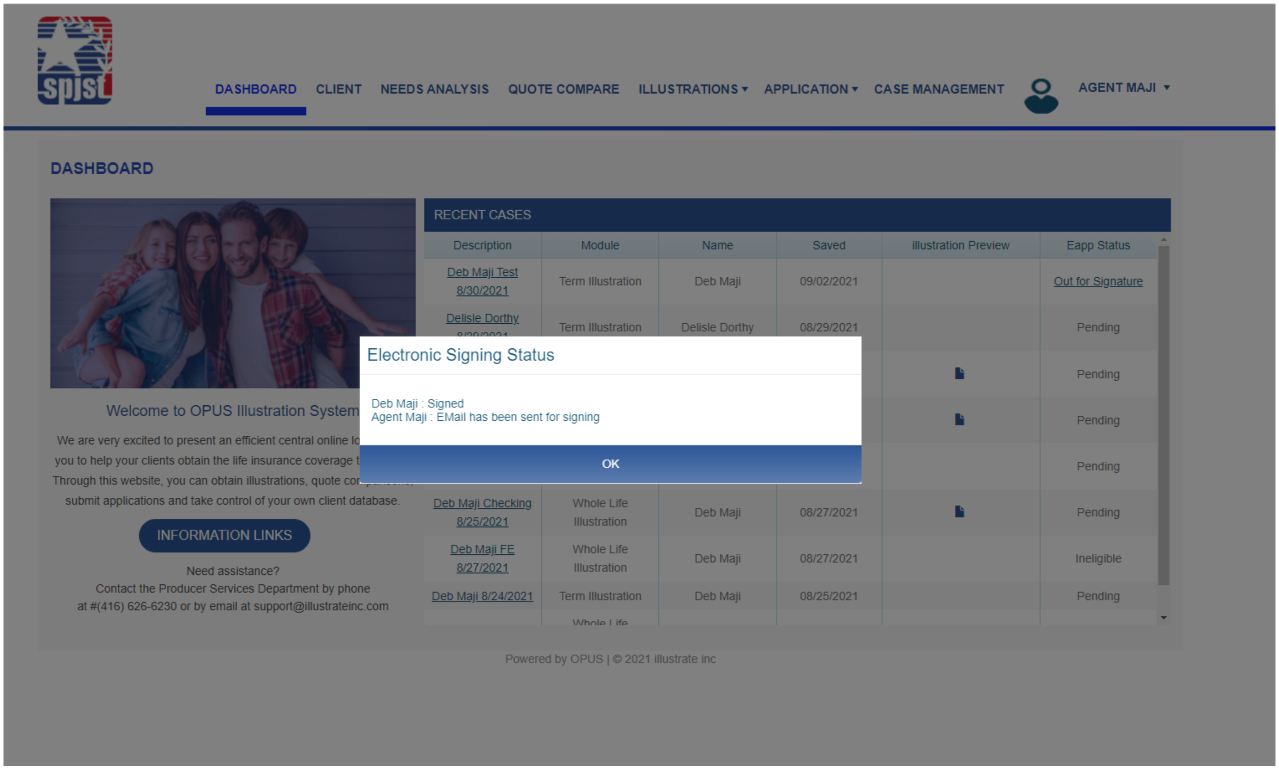
Once the application is complete and reviewed the docusign process for e-Signature can be initiated. There are 2 options for signing.

In Person – In that case stake holders who are present and willing to sign in person have checked against their names and proceed with in person signing.

For Offline email workflow – The agent should not check the checkbox against any stake holder and proceed with submission. The system will initiate email workflow. There is a specific order of signing is pre-defined in the workflow, where the owner signs first and agent signs at last to complete the signing process. When an owner tries to open the document from email, he will be prompted security question before he can open and sign the document. This added layer of security safeguards from possible fraud.



The status of signing process can be tracked from dashboard by clicking the status link against that case.


DASHBOARD
CLIENT
NEEDS ANALYSIS
QUOTE COMPARE
ILLUSTRATIONS
APPLICATION
CASE MANAGEMENT
AGENT MAJI
DASHBOARD
RECENT CASES
Description
Module
Name
Saved
Illustration Preview
Eapp Status
Deb Maji Test 8/30/2021
Term Illustration
Deb Maji
09/02/2021
Out for Signature
Delisle Dorthy
Term Illustration
Delisle Dorthy
08/29/2021
Pending
Pending
Pending
Pending
Deb Maji Checking 8/25/2021
Whole Life Illustration
Deb Maji
08/27/2021
Pending
Deb Maji FE 8/27/2021
Whole Life Illustration
Deb Maji
08/27/2021
Ineligible
Deb Maji 8/24/2021
Term Illustration
Deb Maji
08/25/2021
Pending
Welcome to OPUS Illustration System
INFORMATION LINKS
Need assistance?
Contact the Producer Services Department by phone
at #(416) 626-6230 or by email at support@illustrateinc.com
Electronic Signing Status
Deb Maji : Signed
Agent Maji : EMail has been sent for signing
OK
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