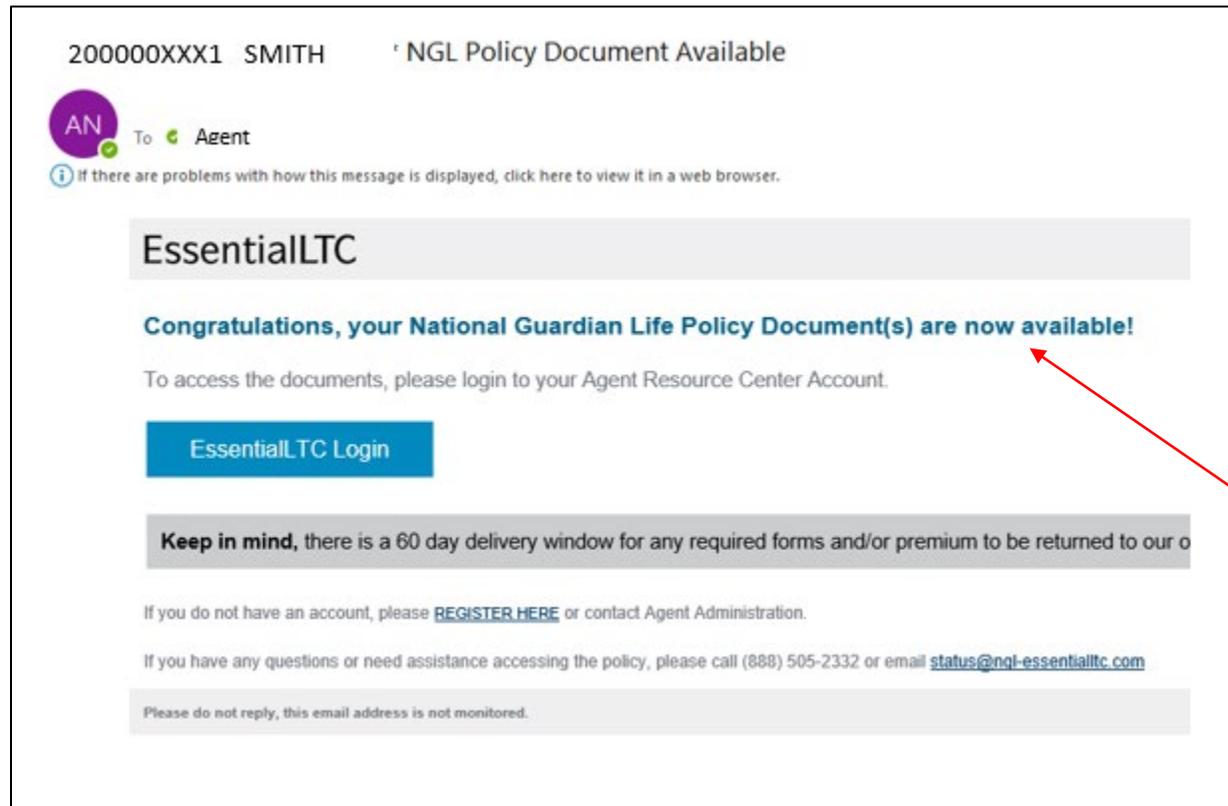


e-Policy Delivery Guide



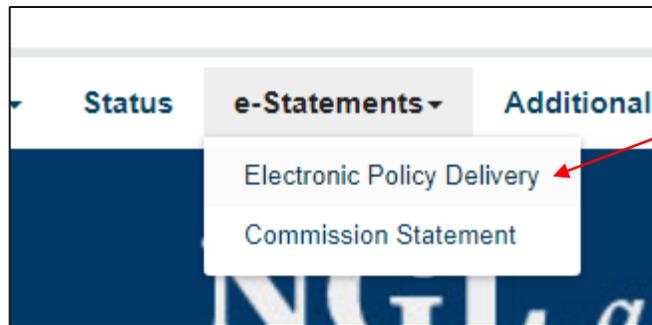
NGL®

Email Notification



When a policy is issued you will receive an email instructing that the policy documents are available on the **Agent Resource Center (ARC)**.

Where to Find the e-Policy Delivery



You can find the Electronic Policy Delivery dropdown under the **e-Statements** dropdown.

Agent e-Policy Delivery Process

e-Policy Delivery Screen

On the **Electronic Policy Delivery** screen, you will be able to access any policy issued within the last 60 days.

Click the blue buttons to download a copy of the policy to your computer.

