

# iGO® eApplication Process /Instructions for Submission



When you quote Sagicor's Sage Term product on iPipeline, click on the APPLY button to take you to the iGO® eApplication for application submission. **You must have a Sagicor Agent ID Number (SLIC number) to proceed with the eApplication on iGO®.** To get appointed with Sagicor, please contact your upline. Once you are appointed, you will complete the eApplication and the client can sign the application electronically via:

- **Tablet** – you and the client can sign directly on the tablet with your finger.
- **Laptop/desktop computer** – you and the client type your signatures electronically.
- **Over the telephone** – you will email the client an authorization, for which they will type their signature electronically, which will automatically send an email to you for authorization to submit the eApplication to Sagicor.

**Don't forget to choose eDelivery to expedite policy delivery and policy settlement – a copy of the policy will be sent to you and the client.**

**When the eApplication is submitted to Sagicor, you will receive an email with 3 potential options:**

1. 2-minute underwriting decision, with offers up to preferred plus, or;
2. Referred to underwriting (you will receive an email from Sagicor's underwriting department within 48 hours, if you have any questions, contact [underwriting@sagicorlifeusa.com](mailto:underwriting@sagicorlifeusa.com)), or;
3. Decline.

## Tips for Submission:

- You will need the insured's SSN and ID number (ie: driver's license number) to submit the eApplication.
- Always include the insured's physician name and contact info on the eApplication, to ensure the best underwriting offer possible.
- Please run the term quote based on the payment mode (annual, semi-annual, quarterly, or monthly) that will be sold. The payment mode from the quote pre-fills the iGO® eApplication and cannot be changed when you're in the iGO® eApplication. If you want to change the payment mode once you are in the iGO® eApplication, you will have to go back and re-run the quote and complete a new iGO® eApplication.
- Client can only make initial premium payment with credit card if quarterly, semi-annual or annual payment modes are chosen. Maximum initial premium of \$2,500.

Once the policy is approved with an underwriting offer, the policy will be issued within 24-48 hours. If eDelivery was chosen, the policy will be eDelivered to you and the client after issued. If EFT was chosen for payment, the EFT will be drafted and policy will be placed in force when client electronically signs off on eDelivery acceptance. If quarterly, semi-annual or annual payment options were chosen, client can pay with credit card via eDelivery only, up to a maximum of \$2,500 premium.

**AND – Sagicor pays commission daily upon policy settlement!**

Paper applications are not available within Sagicor's Acelewriting® limits. Should you have any questions please contact your upline or Sagicor's Producer Resource Center (PRC) at (888) 724-4267 ext. 4680 or [PRC@SagicorLifeUSA.com](mailto:PRC@SagicorLifeUSA.com). Sagicor Life Insurance Company, Scottsdale, Arizona.