

Introducing **SimpliNow ChoiceSM platform** on iPipeline[®]

The SimpliNow Choice platform provides an exceptional submission experience with potential real-time offers on the same fully featured Term product.



Client completion currently not available in CA or NY

Fall in love with the **SimpliNow Choice** platform:

- Conveniently **access ALL potential underwriting submission paths in the same session** and choose which meets your client's needs
- New client completion Part B on Term cases with a potential real-time offer
- Financial professional and client validation occurs during the online process to ensure in-good-order submissions and payment processing
- Real-time status updates throughout the application process via Connex



New online client completion path!

- Potential real-time offer
- Inforce within 24-hours
- 20% Fewer medical questions
- Added convenience



Online Application

Do you believe your client has a good chance of staying in a lab-free underwriting path? Would they be comfortable completing the online application by themselves? If yes, the 'Agent Drop Ticket + Client Collaboration' path may be a good choice.

Agent Drop Ticket + Client Collaboration submission process

Financial professional



Drops the ticket: You start a new Term case in iPipeline and complete the process with your client.

- Your initial inputs will predetermine if the client completion submission is an option
 - If it is, and you believe your applicant is a good fit, select the first submission option 'Agent Drop Ticket + Client Collaboration'
 - After you check 'agree' to the agent attestation, carefully review the client's email address, and phone number, then 'Send Invite to Client'
 - Before ending the discussion with your client, suggest that they use the auto-generated PIN to access their portion of the application. This allows their progress to be saved and lets them finish later. For a better client experience, suggest a list of information they will need to have handy to complete the online application.
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App link email: Client is emailed a secure link to complete the online, mobile-friendly application.

Client



Verifies and e-signs authorization: After signing in, they review and confirm the information you entered and e-sign authorization forms:

- Electronic Consent & Disclosure
 - HIPPA
 - Underwriting Authorization
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Background & simplified Part B: Completes background, Limited Temporary Life Insurance (LTLI) questions, interactive simplified Part B medical history and eSignature.



UW decision: Our automated underwriting system evaluates and informs them of the outcome or next steps required to determine their coverage:

- If approved as applied for, the policy will be conditionally issued within hours
- If not approved as applied for (better or worse) they'll see a message that you received their offer and will be in contact
- If a paramed exam is required, they will be presented with an online calendar for real-time scheduling
- If declined, they'll see a message that you will be in contact

All underwriting outcomes are immediately posted in Connex. If you turn on underwriter decision notifications, an email will be sent to you within 2-hours. How to sign-up: [Connex Notifications Guide](#)



Payment:

- Completes EFT payment information for initial and/or recurring payments
- Enters credit card information within the eDelivery process for their first payment

If approved as applied for:

- They may verify and accept the real-time offer
- If verified/accepted, the policy will be conditionally issued within 24 hours

Managing the client's policy

Clients may manage their policy anytime through our secure consumer portal. To create an account, they may visit corebridgefinancial.com/lifeportal

View policy information

- Policy details
- Beneficiary information
- Address information
- Securely message Customer Service

Pay premiums¹

- Make one-time payments
- Set up automatic recurring payments
- Sign up for e-bill to receive email notifications when payments are due
- Elect to receive email notifications if payments are overdue and policy is in jeopardy of lapsing (grace notice)

Manage transactions

- Make address changes
- Make electronic payments
- Access service forms
- Send secure messages to our customer service team



¹ Payment options not available for all products

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