The screenshot displays the 'Electronic Policy Delivery' interface. At the top, there are search filters for 'From' (02/06/2024) and 'To' (02/13/2024), with 'FIND' and 'CLEAR' buttons. Below the filters, a note states 'Search is limited to 60 days' and 'To view the latest updates, please press the Find button or refresh the page.' A 'filter records' button is located on the right. The main content is a table with the following columns: Web Ref#, Policy#, Insured(s), Submitted Date, Documents, Action, Status, and e-Sign Status. A single record is shown with Web Ref# 10246, Policy# 200000XXX1, Insured(s) JOHN SMITH and MARY SMITH, Submitted Date 02/13/2024, Status PENDING, and e-Sign Status -. The 'Documents' column contains three blue buttons: 'Agent Packet', 'Client Policy', and 'For Client Signature'. The 'Action' column contains a green button labeled 'Send for e-Sign'. Red circles highlight these buttons, and red arrows point from the surrounding text to them.

Web Ref#	Policy#	Insured(s)	Submitted Date	Documents	Action	Status	e-Sign Status
10246	200000XXX1	JOHN SMITH MARY SMITH	02/13/2024	Agent Packet Client Policy For Client Signature	Send for e-Sign	PENDING	-

Click the green button to email a link to your clients where they can securely download and sign their documents, if needed.

Starting e-Policy Delivery

Once the green **Send for e-sign** button is selected, you can provide the email address and mobile number for each client so they can get secure access to the download link.

Select the appropriate check box(es):

- If client wants paper copy of the policy once it becomes active and/or
- To provide approval to process the ACH process once all other delivery requirements are received, as applicable

Send eSign & Email for Web Ref 102 (POLICY 200000XXX1) ✕

Order#	Role	First Name	Last Name	Email Address	Mobile Number
1	INSURED_ONE	JOHN	SMITH	email address*	mobile number* format xxxxxxxx(numbers only)
2	INSURED_TWO	MARY	SMITH	email address*	mobile number* format xxxxxxxx(numbers only)
3	AGENT	JOHN	AGENT	email address*	mobile number* format xxxxxxxx(numbers only)

Showing 1 to 3 of 3 entries Previous 1 Next

* indicates a required field

Message to Home Office

- Mail Policy to Client once active
- Begin ACH withdrawals after all delivery requirements are met (NLTC-ACH-PAC form required)

If a non-electronic delivery method is preferred or you have questions, contact us at (888) 505-2332 or status@ngl-essentialtfc.com

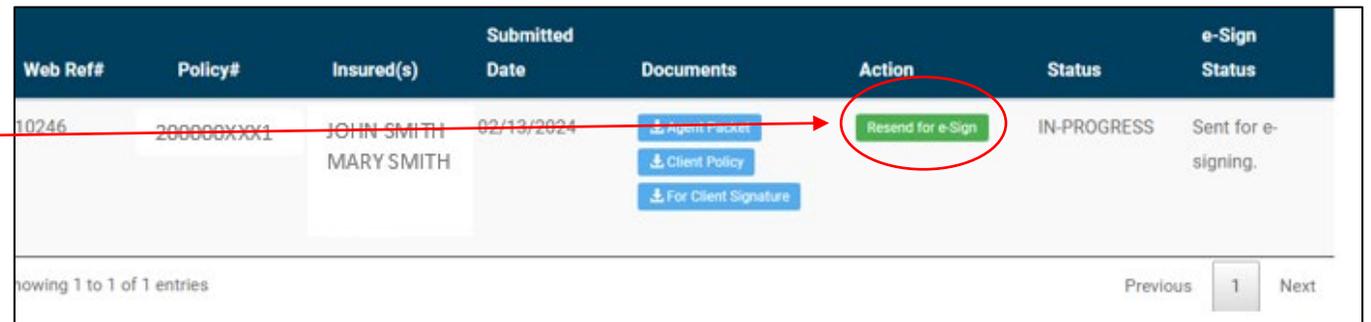
SUBMIT CLOSE

e-Policy Delivery Process

1. After entering email address/phone numbers and clicking **Submit**, the top of the pop up will turn green with the following message:



2. The **Electronic Policy Delivery** screen will now have the option to **Resend for e-Sign**.



Web Ref#	Policy#	Insured(s)	Submitted Date	Documents	Action	Status	e-Sign Status
10246	200000XXX1	JOHN SMITH MARY SMITH	02/13/2024	Agent Packet Client Policy For Client Signature	Resend for e-Sign	IN-PROGRESS	Sent for e-signing.

