

# ING's Electronic Application for WFG

## Helpful Hints and Agent FAQ's

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## ING's Electronic Application: Helpful Hints

### Access:

The Electronic Application is located through the WFG online Home Page. A link resides in the upper right-hand corner or follow the pull-down menus under the Selling & Building tab on WFG's Home Page.

When selecting the product type of an Application you will need to select Term Insurance and ReliaStar Life Insurance Company will be an Insurance Company option that will need to be selected.

\*Note: If a Universal Life product is selected ReliaStar Life Insurance Company will not be an Insurance Company listed in the drop down box. ReliaStar Life Insurance Company (ING) is currently offering Term Insurance on this electronic application process and will only be listed when the product type requested is Term Insurance.

### Commission on Submission:

For your Application to qualify for commission advancement, initial premium must be marked "Cash with App" and must be received at the ING Service Center within 10 days of Application submission. Acceptable forms of payment are personal checks, cashier's checks or wire transfers.

EFT and Credit/Debit Card payments are not considered Cash with App and do not qualify for commission on submission.

The initial premium payments are not drafted from the client's bank account or Credit/Debit Card until the policy is Underwriter approved and all delivery requirements blocking placement are received.

Example of "Cash with App" verbiage:

Initial Payment	
Is the Cash with Application amount the same as the Scheduled Premium amount?*	
<input checked="" type="radio"/> Yes <input type="radio"/> No	
Initial Payment *	Initial Payment Amount*
Check	100
In order to qualify for commission advancement, please ensure all live checks are forwarded and received by ING within 10 days of application submission. Please be sure to reference the policy number for the applicant and mail all checks or additional correspondence to the attention of the Life New Business department at the follow address:	
ING Minot Service Center 2000 21st Ave NW Minot, ND 58703	

## ING's Electronic Application: Helpful Hints

### Agent:

ING's Electronic Application is going to request the Agents ING Writing Agent number and the general agent name. To insure the policy is tied directly to the Agent and General Agent at the time of submission.

ING's Electronic Application will not automatically check the validity of the agents ING license and appointments.

If the Writing Agent is not currently appointed with ING please type "unknown" in the ING Agent Code field.

Example:

	First Name	Last Name	ING Agent Code	General Agent Name	General Agent Number	Commission Split %	SSN or TaxID
Writing Agent**	<input type="text" value="John"/>	<input type="text" value="Doe"/>	<input type="text" value="UNKNOWN"/>	<input type="text" value="WFG"/>	<input type="text" value="WFG #"/>	<input type="text" value="100"/>	<input type="text" value="123-45-6789"/>

### Navigation:

While completing the ING Electronic Application you may notice that the Application format may vary from your current process, including placement of various questions.

You will be able to navigate through the ING Electronic Application to the next screen when items are missing, however a green check mark will not appear on the navigation window. An Audit error will appear and the field will be highlighted in yellow when the agent returns to complete the portion required.

### Product:

Currently through this electronic method ING TermSmart and ING ROP Endowment Term products are available. The Riders and options may be different depending on product and state. For questions contact Annuity Marketing Service at 866-413-2804. (Other products are available directly through ING)

### Service Level Agreement:

- When the Application is received please allow 24 hours for first review.
- Allow two days once the Application is received in our system to run the MVR and MIB.
- When sent to Underwriting allow 3 - 5 business days for Underwriting first review to be completed.
- Once approved by the Underwriter allow up to 48 hours for issue.
- Policy Mailing – please allow up to 24 hours.
- E-mails are answered in 24 hours

## ING's Electronic Application: Agent FAQ's

### **Where is the policy number located for my Application?**

The policy number will be provided after the Application has been submitted to ING. This is located in the Status of Business portion of the online tool. This screen allows you to view all of the applications you have created, status of each application, and policy numbers if the application was submitted.

### **Does every field need to be completed?**

Every field with a red asterisk is required information and must be completed. You will be prompted to complete any required information that was omitted.

### **When will the initial premium be drafted if paying via EFT or Credit/Debit Card?**

The account will be drafted once the application is approved by underwriting and all requirements blocking placement are received in good order. If draft date is not indicated, the draft will occur on the policy date.

### **What if the initial premium is being paid via Credit/Debit Card and subsequent premiums will be paid via EFT?**

Both sections of the payment screen will need to be completed in order to place the policy in-force. Credit/Debit Cards cannot be used to pay subsequent premium payments.

### **What are the other payment options?**

Direct billing can be used for annual, semi-annual and quarterly these premiums should be sent directly to ING.

Treasurer's Check are also accepted as noted below.\* You will receive a billing statement prior to your payment due date.

\*The ING Life Companies do not accept premium payments or loan repayments using money orders for amounts over \$5,000 and may reject payments made by Cashier's Check, Bank Draft or Treasurer's checks.

### **What happens if the payor is neither the owner nor the insured?**

In this instance, you will be required to select "Other" in the policy information area to enter a separate payor.

### **When completing Owner information, what goes in the Entity box?**

This box is used only if the Owner is a corporation or trust.

### **Where does the agent record comments?**

There is an Agent Comment section located on the Agent Attestation portion.

### **If information is omitted in the application process, will there be a system alert?**

Yes. The system will not display a green check mark in the Navigation window. At validation you will be directed back to the Application start page for corrections.

### **If there is a split agent situation, do both agents have to be present to sign?**

No, only the agent of record is required. All Agent information is required when submitting an Application.

## **ING's Electronic Application: Agent FAQ's**

### **Can an application be saved as a PDF?**

This is strongly discouraged for security reasons. It is suggested that you print a copy of the application for your records. Ninety days after final resolution, the system will purge the electronic file. Upon issue of the policy, the client will receive a copy of the application and contract.

### **What happens if my computer crashes or I lose internet connection during the process of taking an application?**

All information on a page is saved when you hit "Next." If you are at the beginning or the middle of a page and lose connection, you will lose the information on that page.

### **Can the application process work without being connected to the internet?**

Internet access is required to complete the Application.

For questions on Electronic Signature please refer to WFG's User Guide, this document will be able to provide additional assistance.