SimpliNow Choice® platform with new online client completed option!

Ready for a faster experience with real-time offer capability?

When placing a Term case in the SimpliNow Choice platform on iPipeline, your initial inputs will predetermine if the 'Agent Ticket + Client Completed' submission option is available. This submission option uses the online client completed application and has the potential to result in a real-time offer!

New online client completed option!
- Potential real-time offer
- 20% Fewer medical questions
- Added convenience
- ePolicy delivery within 24 to 48 hours

Frequently asked questions

Q. Should I select the client completed submission option for all my healthy clients?

A. This submission option is good for those clients who you believe would be comfortable filing out the online forms independently and are motived to complete the application. It also makes the exam much shorter even if they do not stay lab-free.

Q. Will my client still be eligible for a real-time offer if I pick a submission option other than 'Agent Ticket + Client Completed' option?

A. Unfortunately, as it is set up today, the client completed option is the only submission choice that provides a real-time answer. However, the tele-interview options still instantly tell the client if they qualify for a lab-free process. We will be working towards adding real-time answers to other submission options in the future.

Q. I've completed many Part B forms with my clients. If my client calls with questions, can I use the Part B I'm familar with to help guide them through the new client completed Part B?

A. While normally that would work, in this case, our new Part B is currently only available with SimpliNow Choice (client or agent completed), but not if you look at the paper versions that are available.

Q. Are the medical history questions the same in the current and the new client completed Part B?

A. Both documents get us all the information to make a thorough decision on your client, but the new client and agent completed Part B is rearranged to give your client fewer free form answers and is easier to complete without industry expertise.

Q. My client is outside the Term Agile Underwriting+ parameters (ages 20-59, $1M face or less), can I still select the 'Agent Ticket + Client Completed' submission option?

A. Absolutely as this submission option still allows your client to go through the process on their own time, pace and convenience and shortens the paramed "exam" to a lab collection only experience. Also, if you think a client might struggle with language when speaking to a tele-interviewer or a paramed, the client completed option allows them to take their time to understand all the questions and give their answers. The application will move to underwriting review after the lab requirement is fulfilled.

Q. What do I need to do to ensure my client gets their online application?

A. First, make sure you have selected the 'Agent Ticket + Client Completed' on the Submission Option screen. Continue through the application and once you arrive on the Agent Attestation screen, below the agreement button, you will see Send to Client with your client's email address and phone number. Review to ensure they are correct, and then click the Send Invite to Client button. Afterwards you will see, a green checkmark that your client can begin their portion of the application.

Q. Is my signature required on the client completed forms?

A. This process is similar to the tele-interview process in that your attestation on the ticket portion will affix your signature on the appropriate forms.

Policies issued by **American General Life Insurance Company** (AGL), Houston, TX except in New York, where issued by **The United States Life Insurance Company in the City of New York** (US Life).

Q. How much time is needed for my client to complete their Part B?

A. 20 to 30 minutes

Q. Can my client pause and resume after closing their browser window?

A. Yes, however they must use the auto-generated PIN to access their portion of the application. This allows their progress to be saved and lets them finish later. To resume the application, they will need to log back in from the link in their email to complete the requirements.

Q. What happens if my client agrees to complete the online application but after receiving the email notification or after starting the application completion process, they do not finish it but are still interested in obtaining coverage?

A. If the client did not lock the application after verifying their information and moving on to the `Authorization Forms', you may unlock the case and change the submission to another available option. If your client locked the application and needed to make changes or decided against completing it, you will need to start a new case.

Q. How will I know when my client has completed their online application?

A. In Connext, our agent portal, your My Business Dashboard will post the information in real-time. If you signed up in Connext to receive New Business Underwriter Decision Notifications, you will receive a confirmation email within 2-hours from American General Life/US Life that your client's application has been completed.

Q. How do I turn on New Business Underwriter Decision Notifications?

A. Log-in to Connext, Click your name in the upper right-hand corner. Click Notification Settings and you can choose your email preferences. See Connext Notifications Guide for further detail.

Q. Will the shorter client completed Part B become the agent completed Part B as well?

A. Yes, the shorter version Part B in the SimpliNow Choice platform's client completed option is also the same as your agent completed option; however, in the other submission options or when submitting paper applications, the Part B will remain as it is today.

Q. Is the 'Agent Ticket + Client Completed' submission option available on all Corebridge Financial products.

A. It is currently only available for our Term products, but the vision is to continue to add products to this submission option over time.

corebridge financial