MIDLAND NATIONAL ®
A **Sammons** Financial Company

WriteAway ®
U N D E R W R I T I N G

Online Part 2 Application FAQs

This guide is designed to prepare you to help your clients with any questions they have while completing the WriteAway Online Part 2 Application.

- **Can the client choose to opt out of the Online Part 2?**
  We are currently not allowing an opt-out option. In order to be competitive, we must continue to advance technologically and offer new innovative ways to complete the application process. These enhancements can help us keep our product prices low.

- **What if my client is unable to complete the Application Part 2 online?**
  When completing the e-application, you will have the opportunity to provide the following details:
    - My client is not fluent in English.
    - My client has a visual impairment or technical limitation.

  When these items are identified, the case will be directed to complete the Application Part 2 via telephone interview. If your client is unable to complete the Application Part 2 online for any other reason, please contact New Business.

- **How do I know if the email was sent to the client to complete the Online Part 2?**
  All statuses for the Online Part 2 will be available on the Pending Business Report when you click the Application Part 2 requirement. When the email has been sent to your client, the status will state: *Initial Online Part 2 link emailed to proposed insured.*

- **What if my client cannot find the email to complete the Online Part 2 or needs another email to be sent?**
  We suggest checking their spam folder first. The email will come from lifeapplication@midlandnational.com and the subject line will read: "Hey [Insured's First Name], the next step in your Midland National life insurance application is waiting for you." If they're still unable to locate the email, contact New Business to have the email resent.

- **What if my client needs the Online Part 2 email sent to a different email address other than what was provided on the application?**
  Contact New Business with the updated email address. New Business will update the email address and send a new email to complete the Online Part 2.

  When the Online Part 2 email has been re-sent, the following status will display on the Pending Business Report: *Online Part 2 link emailed to proposed insured.*

- **My client received an error stating the link in the email is no longer valid. What can I do to help them?**
  When New Business updates the client's email address and the client attempts to access the link that was sent to a previously provided email address, your client will receive an error message stating: *This link is no longer valid. Please check your email for a more recent link to access your Online Part 2 Application.*

  When your client receives this message, direct them to access the most recent email that has been sent to them. If your client needs the link resent, please contact New Business.

  In addition, the following status will display on the Pending Business Report when you click the Application Part 2 requirement: *The proposed insured attempted to access the Online Part 2 Application through the expired email link. A new email was sent due to an update to the proposed insured's email address. Please be sure your client used the newest email to complete the Online Part 2 Application.*

- **Will any reminders be sent to my client to complete the Online Part 2?**
  If your client has not completed the Online Part 2 within 7 calendar days of the first email being sent, New Business will send another email to your client with a link to complete the Online Part 2. Another follow-up email will be sent to your client if they have not completed the Online Part 2 within 14 calendar days.

In addition, the following status will display on the Pending Business Report when you click the Application Part 2 requirement: *Online Part 2 not completed, reminder email sent to proposed insured.*

New Business will continue to follow up with you periodically until this requirement has been completed.

- **How do I know that my client was able to access the Online Part 2 successfully?**
  After your client has validated their demographic information and has entered the Online Part 2, the following status will display on the Pending Business Report when you click the Application Part 2 requirement: *Online Part 2 accessed by proposed insured.*

- **What is the demographic information my client must provide when accessing the Online Part 2?**
  The client will need to provide their legal name as it was provided on the application, date of birth, and social security number.

- **If my client cannot get past the authentication screen when trying to input their demographic information, how can I help them?**
  If your client tries to validate their demographic information but the validation fails, your client will receive an error message stating: *Unfortunately, we cannot locate your application with the information provided. If you feel you are entering the information correctly, please contact your agent.*

  When your client receives this message, confirm their legal name, date of birth, and social security number. If it is determined that the client is inputting their information incorrectly, direct them to re-access the link to input their correct demographic information. If it is determined that the demographic information on the application needs to be updated, contact New Business with updates. After updates have been made, direct your client to re-access the link to complete the Online Part 2.

  In addition, if the client makes three failed attempts within a short period of time the following status will display on the Pending Business Report when you click the Application Part 2 requirement: *Proposed insured has attempted to access the Online Part 2. The information provided does not match our records. Confirm the proposed insured's legal name, date of birth, and social security number; provide confirmation to New Business.*

- **If my client partially completes the Online Part 2 and re-accesses it later, will the previously entered data be saved?** Yes, that data will be saved. When the client re-accesses the Online Part 2, they will need to re-authenticate and navigate to where they left off.

- **If my client received an error stating the application is not available at this time, what can I do to help them?**
  The following scenarios will generate this message: *Your application is not available at this time. Please contact your agent with any questions.*

  - The case is closed incomplete and your client tries to re-access the Online Part 2.
  - New Business has waived the Application Part 2 requirement and your client tries to re-access the Online Part 2.
  - The client has completed the Online Part 2, the case is no longer in a pending status, and the client tries to re-access the Online Part 2.

  When your client receives this message, identify why they are trying to re-access the Online Part 2. If changes or additions are needed, contact New Business with those additional details. If trying to access a case that is closed incomplete, contact New Business to determine if the case can be reopened.

  In addition, the following status will display on the Pending Business Report when you click the Application Part 2 requirement: *Insured attempted to access the Online Part 2 Application; however, the policy is no longer in a pending status. Please contact New Business for assistance.*

- **If my client received an error stating the application has already been completed, what can I do to help them?**
  If your client tries to re-access the Online Part 2 when it has already been completed, your client will receive an error message stating: *Our records indicate you have already completed this part of the application process, please contact your agent with any questions or changes.*

  When your client receives this message, identify why they are trying to re-access the Online Part 2. If changes or additions are needed, contact New Business with those additional details.

  In addition, the following status will display on the Pending Business Report when you click the Application Part 2 requirement: *Proposed insured attempted to access the Online Part 2 Application; however, the Online Part 2 Application has been completed. If changes are necessary, please contact New Business.*

- **How do I know that the Online Part 2 was completed and New Business received it?**
  New Business will receive the completed Application Part 2 within one business day of the client completing the Online Part 2. When it is received, the Application Part 2 requirement will be received and the following status will display on the Pending Business Report when you click the Application Part 2 requirement: *Online Part 2 completed.*

- **After my client has signed and submitted the Online Part 2, how can they obtain a copy?**
  You can contact New Business to have a copy of the completed Application Part 2 sent to your client.

- **If my client received an error stating the application is not available at this time due to system maintenance, what can I do to help them?**
  The message, *"Your application is not available at this time due to system maintenance. Please try again later"* will display when the website is down.

  Please instruct your client to try again at a later time. If still unavailable after 24 hours, contact New Business.

- **What happens if the email address my client provided on the application is invalid?**
  When the client's email address is invalid, the Online Part 2 email will be returned as undeliverable to New Business. New Business will contact you to obtain a valid email address for the client.

- **Is it possible to submit a partially completed Online Part 2?**
  All questions on the Online Part 2 must be fully completed before submission.

- **After the Online Part 2 is completed, what happens with the information?**
  The information will be populated to an Application Part 2 form, which will be made a part of the policy.

- **How long will it take my client to complete the Online Part 2?**
  The average time to complete the Online Part 2 is 10-15 minutes. This will vary based on your client's lifestyle and medical history.

- **Can my client complete the Online Part 2 on their mobile device or tablet?**
  Yes, the Online Part 2 is accessible on all types of devices.

For questions specific to WriteAway,
please refer to the WriteAway Question and Answer Guide.

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