

Our Platform – Onboarding and New Business

Frequently Asked Questions



Let's get down to business. This guide will provide you with the information you need to do business quickly and easily with Aspida Life Insurance Company. We took out all the extra words so you can scan and find exactly what you need.

Onboarding

- General

- Will IMOs be notified of NIGO issues for contracting and licensing?
 - IMOs will be ccd on follow up communications. Only the producer will receive the initial NIGO notice. IMOs can always view the most up to date information via the book of business or the annuity detail report

- Principal/Admin:

- How do I add admins and insurance producers to my roster?
 - Navigate to the Roster Management page. Click Add to Roster and complete all fields.
- How do I edit my agency's address and contact information?
 - Navigate to the Roster Management page. Click Edit Agency, make any necessary updates, and click Save.
- How do I add licenses to my agency?
 - We pull licenses directly from NIPR, so all of your licenses are already on file. If you receive a license in a new state, please reach out and we will refresh the feed to update your profile.
- How do I request an appointment for my agency?
 - We preappoint agencies in all states where an appointment is necessary, so you won't need to request any appointments.
- How can I view my downlines?
 - Navigate to the Roster Management page. Under the Downline Agencies tab, you can view your immediate downline agencies. If you click on one of them, you can also view that agency's downline agencies.
- Where do I find a producer's agent number?
 - A producer's NPN is their agent number in our system.

Our Platform – Onboarding and New Business

Frequently Asked Questions



- **How do I know a producer's requirements are completed?**
 - To view a specific producer's requirements, search their name to pull up their profile and navigate to their requirements page. You can also view your agency's hierarchy report to see a full list of the current status of all your producers. This report can also be exported.
- **How can I see a producer's pending business?**
 - Navigate to Book of Business page. This page allows you to see your entire downline's applications in progress, pending business, and issued business. You can then filter that to an individual producer level.
- **How can I view an agent's unsubmitted application?**
 - Navigate to the book of business page, find the application you want to view, and click the eye next to it.
- **How can I view a pending application's status?**
 - Navigate to the book of business page, click on the pending tab, and then click on the application you wish to see. A popup will show the status of application requirements and if any outstanding items are needed
- **How do I update a producer's Errors & Omissions Insurance, Anti-Money Laundering Training, Annuity Suitability Training, or Best Interest Training?**
 - Navigate to the requirements page on the producer's profile, click the requirement you need to update, complete the required fields and/or uploads, and hit submit.

- Insurance Producer:

- **How do I update my Errors & Omissions Insurance, Anti-Money Laundering Training, Annuity Suitability Training, or Best Interest Training?**
 - Navigate to the requirements page on your profile, click the requirement you need to update, complete the required fields and/or uploads, and hit submit.
- **How do I update my address and contact information?**
 - Navigate to the my profile page and click the profile tab. Update any necessary information and click save.

Our Platform – Onboarding and New Business



Frequently Asked Questions

- **How do I request an appointment?**
 - Navigate to the my profile page and click the Appointments tab. Click request preappointment and select the state. Note: Aspida will only appoint in preappointment states (Kentucky, Montana, Pennsylvania, and Wisconsin.) All other state appointments will be submitted at the same business is submitted in the state.
- **How can I view my book of business?**
 - Log into your Producer Portal and navigate to the Book of Business on the left side view. You will be able to review your applications in progress, pending, issued, and withdrawn business here.
- **Will producers be notified when requirements are complete and they are ready to sell?**
 - Producers currently
- **How do I begin an application?**
 - Once all requirements have been completed in your Producer Portal, click "Application" on the left-hand side to be taken to the eApplication. Select the product, ownership type, signed state, state of residence, and if there will split commissions. Click confirm to begin your application.
- **Where can I make a request on behalf of my client?**
 - In your Producer Portal, click on the Resource Center on the left-hand side. The Resource Center allows you to view helpful articles as well as submit requests to our team before and after the eApp is submitted.

Illustration

- **How do I create an illustration?**
 - Click illustration on the left-hand side and complete the required fields.
- **Can my Illustration be saved to create an eApp?**
 - No, it cannot. Please download and save a copy of your Illustration after it is run.