Showing 1 to 1 of 1 entries

Previous 1 Next

e-Policy Delivery Process

3. The **Electronic Policy Delivery** screen will update every few minutes with the e-Sign status so you can easily track its progress.

Electronic Policy Delivery

From: 02/06/2024 To: 02/13/2024

FIND CLEAR

Search is limited to 60 days

To view the latest updates, please press the Find button or refresh the page.

filter records

Web Ref#	Policy#	Insured(s)	Submitted Date	Documents	Action	Status	e-Sign Status
10246	200000XXX1	JOHN SMITH MARY SMITH	02/13/2024	Agent Packet Client Policy For Client Signature	Resend for e-Sign	IN-PROGRESS	The signature request is pending with JOHN SMITH

Showing 1 to 1 of 1 entries

Previous 1 Next

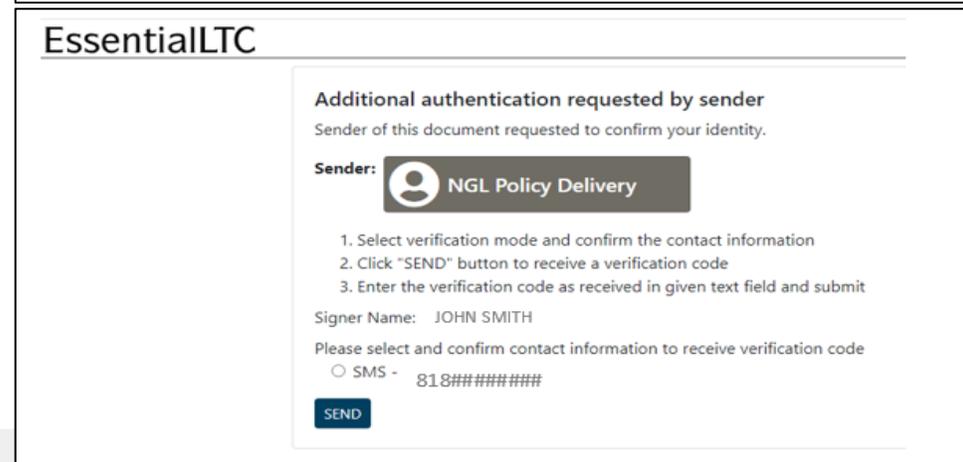
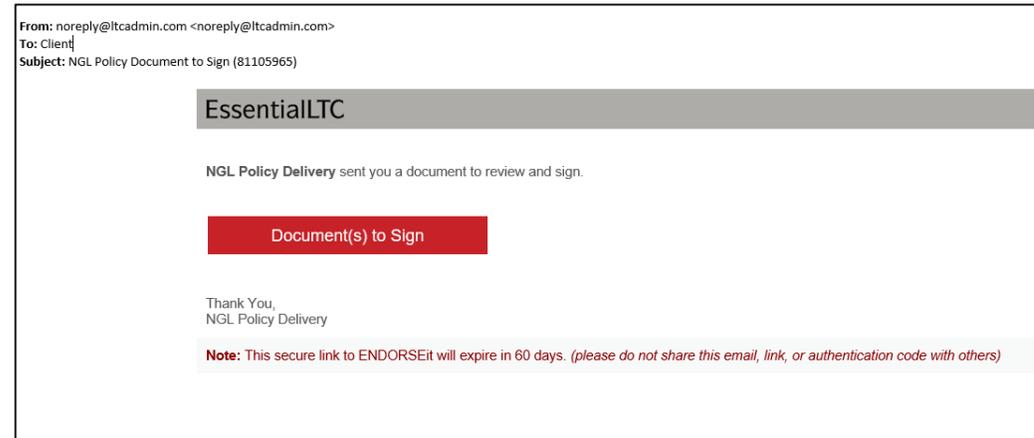
Client Signature Process

Client Signature Process

1. If signatures are required, the client will receive an email from noreply@ltcadmin.com, with the subject **NGL Policy Document(s) to Sign**, to complete their signatures securely. If they don't receive an email, we ask that the insured check their junk or spam folder before requesting a new email be sent.

- *If there are two insureds on the policy, one insured will go through the signature process first. Then the other will receive an email to sign after the first insured has completed the process.*

2. When **Documents(s) to Sign** is selected, the signor will be taken to an authentication request in their browser. **Please note:** *The full mobile phone number of the client will be displayed.*



Client Signature Process

3. When **Send** is selected, a text containing an authentication code will be sent to the client's mobile number.

EssentialLTC

Additional authentication requested by sender
Sender of this document requested to confirm your identity.

