

Upgraded iGO Maestro system launches for QoL Flex Term cases

An upgraded version of the iGO full eApp system is now available for QoL Flex Term.

The upgraded system, iGO Maestro, is designed to improve ease-of-use and provide more accurate data-entry methods to help reduce application errors and case delays. Other products will be made available in future updates.

You can continue to enter the iGO eApplication using the current method, and select the iGO Maestro version of QoL Flex Term on the Case Information screen.

The screens in iGO Maestro will largely appear the same, but enhancements to the system will improve entry accuracy and case experience. Among the enhancements:

- **“Smart” entry for important data** such as addresses, existing carriers and field validations. Just start typing and matching options will be displayed. This will help reduce the risk of case delays due to incorrect or non-matching data.
- **Easier navigation through Details sections** when clicking some Yes/No questions. These now appear as new sections or grids that can be answered in logical sequence, replacing the Details buttons that had to be clicked and answered in a pop-up window before proceeding to the next section.
- **Total screen area has been widened**, allowing more information to be displayed without scrolling.
- **AlphaTrust e-Sign**, a new-generation electronic signature method, is introduced with iGO Maestro full eApp, and is presented during the iGO signature process for term cases only. AlphaTrust eSign allows “finger written” signatures such as when using touch-sensitive devices, providing a seamless user experience. This eSignature method is approved by AIG Legal and Compliance.

You’ll also notice some changed or new options throughout the application. Please see the following pages for screen shots of these changes.

Case Information

Status	Shared From	Shared To	Date Modified
Started			06/17/2020

Proposed Insured

First Name: Last Name:

Date of Birth: Age: Gender:

Case Description

(Examples: \$500,000.00, Kid's Policy, Business Policy, etc)

Carrier and Product

State: Product Type:

Product

Product	IGO e-App
QoL Flex Term (Classic eApp)	<input type="button" value="Select"/>
QoL Flex Term (Maestro eApp)	<input type="button" value="Select"/>

Section: Case Information

Select the appropriate Term product to use **Classic eApp** or **Maestro eApp** submission.

Please see **Transition Behaviors** on page 7.

Section: Primary Proposed Insured

- Primary Proposed Insured Contd is combined with Primary Insured in one screen.
- Address validation has been added as an enhancement, and is an example of “smart entry.” Start typing an address and matching options from standardized databases will be displayed.

Section: Coverage Information - Base

Reason for Insurance now allows multiple reasons.

- Up to three reasons may be selected.

Additional Coverage - Policy 1

Product: QoL Flex Term (Maestro eApp)

Face Amount \$: \$250,000.00

Term Duration: 10 years

Check here if you would like to designate different Beneficiaries for this policy

Would you like to add another Policy?
 Yes No

Buttons: Back, Save & Next

Section: Additional Coverage

- Additional beneficiaries may be added for each additional policy.
- A maximum of two additional policies may be entered.

Underwriting Details

Total Amount of Insurance: \$500,000.00

Paramedical Exam

Please select one option below:

Yes, A Paramedical Exam Will Be Ordered, and I want to order it electronically

Yes, A Paramedical Exam Will Be Ordered, but I do not want to order it electronically

No, A Paramedical Exam Will Not Be Ordered

Paramedical Exam Ordering

Please Select Your Vendor: Select

Paramedical Exam Location

Please indicate where you would like to be seen: Select

Section: Paramedical Exam Ordering

Paramedical Exam Ordering section is now part of the Underwriting Requirements section.

Section:
Background Information Details

The new **Background Information Details** screen compiles all the Details questions that previously presented as pop-up boxes in the Background Information screen.

- Background Information Details screen will trigger ONLY if at least one relevant question from the Background Information screen is answered Yes.

