

How To Guide: Complete eOffer Step by Step - Life

Summary: The electronic Policy Offer tool provides immediate alerts to the Producer, Agency Contact and or General Agent (GA) of the underwriter's approval on a proposed insured for Life and Disability policies. An additional guide is available on the [Step by Step process for Disability](#) cases... LINK DI QRC

<p>Benefits</p>	<ul style="list-style-type: none"> • Provides a consistent Life and Disability process and experience • Flexibility in policy configuration • Rapid notification on the acceptance of the offer to the Home Office for quicker issuing • Decrease for reissue requests and unpaid changes • Easy access to iPipeline and both Life and DI illustration systems
<p>Step 1: Receiving the Offer</p> <p>Notes: The deadline to respond to an offer is 45 days from the approval date (or less if limited by underwriting). Contact underwriting to revive an offer.</p> <p>Reminder alerts generate after 7 days and 14 days if no action is taken and then 5 days prior to the deadline date.</p>	<p>An alert of the approval will be sent through email and indicated on the GOL Dashboard.*</p> <p>To view the eOffer Dashboard on GOL,</p> <ol style="list-style-type: none"> 1. Select Dashboard 2. Select New Business 3. Select EOFFER/EPOLICY DELIVERY 4. Select Offer summary to view a count of active transactions 5. Select Details to view a list of offers you can view, OR 6. Select To Sign-In to eOffer Click Here in the email to view the offer for a specific policy. <div data-bbox="462 787 722 1165" data-label="Image"> </div> <div data-bbox="730 787 1404 997" data-label="Image"> </div> <div data-bbox="876 1039 1534 1806" data-label="Image"> </div> <p>*Producers and agency staff currently provisioned for ePolicy Delivery on GOL will automatically receive access to eOffer. Access to eOffer matches the access level set with ePolicy Delivery and recognizes GOL Units. If you do not have GOL access or need to change your access level contact your agency security administrator.</p> <p>Agency users can set a preference to adjust the emails they want and do not want to receive. Click here to learn about adjusting your email alert preferences.</p>

How To Guide: Complete eOffer Step by Step - Life

Step 2: Reviewing the Policy Approval Details

*If you want an eligible case to be shopped with the reinsurers, then take action to return the offer and select 'returning for reinsurance consideration' as the reason (See step 4 below)

Carefully review all sections on the Policy Offer Details prior to submitting to Home Office for issuing. Upon review of all sections a decision must be determined to either Accept, Make Changes or Return the offer.

1. Displays **case specific** details including insured's name, offer expiry (deadline) date, etc.
2. **Total Benefit Amount** displays the benefit amount originally requested as well as the benefit amount approved. This amount is the sum of the base coverage and applicable riders (additional policies also add to the sum).
3. **Insured/Policy Details** should be verified to ensure we have the correct information important to issue the contract correctly.
4. **Underwriting Approval** displays the approval details including coverages, whole life, term and UL/VUL ratings, extra ratings, an explanation the decision and specifies if the case is eligible for reinsurance*.
5. **Riders Applied For** shows riders approved, rated, and limited with amounts listed and riders not approved.
6. The **Policy Details** tab allows you to view the Product Type, Product, Base Policy Face Amount, and Billing Mode. This tab also allows you to type in any Special Issue Instructions.
7. The **View Outstanding Issue Requirements/Attach Documents** tab displays outstanding issue requirements and includes links to access Applications & Forms through iPipeline and the GPS Illustration System.
8. The **Submit the Above Policy for Issue** button allows you to submit the eOffer instructions if you wish to have the case issued as approved.
9. The **Change Policy Details Above** button allows you to change the Product, Base policy face amount, Riders, and Billing mode.

The screenshot displays the 'Policy Offer Details' interface with the following sections and callouts:

- 1:** Insured Name: Save O'Test; Response Required By: 01/27/2024; Servicing Producer: HOWARD BRACHFELD; Policy Number: 4875003.
- 2:** Total Benefit Amount: Sum of base coverage, additional policies and applicable riders/dividends. Requested Amount: \$750,000; Approved Amount: \$750,000. Includes a 'Send to Producer' button.
- 3:** Insured/Policy Details: Date Of Birth: 06/06/1985; Current Age: 38; Gender: MALE; Contract State: NJ; Insurance Age: 38; Case Type: N/A.
- 4:** Underwriting Approval: Amount Applied For: 750000; Approved TAAR: 750000; Whole Life / VUL / UL Rating: Standard; Term Rating: Flat Extra: AUD Letter Mail Date: 2024-01-17T13:26:47.600; Policy is Eligible for Reinsurance?: No; Rating Explanation: because.
- 5:** Riders Applied For: Approved: Renewable Term Rider 10 Year Amount: 250000.0; Rated: None; Limited: None; Not Approved: None.
- 6:** Policy Details: Main Policy - 4875003; Product Type: Whole Life; Product: L121 (2022); Base Policy Face Amount: \$500,000.00; Billing Mode: Annual.
- 7:** View Outstanding Issue Requirements/Attach Documents.
- 8:** Submit the Above Policy for Issue button.
- 9:** Change Policy Details Above button.

