WriteAway®
UNDERWRITING

Online Part 2 with Agent Assist

- Currently only available on **Strategic Accelerator® IUL 3** and **Strategic Accumulator® IUL** 3
- Not available in California
- Replaces the teleinterview

Midland National is working to make all currently marketed products available with Agent Assist.

Online Part 2 Application FAQs

This guide is designed to help with questions while completing the WriteAway® Online Part 2 or as you work with your client to complete the Online Part 2 with Agent Assist.

- **Can the client choose to opt out of the Online Part 2?**
  Clients cannot opt out of the Online Part 2, as it is essential for enhancing turnaround times and identifying the most suitable underwriting path. This digital approach minimizes the risk of human error and helps keep product pricing competitive by leveraging automation. Continual technological advancements in our application process is vital for a growing customer base of digital natives, who prefer online and mobile-friendly experiences. The Online Part 2, with its easy-to-use questionnaire, is designed to meet these expectations while ensuring efficiency and accuracy in the application process.
- **What if my client is unable to complete the Application Part 2 online?**
  If your client is not fluent in English, has a visual impairment, or technical limitation, they will be directed to complete the Online Part 2 via telephone interview. If your client is unable to complete the Online Part 2 online for any other reason, please contact New Business.

  For products eligible to use Online Part 2 with Agent Assist, this will replace the teleinterview.
- **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 Online Part 2 requirement.
- **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 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.
- **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. This message will also be shown if the case status is no longer pending (closed, incomplete, withdrawn, etc.).

  Please instruct them to access the most recent email sent to them. If you client needs the link resent, please contact New Business.
- **Will any reminders be sent to my client to complete the Online Part 2?**
  New Business will send follow-up emails as time passes and the Online Part 2 is not completed. 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?**
  The Pending Business status will update after your client has validated their demographic information and started the Online Part 2.
- **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.

  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.

- **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 Online Part 2 is accessed again, you or the client will need to re-authenticate and navigate to where they left off.
- **If my client receives an error when trying to access the Online Part 2, what can I do to help them?** The Pending Business status for the case will update to reflect the issue. Please contact your New Business team for the current status of the application.
- **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 Online 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?** 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.

Agent Assist

When this option is selected, the Online Part 2 email is sent to the email address stored within our agency system (even if a different email address is submitted on the eApplication). In this process, the agent completes the medical and lifestyle history questionnaire alongside the client. You will log into the Midland National site, select how the client will sign, and then work with your client to fill out the questionnaire.

If you would like to use a different email address in the future, please contact Agency Services to request an update to your contracting information.

How will my client review and sign the Online Part 2?
If you selected the email option for eSignature, once you have electronically signed the Online Part 2, a personalized email will automatically be sent to your client's email provided on the application. This link will be specific for each client and will take them to a website where they can review and sign the Online Part 2.

If you selected to sign face-to-face, once you have electronically signed the Online Part 2, you will verify your client's identity and read instructions on the eSignature process. The client will then review and sign the Online Part 2 within the same session.

If I selected to complete the Online Part 2 with Agent Assist, but have changed my mind, can I have the link sent to my client instead?
Yes. Please contact your New Business team to have the Online Part 2 link emailed to your client. If you have completed any portion of the questionnaire, your answers will be saved and they can continue where you left off.

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