Case Information
Application

- ✓ ApplicationStartup
- ✓ Primary Proposed Insured
- ✓ Coverage Information - Base
- ✓ Beneficiary
- ✓ Optional Benefits/Riders - Base
- ✓ Additional Coverage - Policy 1
- ✓ Additional Coverage - Policy 2
- ✓ Existing Insurance
- ✓ Premium Information
- ✓ Background Information
- ✓ Background Information Details**
- ✓ Underwriting Requirements
- ? Medical History
- ✓ HIV
- ✓ Payment Information
- ✓ Bank Draft Authorization
- ✓ Agent Report

Background Information Details

Please provide insurance modified/rated/declined details

Type of Coverage	Date	Reason	
Life	12/2000	Family History	✎ Edit ✖ Delete

[Add Modified/Rated/Declined Details](#)

Please provide tobacco details

Type	Quantity Used	Current User?	Date of Last Use	
Cigars	1	Yes	07/2020	✎ Edit ✖ Delete

[Add Tobacco Details](#)

Back

Save & Next

Screen Shots: iGO Maestro Update, July 2020

Payment Information

Has any Proposed Insured ever been diagnosed with, suffered from, or sought treatment for any of the following: a heart attack; stroke; or limited to Acquired Immune Deficiency Syndrome (AIDS) or infection by the Human Immunodeficiency Virus (HIV)?

Yes No

Has any Proposed Insured, during the last two years: (1) been confined in a hospital or other health care facility (except for childbirth with diagnostic test or surgery not yet performed)?

Yes No

Is any Proposed Insured either less than 14 days old or over age 70 1/2?

Yes No

Payment Collection

Payment Collection

Collect At Submit Payment Options

Collect At Submit	Amount Due \$
Draft At Submit	\$327.65
Draft At Issue	
Credit Card At Issue	Do not exceed the amount due.

Section: Payment Information

- Payment Collection is now a dropdown list.
- Helper button is added. Click **Payment Options** for additional details in text pop-up.

Agent Report

Writing Agent

First Name: Jimmy, Middle Initial: , Last Name: Chao, Suffix: Select

Agent Code: 514447, Agency Code: 514447, Phone: (945) 465-4654

Email (Required if signing electronically): Jimmy.Chao@aig.com, State License: , Commission Percentage: 60%

Verify Email

Is there to be split commission with another agent?

Yes No

Additional Agent Information

Full Name	Agency Code	Agent Code	Commission Percentage	Servicing Agent
John Smith	512971		10.00%	true
Dave Purcell	207320		10.00%	false
Lisa Lu	529614		10.00%	false
Liz Alex	523113		10.00%	false

Add new record

Section: Agent Report

- Ability to enter multiple agents on this screen (including servicing agent).
- Add up to 10 agents.
- Any agent specified within the grid can be a servicing agent.

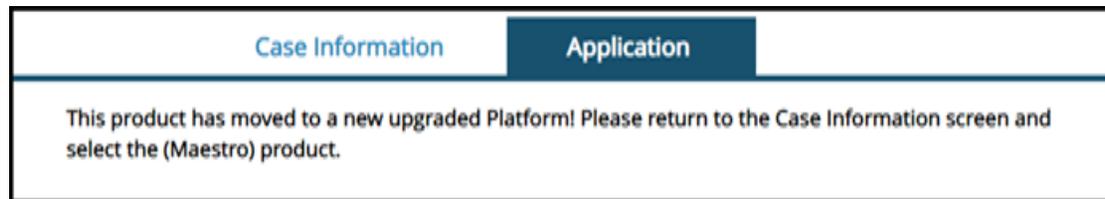
iGO Full eApp transition behaviors after July 25 (all products)

Continue as Select-a-Term (Classic eApp)

- **Pre-Existing Locked Term** “Classic” case can continue as classic, eSign and Submit
- **Pre-Existing Locked Term** “Classic” case when unlocked can continue as classic, eSign and submit
- **Pre-Existing Started** “Classic” cases can continue as classic, eSign and Submit

Blocker message (shown below) will be generated when:

- Starting brand-new Classic Term case
- Duplicating Pre-Existing Classic Term case
- Changing Maestro Term case to Classic Term case



WinFlex-to-iGO transition behaviors after July 25 (all products)

Pre-Existing Cases (when WinFlex eApply to iGO for...)

- **Existing WinFlex** QoL **Term** cases will remain Classic in iGO
- **Existing Winflex** QoL **UL/IUL** cases will remain Classic in iGO
- **Existing Classic WinFlex** QoL **Term** case changing to **UL/IUL** will remain Classic

General Behavior

- *New* WinFlex QoL Flex **Term** cases will land in iGO as Maestro