

Life



Midland National® Life Insurance Company

exactApp[®] eApp

Agent guide



Why ExactApp?

Midland National's ExactApp eApp 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 Midland National to begin the underwriting process sooner, get the policy issued more quickly, and pay your commissions faster!

When to use ExactApp

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

Products	ExactApp is available for all of Midland National's Term, and Indexed Universal Life insurance products.
Face amount	All face amounts are available via ExactApp.
Age	Available for all ages. ExactApp will include questions regarding your client's medical and personal history for ages 0-17.
Owners	Maximum of two (may be the same as the insured)
Beneficiaries	Maximum of five primary; maximum of five contingent
Children's term insurance rider	Maximum of ten children
Existing coverage	Maximum of five other policies
Number of agents	Maximum of six
Existing paramed	An existing exam completed for Midland National or another company in the past 12 months can be used in conjunction with an ExactApp eApp. If another company exam is indicated within ExactApp, 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. ExactApp will include questions regarding your client's medical and personal history when utilizing an exam from another company.
Replacements	Internal and external replacements (exchanges) may be processed through ExactApp. The 1035 exchange form is available for your client to complete via ExactApp. Please be aware some carriers still require an original signature on the 1035 form.
Policy changes	Internal Exchanges and non-underwritten conversions are allowed.
Temporary Insurance Agreement (TIA)	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.
Payment type	Collecting a premium check with an eApplication is not allowed. Direct Bill, EFT, Government Allotment or List Bill are allowed.
Email Address	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.
State availability	Available in all states and territories.
Agent state appointment	Midland National 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, Midland National 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.

ExactApp Helpful Tips

1 Accessing ExactApp – To access ExactApp log on to midlandnational.com and click  ExactApp

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 ExactApp.

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 ExactApp 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 assigned New Business team.

Technical issues

For technical problems related to ExactApp, please contact iPipeline at 800-641-6557 or email at support@ipipeline.com.

Case design and set up

For questions about case design, or for agents who need assistance setting up ExactApp, please contact Sales Support at 800-843-3316, Option 2, or email salesupport@life.midlandnational.com.

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Indexed Universal Life insurance products are not an investment in the "market" or in the applicable index and are subject to all policy fees and charges normally associated with most universal life insurance.

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