Sender:  NGL Policy Delivery

1. Select verification mode and confirm the contact information
2. Click "SEND" button to receive a verification code
3. Enter the verification code as received in given text field and submit

Signer Name: JOHN SMITH

Please select and confirm contact information to receive verification code

SMS - 818#####

SEND

4. Once the text is sent, this screen will appear and they will input the authentication code.

Authentication code has been sent to the selected phone number

Please enter authentication code as received

Validate

Authentication code will expire in 4:44 minutes

- [Click here](#) to request a new authentication code
- Please check Junk/Spam folder if you didn't receive authentication code in inbox

Client Signature Process

5. Once the authentication code is entered, your client will be taken to the **Electronic Record and Signature Disclosure**.

In order to continue to the signatures, they will need to check the box next to **I agree to use electronic records and signatures**.

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

Last updated on December 13, 2023

The Third Party Administrator (we, us or Company) is providing you with a copy of the long term care policy on behalf of National Guardian Life, the insurer. Described below are the terms and conditions for providing to you this information electronically through our eSignature application. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to these terms and conditions, please approve by clicking the 'I agree' button at the bottom of this document.

Getting paper copies

As long as you are an authorized user of this system you will have the ability to download and print any documents using the link in the e-mail which we will send after you have completed signing the document. There will be a limited period of time (60 days) after such documents are first sent to you that you may access them electronically. After this time, or anytime you wish to request them, you may request paper copies of the Policy from us by following the procedure provided below.

To request paper copies from us

To request paper copies of the Policy previously provided by us to you electronically, you may submit a request through your agent.

Required hardware and software

Browsers (for SENDERS)	Latest stable releases of Chrome, Firefox, Microsoft Edge, Safari
Browsers (for SIGNERS)	Latest stable releases of Chrome, Firefox, Microsoft Edge, Safari

Email	Access to a valid email account
Screen Resolution	1024 x 768
Enabled Security Settings	<ul style="list-style-type: none">• Allow per session cookies• Users accessing the internet behind a Proxy Server must enable HTTP 1.1 settings via proxy connection

** These minimum requirements are subject to change. If these requirements change, we will provide you with an e-mail message at the e-mail address we have on file for you at that time providing you with the revised hardware and software requirements, at which time you will have the right to withdraw your consent.

Acknowledging your access and consent to receive materials electronically

To confirm to us that you can access this information electronically, please verify that you were able to read this electronic disclosure and that you also were able to print on paper or electronically save this page for your future reference and access, or that you were able to e-mail this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access. Please let us know by clicking the 'I agree' button below.

By checking the 'I Agree' box, I confirm that:

1. I can access and read this Electronic CONSENT TO ELECTRONIC RECEIPT OF ELECTRONIC RECORD AND SIGNATURE DISCLOSURES document; and
2. I can print on paper the disclosure or save or send the disclosure to a place where I can print it, for future reference and access.

I agree to use electronic records and signatures.

Continue

Client Signature Process

6. The policy documents will appear once the client agrees to the electronic records and signatures (previous page). They will have the opportunity to scroll through and review the documents. When they are ready to proceed, they will select the **Start** button and be taken to the first signature location.

