

Be a DI Pro...with **e-App**

e-App HIGHLIGHTS

- ✓ Creates a complete application with **all appropriate state forms**
- ✓ Application questions prefilled with existing client and coverage information
- ✓ Includes notes to the underwriter right in the application
- ✓ With **e-Sign**, your client signs electronically at **their** convenience — and, **no witness** signature is needed — or you can start the signing process immediately while meeting in person with your client.
- ✓ Prepares applications for new insurance as well as option exercises for all DI products
 - ProVider Plus and ProVider Plus Limited
 - Retirement Protection Plus
 - Overhead Expense
 - Disability Buy-Out
 - Business Reducing Term
 - PayGuard

**Try Guardian e-App
and e-Sign for
your next
DI application!**

Streamline Your DI Application Process & Look Like a Pro with Guardian **e-App**

Guardian **e-App** gives you the capability to easily prepare and submit applications for all DI products online. A web-based questionnaire guides you through required fields with added features that start a chain-reaction for speed.

Did you know?

- An ink signed paper app takes on average 14 days to be received, but an e-signed **e-App** is received in 2 days on average.
- This is a time savings of two weeks or an 85% improvement in submission time — which means underwriting requirements are ordered two weeks sooner and the underwriter performs a first review of the application two week sooner.

Time savings are achieved through the elimination of transportation delays (getting the signed paper app to the agency), and thanks to the system, **e-Apps** are received at the agency are “In Good Order”; no missing or incomplete information, forms or signatures, which are the primary hold up with paper apps. The ExpressSign **e-Signature** service offers additional time savings.

Look like a pro:

- The individual disability income (DI) product and application process can be overwhelming, especially for producers who are new to DI or who sell a DI policy only occasionally. **e-App** takes away those worries. You can feel confident knowing the end result is a complete and accurate (In Good Order) application on all the correct state forms.
- No compliance/audit worries: All required consumer disclosures are included in the package too.
- Application answers are populated in an easy-to-read typeset format, which makes it easy for your client, agency and underwriter to read. It looks so much more professional.
- A more complete application means underwriting does not need to stop to ask clarifying follow up questions, and therefore, can render a decision faster.
- Finally, producers look like a pro to their clients by using a slick web based system for preparing and signing applications electronically.

Disability insurance products underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America (Guardian), New York, NY or provided by Guardian. Product provisions and features may vary by state.

