

LTC LaunchPad Process

Once you've closed the sale, things only get easier with our innovative application process—LTC LaunchPad, a web-based tool provided by American General to streamline the eSignature process for our Long Term Care product.

Illustrate with eConnections

To get started, use eConnections Web to generate an illustration. Bring the product to life with customized proposals on a system that makes it easy to change features, compare alternatives and choose from a variety of useful reports that make client presentations more compelling.

Note: If you create your client's illustration in eConnections Desktop version but want to later submit using the LaunchPad process, you can export the illustration to eConnections Web.

Begin the Application Process

Once you have created the illustration, review and finalize benefit choices. Then answer additional questions about your clients, their overall health and preferred method of payment for the initial premium. LTC LaunchPad will automatically populate the required forms.

Note: Clients are required to submit payment via bank draft or credit card to complete the LaunchPad process.

Ready to Sign and Submit Forms Package

To submit the forms package, you and your clients need to confirm the accuracy of the information by signing the forms. There are three ways to sign, including the ability to sign electronically (eSign):

1. **eSign face to face.** If you and your clients are together, you will be taken through the quick and easy eSign process. Once all items are eSigned by the client and yourself, you will be able to print all forms, and a "Successfully Completed" will appear on the screen. If a spouse or domestic partner is applying, return to eConnections to complete the eSignature process for the spouse.
2. **eSign remotely.** If your clients are not present, you have the option to e-mail the forms package to your client for eSignature. Here's how it works:
 - You, as the agent, review the forms package and eSign the required agent forms.
 - Within 15 minutes after you eSign, LaunchPad will route an e-mail to your client directing them to a secure Website, where they can eSign all the required client forms (including the credit card or bank draft authorization) and review other required documents to complete the eSign process.
 - You will receive an e-mail alerting you that the eSign process has started as soon as your client has logged into the Website.

- If the client does not log into the eSign website within three days, an e-mail will be sent to you and the client reminding the client to complete the eSignature process.
 - Once the client has completed the eSign process, a "Successfully Completed" screen will appear, and you will be notified via e-mail. If the client declines to eSign, you will also be notified via e-mail of the client's refusal to eSign.
 - If the applicant does not complete the eSignature process within seven days, the password will expire, and an e-mail will be sent alerting you that the password has expired and you will now need to print the application and get a physical signature from your client.
3. For the print and sign option, LaunchPad provides you with a package of forms for each client that's ready for signature. Print and sign the forms, then hand the forms package to your client to sign. Fax the signed package to 1-888-442-5824, or mail it to:
- American General Long Term Care Administration
P.O. Box 64889
St. Paul, Minnesota 55164-0889

Next Steps

Within two to three days of the client eSigning and submitting the forms to American General, you'll be able to start monitoring the status of the application on our producer Website—<http://eStation.aglife.com>.

Client Health Interview

After submitting the forms, clients will receive a phone call from a registered nurse with Nation's Care Link. The nurse will conduct a health interview on behalf of American General Life to gather information required to complete the application and begin the underwriting process.

Policy Delivery

Once the policy is approved, a new issue kit—including the insured's contract and the completed application—will be mailed to your office. Review the completed application for accuracy, then sign and obtain your client's signature. Return the signed application in the provided envelope. Commissions are payable once all pending requirements are completed and returned.