Additional elements include a 'Special Issue Instructions' field with a note: '(Optional) Enter notes for policy issue. Also, be sure to check the "View Outstanding Issue Requirements / Attach Documents" tab for further details.' and a 'Return Approval Do Not Issue' link.

How To Guide: Complete eOffer Step by Step - Life

Step 3A: Accepting the Offer – with No Changes

Notes:

Links to **Application & Forms- iPipeline** and **GPS Illustration System** are available

Do not attach an illustration. Instead, it's recommended that an eSignable illustration be submitted via the GPS system to ensure the policy is later eligible for electronic policy delivery.

*When a policy is eligible for back dating to save age it will be displayed on the Notes/Special Instructions tab

When proceeding to accept the underwriting offer without changes or as applied, follow the steps below:

1. Review the list of outstanding issue requirements on the **View Outstanding Issue Requirements/Attach Documents** tab if any.
2. To attach and submit a PDF document, select **Browse** to select the file, then select **Upload**. Up to five PDF files can be attached.
3. Enter special note or issue instructions if desired, then select **Submit the Above Policy for Issue**. to send the issue instructions to the Home Office. An email notification is generated when a case is Submitted for Issue.

Insured Name: Emerald tjore
Response Required By: 01/31/2024
Servicing Producer: HOWARD BRACHFELD
Policy Number: 4874470

Total Benefit Amount
 Sum of base coverage, additional policies and applicable riders/dividends
Requested Amount: \$550,000
Approved Amount: \$550,000
[Print/Download Screen](#)
[Send to Producer](#)

Insured/Policy Details

Date Of Birth:	10/12/1982
Current Age:	41
Gender:	MALE
Contract State:	AZ
Insurance Age:	41
Case Type:	N/A

Outstanding Issue Requirements

If a change was made to the policy details, there may be additional requirements not currently displayed. If a revised illustration is needed, generate an illustration so the policy is eligible for electronic delivery.

- Existing Insurance
- Consumer Report
- Notice and Consent
- Application

Quick Links

- Application & Forms - iPipeline
- GPS Illustration System
- Life Product Portfolio Guide
- Life Underwriting Medical Requirements Guide (Pub 4501)

Attach Documents

The file type supported is ".PDF". The maximum size for all attachments is 15MB. Do not attach documents that are password protected.

[Browse...](#)
[Upload](#)

Insured Name: Emerald tjore
Response Required By: 01/31/2024
Servicing Producer: HOWARD BRACHFELD
Policy Number: 4874470

Total Benefit Amount
 Sum of base coverage, additional policies and applicable riders/dividends
Requested Amount: \$550,000
Approved Amount: \$550,000
[Print/Download Screen](#)
[Send to Producer](#)

Insured/Policy Details

Date Of Birth:	10/12/1982
Current Age:	41
Gender:	MALE
Contract State:	AZ
Insurance Age:	41
Case Type:	N/A

Underwriting Approval

Amount Applied For:	550000
Approved TAAR:	550000
Whole Life / VUL / UL Rating:	
Term Rating:	Elite
Flat Extra:	
AUD Letter Mail Date:	2024-01-09T15:51:31.184
Policy is Eligible for Reinsurance ?:	No
Rating Explanation:	Approved at best rates!

Main Policy - 4874470

Product Type:	Whole Life
Product:	L121 (2022)
Base Policy Face Amount:	\$550,000.00
Billing Mode:	Annually

Special Issue Instructions:

(Optional) Enter notes for policy issue. Also, be sure to check the "View Outstanding Issue Requirements / Attach Documents" tab for further details.

[Submit the Above Policy for Issue](#) [Change Policy Details Above](#) [Return Approval Do Not Issue](#)

How To Guide: Complete eOffer Step by Step - Life

Step 3B: Accepting the Offer – With Changes Within Approval Limits

Notes:

When adding a rider that requires a form (e.g. IPR) must be retrieved from iPipeline, signed by the client and uploaded prior to issuance – See Step 3A

The outstanding issue requirements is as of time of approval. New requirements based on configuration changes will not be reflected.

When proceeding to accept the underwriting offer **with** configurations follow the steps below:

1. Select **Change Policy Details Above**
2. Make the **allowable** configurations*
3. Choose **Add Another Policy** when issuing multiple policies**
4. Add all **necessary** policies
5. Select **Save Changes** to save your changes.
6. Continue to proceed to view requirements /attach documents and submission as identified in Step 3A.

