

Life



**NORTH AMERICAN**<sup>®</sup>

A **Sammons** Financial Company

North American Company for Life and Health Insurance<sup>®</sup>



*Simple*  
**SUBMIT**<sup>®</sup> e-app

Agent guide



## Why SimpleSubmit?

North American's SimpleSubmit e-app allows your client to fill out an application, order a paramedical exam, obtain an electronic signature and submit the application electronically. In addition, any required leave-behind forms will be conveniently emailed to your client.


This process assures that your client's application is submitted in good order, which allows North American to begin the underwriting process sooner, get the policy issued more quickly, and pay your commissions faster!

## When to use SimpleSubmit

Before you begin the process, use the below guide to make sure the case meets all of the criteria needed for SimpleSubmit. Cases that don't meet all of the criteria will require a paper application.

<b>Products</b>	All of North American's life insurance products are available via SimpleSubmit.
<b>Face amount</b>	All face amounts are available via SimpleSubmit.
<b>Age</b>	Available for all ages. SimpleSubmit will include questions regarding your client's medical and personal history for ages 0-17.
<b>Owners</b>	Maximum of two (may be the same as the insured)
<b>Beneficiaries</b>	Maximum of five primary; maximum of five contingent
<b>Children's term insurance rider</b>	Maximum of ten children
<b>Existing coverage</b>	Maximum of five other policies
<b>Number of agents</b>	Maximum of six
<b>Existing paramed</b>	An existing exam completed for North American or another company in the past 12 months can be used in conjunction with a SimpleSubmit eApp. If another company exam is indicated within SimpleSubmit, there will be an option to upload the exam documents. If the documents are not uploaded at the time the application is completed, you will be required to provide the exam documents prior to an underwriting decision. SimpleSubmit will include questions regarding your client's medical and personal history when utilizing an exam from another company.
<b>Replacements</b>	Internal and external replacements (exchanges) may be processed through SimpleSubmit. The 1035 exchange form is available for your client to complete via SimpleSubmit. Please be aware some carriers still require an original signature on the 1035 form.
<b>Policy changes</b>	Internal Exchanges and non-underwritten conversions are allowed.
<b>Temporary Insurance Agreement (TIA)</b>	Allowed, subject to the conditions of the TIA. Requires electronic funds transfer (EFT), Military Government Allotment, Civil Service Allotment, or 1035 exchange to bind coverage. TIA is not available for internal exchanges.
<b>Payment type</b>	Collecting a premium check with an eApplication is not allowed. Direct Bill, EFT, Government Allotment or List Bill are allowed.
<b>Email Address</b>	It is strongly recommended to obtain your client's email address as it is required for certain signature methods. If your client does not have an email address, you will be required to physically provide your client with all of the disclosures and leave behind forms required for the application.
<b>State availability</b>	Available in all states
<b>Agent state appointment</b>	North American requires you to be appointed in the state where you will be writing business. If you are not currently appointed in the state where you plan to write business, North American recommends that you submit your contracting paperwork prior to submitting the application. Please note that each state has different requirements for being appointed prior to writing business.

# SimpleSubmit® Helpful Tips

**1 Accessing SimpleSubmit®** – Log on to [northamericancompany.com](http://northamericancompany.com) and click  SimpleSubmit eApp

**2 Pre-qualification screen** – Make sure to completely read the pre-qualifications before completing the electronic application with your client. This will help avoid starting an application that is not supported by SimpleSubmit.

**3 Pop-up blockers** – Be sure to shut off pop-up blockers before starting the electronic application to allow for smoother completion.

**4 Binding coverage** – Applying for a temporary insurance agreement requires payment via electronic funds transfer (EFT). You will need to enter your client's banking information.

**5 Client's email address** – Providing your client's email address is necessary for them to receive:

- All required disclosures and forms with no action needed from you
- A copy of the signed application packet once all signatures are collected
- The "Next Steps" flyer

**6 Convenient online paramed scheduling** – If required, the online scheduling tool allows for appointment requests to be made conveniently online! APPS and ExamOne are two great vendors available at this time. The online scheduling tool is directly linked to the paramed company you choose and will function differently, depending on which company is chosen.

Prompts on the screen will walk you through the scheduling and confirmation process. You can opt to bypass the online scheduling tool and schedule the exam with an approved vendor of your choice. Traditional underwriting in SimpleSubmit must have the medical questions completed by the paramedical examiner. Paramed status information will update on your Pending Business Report. Remember, if the case is unlocked for any reason, the paramed order is cancelled and must be rescheduled.

**7 Signing flexibility** – Wrap up your sale with a face-to-face e-signature (either click-to-sign or finger signature on tablet). If it's not a face-to-face sale, then you may choose email e-sign.

*Please Note:* If the email e-signature option is selected, the application will not be submitted until all signatures (your client's and yours) are completed. This means the case status will not be available on your Pending Business Report until the signature process has been completed. This takes approximately 24 - 48 hours.

**8 Policy number** – Once the application has been locked, a policy number will be provided on the screen above the lock button.

**9 Policy Change**

- Internal Exchanges are available by selecting Internal Exchange on beginning screen
- WriteAway and Online Part 2 are not currently available
- All replacement documentation will need to be provided
- Temporary Insurance Agreement (TIA) does not apply

**10 Selecting Purpose of Coverage** – Select "Business" if the case is for Executive Benefits, Business Preservation, or Business Transition. Select "Estate Preservation" for cases using one of these designs: Irrevocable Life Insurance Trust, Spousal Lifetime Access Trust, or Charitable Planning - Charitable Remainder Annuity Trust. Additional options are for income replacement, personal, or other.

## Support

### Pending cases

For issues related to pending cases, agents should contact their managing general agents. Managing general agents should contact their dedicated North American New Business team.

### Technical issues

For technical problems related to SimpleSubmit, please contact iPipeline at 800-641-6557 or email at [support@ipipeline.com](mailto:support@ipipeline.com).

### Case design and set up

For questions about case design, or for agents who need assistance setting up SimpleSubmit, please contact Sales Support at 800-800-3656 or email [SalesSupport@nacolah.com](mailto:SalesSupport@nacolah.com).

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