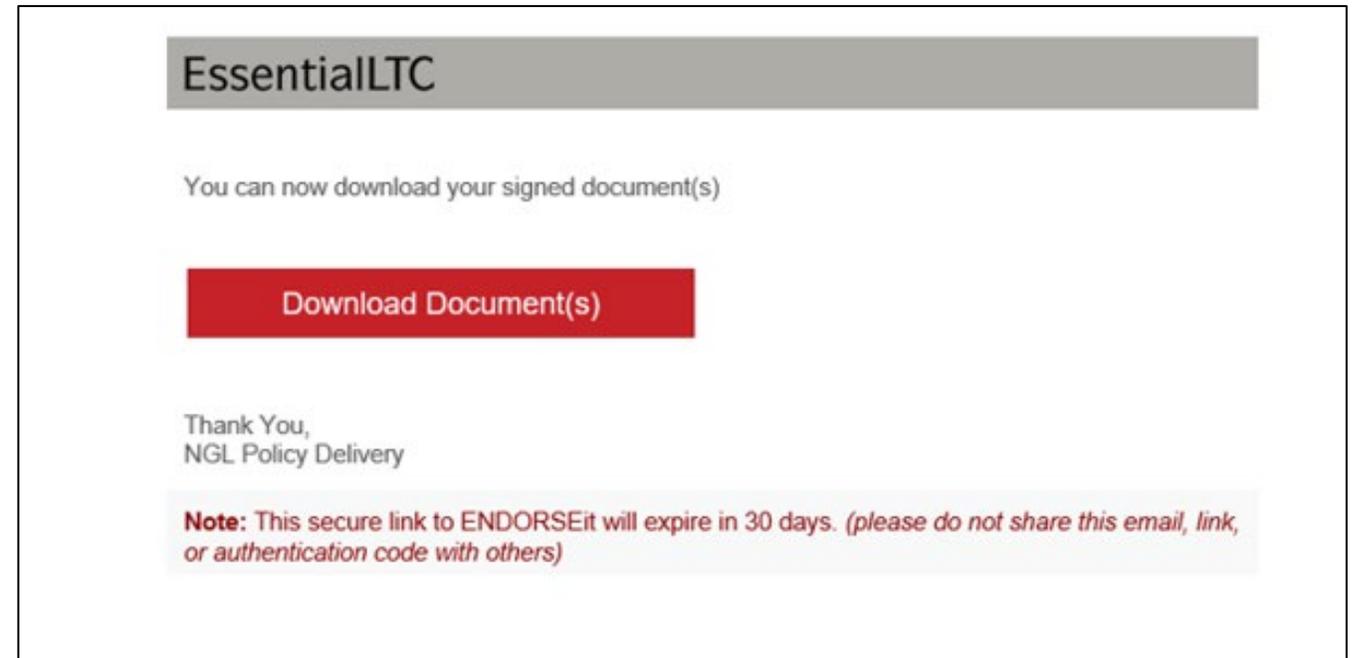
The screenshot shows a digital signature interface. On the left, there is a dark blue button labeled 'START'. To its right is a vertical grey bar with a dark blue arrow pointing right, labeled 'SIGN'. Further right are two rows of signature fields. The first row is labeled 'Insured Signature' and has a red rectangular box highlighting the signature line. To its right is a 'Date' field with a small red box on the date input. The second row is labeled 'Joint Insured Signature' and also has a 'Date' field.

7. The client can adopt the style of signature and initials by clicking on the red box next to the signature. Selecting **Adopt and Sign** will return them to the signature process.

The screenshot shows a dialog box titled 'Adopt Your Signature'. It contains the following elements: a close button (X) in the top right; the text 'Confirm your name, initials and signature'; two input fields: 'Full Name' with the value 'JOHN SMITH' and 'Initials' with the value 'JS'; two tabs: 'Select Style' (active) and 'Draw'; a preview area showing the signature 'John Smith' and initials 'JS' with an 'Edit' button; a paragraph of text: 'By selecting Adopt and Sign, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initial.'; and two buttons at the bottom: 'Cancel' and 'Adopt & Sign'.

Client Signature Process

8. Once all signatures have been completed, the applicant(s) and agents will receive an email informing they can access and download the completed documents. NGL's LTC Administration will be also alerted at this time that the signatures have been complete.



The screenshot shows an email interface with a grey header bar containing the text "EssentialLTC". Below the header, the text reads "You can now download your signed document(s)". A prominent red button with the text "Download Document(s)" is centered. Below the button, the text says "Thank You, NGL Policy Delivery". At the bottom, a light grey box contains a note: "Note: This secure link to ENDORSEit will expire in 30 days. (please do not share this email, link, or authentication code with others)".

Paperwork Download

If no signatures are needed...

From: Policy Issue <PolicyIssue@ngl-essentialtc.com>
To: Client
Cc: Agent
Subject: NGL Policy Document |

EssentialLTC

Your National Guardian Life Policy Document(s) are now available to download.

This download link will expire in 60 days.

[Download Document\(s\)](#)

Keep in mind, there is a 60 day delivery window for any required forms and/or premium to be returned to our office.

If you have any questions or need assistance accessing the policy, please reach out to the agent included in this email.

Please do not reply, this email address is not monitored.

If there are no signatures required, the client will get an email from policyissue@ngl-essentialtc.com, to download the paperwork. The agent will also be cc'd on this email.

This completes the e-Policy delivery process!

Contact our Agent Services Team with questions.

Phone: 888.505.2332

Email: status@ngl-essentialtc.com



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