General Business

- **Is there a paper form?**

Our Platform – Onboarding and New Business



Frequently Asked Questions

- We are excited to offer a fully digital application and experience! This means we do not have a paper form for applications and do not accept any mailed in eApplications. Doing so enables us to provide a faster, more informative experience for you and the client utilizing helpful tools like our new business status tracker.
- **What information is needed during the eApp?**
 - You can see our “What do I need for an eApplication?” handout to view all the items needed.
- **What if I'm missing something to complete the eApp?**
 - Applications cannot be submitted until all parts are filled in correctly. Our eApp saves your information automatically, so you can return at any time to complete missing information.
- **Can I start multiple applications at once?**
 - Yes, you can start and save multiple eApps at once - there is no limit. Any applications that have been started will be available on your Book of Business page under the Apps in Progress tab. There is also no limit to the number of eApps that a client can have.
- **My client wants to invest in an additional contract, is their information saved or do I have to start an app from scratch?**
 - At this time, you will need to start a new application and enter in information again.
- **Can I sign for my client?**
 - No one other than the client should sign for the application as this is forgery and can have legal ramifications.
- **Can I have a split agent?**
 - Yes! You can have up to 3 split agents. All producers must be licensed in the state you have indicated and must have completed their product training
- **What is the difference in an EFT and a check?**
 - Electronic Funds Transfer (EFT) works just like a check, but instead of writing the check, you provide the same information electronically. Your bank account is then credited or debited just like it would be for a check.
- **Does the client need to be present while the eApp is filled out?**
 - No, the client has the option to sign in person or they can sign remotely by inputting the clients email address.
- **What if multiple people need to sign the application?**
 - Our eApp identifies who needs to sign the application based on information provided. Each signer has the option to sign in person or remotely using their email address.
- **Do you provide copies of the application?**
 - At this time we do not provide copies of submitted applications, but are looking to provide this enhancement in the future!

eApplication

- **Why can I not get past the start page?**

ASPIDA LIFE INSURANCE COMPANY

Our Platform – Onboarding and New Business

Frequently Asked Questions



- You likely have training that is incomplete or are selecting a state that you do not have a license for. Go to the “My Profile” tab on the left side bar of your Producer Portal to see outstanding and completed requirements under the “Requirements” tab. Once these are completed, you will be able to continue filling out the eApp.
- **What is the customer's email used for?**
 - Customer emails are used to sign an eApp if clients are remote. They also allow the customer to access their customer portal to view their policy information! If the customer does not have an email or does not wish to provide one, no other email address should be used as this will create problems with authentication.
- **Why do I not see Qualified and Non-Qualified funding options in the same dropdown?**
 - Our eApp is smart enough to only display the options you need! If you select your Annuity Plan Type as Non-Qualified (NQ), you will only see NQ funding options including EFT, transfers, and 1035 Exchanges. Similarly, when select Qualified, you will only see EFT (for contribution amounts), Trustee to Trustee/Direct Rollover and Indirect Rollover options.
- **Do you provide updated requirements for surrendering company chosen?**
 - Yes! We have made it easier for you to understand what surrendering companies require when you get to the Review screen. This will detail what additional items are needed. However, it is still encouraged that the producer know what the surrendering companies requirements are in the event things have changed.
- **Why am I getting an error for my replacement answers?**
 - Replacement answers are based off of fund type selected. If the funding is existing, replacement questions must be “yes” to be consistent. Likewise, if “new money” is selected, the answer has to be “no” to replacing.
- **Why am I getting an error for suitability question “does the owner currently own any annuities?” or “does the owner currently own any life insurance?”**
 - Previous answers selected for replacement questions must match.
- **How can I resend the email for clients who elected to remote sign?**
 - If a client has requested an email be resent for their signature, the producer can log into the Producer Portal and go to their “Applications in Progress” tab in their Book of Business. Select the application and hit the pencil button to edit. Navigate to the sign screen and select “resend” under the client signature box. This will send your client an email for their signature

*If a clients email is incorrect, you will have to start a new application and resubmit with the correct contact information
- **Why is the joint owner automatically the only Primary Beneficiary?**
 - Per our contract rules, joint owners will always be the single primary beneficiary. Contingent beneficiaries can be added if desired.
- **Why is the youngest Joint Owner automatically the Annuitant?**
 - Per our contract rules, the younger of the two joint owners will be the annuitant.