Insured Name: Emerald Ujore
Response Required By: 01/31/2024
Servicing Producer: HOWARD BRACHFELD
Policy Number: 4874470

Total Benefit Amount:
 Sum of base coverage, additional policies and applicable riders/dividends
Requested Amount: \$550,000
Approved Amount: \$550,000

Insured/Policy Details:
 Date Of Birth: 10/12/1982
 Current Age: 41
 Gender: MALE
 Contract State: AZ
 Insurance Age: 41
 Case Type: N/A

Underwriting Approval:
 Amount Applied For: 550000
 Approved TAAR: 550000
 Whole Life / VUL / UL Rating:
 Term Rating: Elite
 Flat Extra:
 AUD Letter Mail Date: 2024-01-09T15:51:31.184
 Policy is Eligible for Reinsurance?: No

Policy Details:
Main Policy - 4874470
 Product Type: Whole Life
 Product: L121 (2022)
 Base Policy Face Amount: \$550,000.00
 Billing Mode: Annually

Special Issue Instructions:
 (Optional) Enter notes for policy issue. Also, be sure to check the "View Outstanding Issue Requirements" tab for further details.

Buttons: Submit the Above Policy for Issue, **Change Policy Details Above** (1), Return Approval Do Not Issue

Main Policy - 4874470

Product Type: Whole Life

Product: L121 (2022)

Base policy face amount: \$ 550000

Dividend option: A: Cash Payment

Riders:

- Accidental Death Benefit (2)
- Waiver of Specified Amount
- Exchange of Insured
- Select Security
- EABR
- Waiver of Premium
- 10 Year ART Waiver
- Interim Term
- Long Term Care Services
- Terminal Accelerated Benefit
- 10 Year ART
- Index Participation Rider
- 15 Year Decreasing Term Rider
- 15 Year Decreasing Term Waiver
- GIO Plus Rider
- GIO Rider
- Applicant Waiver
- Long Term Care Services (2022)
- Paid-Up Additions Rider

Billing mode:

- Semi-Annually
- Quarterly
- Monthly EFT
- Annually

Buttons: Add Another Policy (3), Save Changes (5)

*Allowable Configurations

- Product
- Base Policy Face Amount¹
- Dividend Option
- Amount for Options Q & R
- Add and Remove Riders
- Amounts or percent's for riders
- Billing Mode
- Insurance Test (UL & VUL only)
- Death Benefit Option (UL & VUL only)

¹Policies configured higher than the approved amount will be reviewed by underwriting (Main policy plus Additional(s)).

Policies with Limited Configurations

1035, Term Conversions, Multi-Life and Pension Trust Policies –

Allowed changes: None. Changes to these application types will need to be specified in the Special Instructions section in eOffer.

**Adding Multiple Policies

The Add Another Policy button allows for up to 2 Additional policies and 1 Alternate policy to be added over the Main Policy (for a total of 4 policies). Click REMOVE if an Additional or Alternate policy is no longer desired.

How To Guide: Complete eOffer Step by Step - Life

Step 4: Returning the Offer

Note:

An email notification is generated when a return is completed that includes the return reason.

Follow the steps below to **return** an offer:

1. Select **Return Approval Do Not Issue**
2. Choose the appropriate **reason***
3. Select **Return approval**

Insured Name: Emerald tjore Response Required By: 01/31/2024 Servicing Producer: HOWARD BRACHFELD Policy Number: 4874470	Total Benefit Amount <i>Sum of base coverage, additional policies and applicable riders/dividends</i> Requested Amount: \$550,000 Approved Amount: \$550,000 Print/Download Screen Send to Producer
Insured/Policy Details <ul style="list-style-type: none"> Date Of Birth: 10/12/1982 Current Age: 41 Gender: MALE Contract State: AZ Insurance Age: 41 Case Type: N/A 	Policy Details <ul style="list-style-type: none"> View Outstanding Issue Requirements/Attach Documents Main Policy - 4874470 <ul style="list-style-type: none"> Product Type: Whole Life Product: L121 (2022) Base Policy Face Amount: \$550,000.00 Billing Mode: Annually Special Issue Instructions: (Optional) Enter notes for policy issue. Also, be sure to check the "View Outstanding Issue Requirements / Attach Documents" tab for further details.
Underwriting Approval <ul style="list-style-type: none"> Amount Applied For: 550000 Approved TAAR: 550000 Whole Life / VUL / UL Rating: Term Rating: Elite Flat Extra: AUD Letter Mail Date: 2024-01-09T15:51:31.184 Policy is Eligible for Reinsurance?: No 	<div style="text-align: right;"> 1 Submit the Above Policy for Issue Change Policy Details Above Return Approval Do Not Issue </div>

Return Approval

When returning an approval, any documents previously attached will be cleared and detached from this return.

Please indicate why you are returning this case.

Client does not want the policy.
(The home office will close the case)

2

Return for risk reconsideration.
(The agency will contact the underwriter separately)

[Cancel](#)

[Return approval](#)

3

*Reasons for Returns:

- Returning for Risk Consideration
- Client did not accept the offer
- Returning for reinsurance consideration. *Available when the underwriter indicates the policy is eligible for reinsurance in the Underwriting Offer section.*

Policy Types Excluded from eOffer

All Individual Life Policies are eligible for eOffer except as noted below:

- Underwriting Inquiry & Informals
- Survivorship
- Cases with DuoGuard Rider
- Pension Trust Retirement Annuity

These policies should continue with the current process for receiving underwriting decisions through the Work Items in Straight Through Process (STP) to the agency contact.