Our Platform – Onboarding and New Business



Frequently Asked Questions

- **Can my client wet sign the eApplication?**
 - No, we have a completely digital eApp that allows the client to sign with a standard font or draw their signature with the mouse pad. Another option is selecting the camera icon when signing the documents. This allows a picture of the client's signature to be uploaded. To utilize this option, have the client sign a blank piece of paper, take a photo of the signature, save the picture to your computer, and upload this to the eApp to have a copy of the wet signature displayed.
- **For Trusts, why are the “acting/signing” boxes for trustees selected/not selected?**
 - The number of trustees “Acting/signing” is dependent on the selection made on the “Trust” subtab for “Pursuant to the terms of the trust document and applicable law, action to be taken on behalf of the trust.” If more than one trustee is identified, the client will have the option to choose:
 - May be taken by one Trustee acting alone, (This implies 2 trustees, and 1 must sign)
 - Must be taken by all Trustees, and (This can be taken by 1 to 5 trustees. All must sign)
 - Must be taken by more than one Trustee. (This implies more than 2 trustees are listed. At least 2 must sign but not all can sign)

If only one trustee is identified, this will auto fill as “Must be taken by all Trustees.” This is due to the other 2 options implying more than 1 is needed.

MSA

- **Will my back office be able to see my application before submission?**
 - Depending on the agency you are with, your back office will need to review the eApp before it can be submitted. Your NPN will be asked before being sent to the client in order for your back office to review. The back office will also be able to make any changes to the eApp before final submission. If changes are made, new signatures will be required by all parties.

Post Submission

- **Can I change information or make corrections to an eApp after submitting?**
 - Changes to the eApp can be made after submitting and before issue. All changes following submission and prior to issue require new signatures by all parties. Changes can be made by going to the Pending tab on the book of business page, selecting the policy you wish to amend, and clicking on the "edit eApp" button. Only select fields can be edited. All others will need to be withdrawn and resubmitted.
- **How can I submit documents that were not uploaded to the eApp prior to submission?**
 - Documents that weren't uploaded during eApp submission can be provided by submitting a request at <https://zendesk.aspida.com/hc/en-us>. Click Submit a Form, select New Business as the category, and then follow the prompts to submit the document.

Our Platform – Onboarding and New Business



Frequently Asked Questions

- **Can I keep up with the status of an application?**
 - We have made it easier than ever to track the progress of your submitted application. On your Book of Business, you can navigate to your Pending business and select the application you wish to track. This will pop up a status tracker that lets you know if items are IGO, NIGO, or pending funds. Once everything is IGO, your application will move to your Issued tab.
- **How will I be notified if my policy is IGO/NIGO/issued?**
 - For NIGO and issue updates, we will send an email with information on next steps. Additionally, you will be able to view progress on the producer portal under your Book of Business. Under the “Pending” tab, you will see all applications submitted and be able to select individual apps to see where they are in the process using our status tracker. For issued business, you can navigate to the “Issued” tab to see applications that are issued and review the PDF documents.
- **How can I withdraw an eApp?**
 - If the application has already been submitted and has not been issued yet, you are able to go into your agent portal to withdraw. This can be found by clicking into the policy you wish to withdraw and selecting the "withdraw application" button. This will take you to an online form to give information on what application is being withdrawn and where to send funds that might have already been received. Once this is submitted, our New Business team will process the request, and you will receive a confirmation email once it is completed.

Commissions

- **Why does the commissions amount I received differ from the expected amount?**
 - It's possible your commission amount could have been reduced by a chargeback. If you look at your commissions report, you can view if any of your commission payments were reduced by a chargeback.
- **How do I see my commissions?**
 - Navigate to the reports page and select the commissions report.

Reporting

- **What kind of reporting is available?**
 - Individual producers can view their Book of Business, which has applications in progress, pending business, issued business, and withdrawn applications, as well as their commissions reports.
 - Admins can view the Book of Business, requirements completions, license information, commissions, and annuity detail for their entire downline.
- **How often is current value updated?**
 - Current value shown on Book of Business is the previous days value. This is updated each day.

Our Platform - Onboarding and New Business

Frequently Asked Questions

