



 Guardian®

# Online application process for life and disability insurance

**Through technology that is available 24/7**

# Thank you for choosing to apply for insurance with Guardian

## Table of contents

<b>Completing an application online</b>	<b>1</b>
<b>Registering and logging in</b>	<b>2</b>
First-time access	2
Future access	4
<b>Accessing your application</b>	<b>5</b>
Existing customers	5
New to Guardian and existing customers	5
Application status tracker	5
<b>Navigating your application</b>	<b>6</b>
Navigating between sections	6
Completing part 1 of your application with your financial professional (least common)	6
<b>Reviewing and signing your application forms</b>	<b>7</b>
Review your application forms	7
Sign your application forms	8
<b>Completing your medical questionnaire</b>	<b>9</b>
Physician information	10
Medication information	11
<b>Reviewing and signing your medical questionnaire</b>	<b>12</b>
Review and lock your medical questionnaire	12
Review your product illustration (if required)	12
Sign your medical questionnaire	13
<b>Frequently asked questions (FAQ)</b>	<b>14</b>

# Completing an application online

## Welcome

Your application has two parts:

**Part 1:** The application form (for Life or Disability insurance)

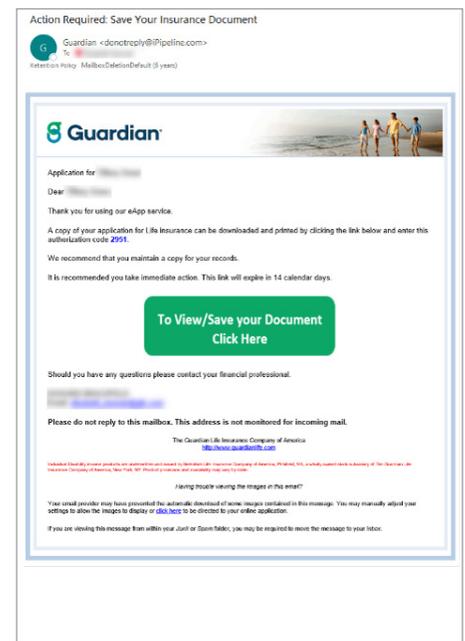
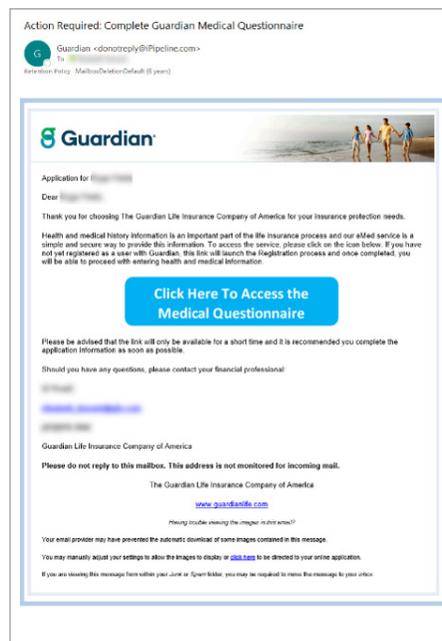
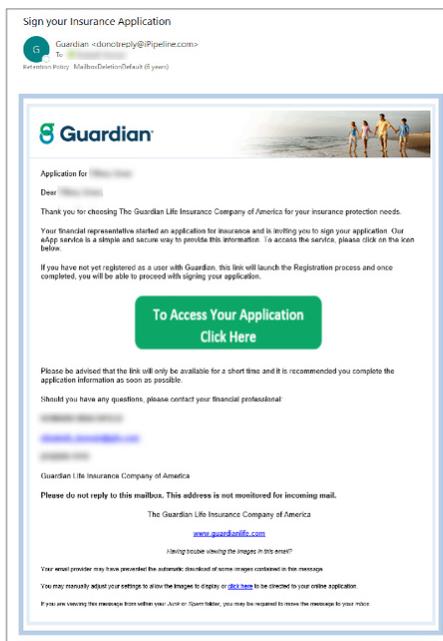
**Part 2:** A medical questionnaire

You'll complete your application in one of these ways:

- 1 Allow your financial professional to complete part 1 for you, then go online to review and sign it and proceed to part 2 (most common)
- 2 Jump right into part 2, if part 1 was submitted separately
- 3 Work together online with your financial professional to complete and sign part 1, then proceed to part 2 on your own (least common)

Regardless of the approach, your financial professional will let you know when to expect an email to get started. The email will come from Guardian <[donotreply@pipeline.com](mailto:donotreply@pipeline.com)>. If you can't find the email in your inbox, check your spam folders (which may be named junk, trash, promotions, clutter, etc.)

## Sample emails



If you need to return to an in-progress or completed application, you can use the same email link or go to [guardianlife.com](http://guardianlife.com) and login. Learn more about [registering and logging in](#).

# Registering and logging in

## First-time access

If this is your first time purchasing from Guardian, you'll go through an initial process that includes:

- A 3-step registration
- Logging in
- Securing your account with a one-time code
- Reviewing legal terms and conditions

## Registration

To register, follow these steps.

- 1 Verify your identity with your Social Security Number and last name
- 2 Provide or verify contact information (mobile and email)
- 3 Create a user ID and password

## Important note

Use a Google Chrome browser and ensure that pop-ups are allowed before you begin.

### Let's get started.

1 2 3  
Verify Identity Contact Information Create Account

Social Security Number

 Show

Last name

Next >

Already registered? Log in here

✓ 2 3  
Verify Identity Contact Information Create Account

Mobile phone

Email address

Next >

✓ ✓ 3  
Verify Identity Contact Information Create Account

Email address (or create a unique User ID)

Create password

 Show

### Go paperless!

We'll let you know by email when we put documents online. You can change this setting in your profile, or contact us to get paper copies. Some document types might still be sent by U.S. Mail.

### Choose paperless delivery?

Yes, go paperless when possible. Email me when there are documents to look at online.

No, send all documents by U.S. Mail.

Back Register

## Logging in

Once registered you'll be directed to login in with the user ID and password you just created.

## Securing your profile

Next, we'll send you a one-time 6-digit verification code to your mobile phone or email – your choice.

This provides an extra layer of security to your Guardian profile.

Whether you choose to get a text or email, note that the code is valid for **10 minutes**. Type the code into the field provided.

If you check "Remember this device," you'll skip this step the next time you log in from the same device. Click **Log in**.

### Important note

If you choose to have your verification code sent via email, the email will come from Guardian-RSA-AA-PROD <[security-ops-rsa-mfa@glic.cc](mailto:security-ops-rsa-mfa@glic.cc)>.

## Legal terms and agreement

Lastly, you'll be required to review and accept Guardian's Online Terms & Conditions of Use, and the Agreement to Conduct Business Electronically.

You'll go through this legal step only once.

The first screenshot shows the 'Guardian Online Terms and Conditions of Use' page. It includes the Guardian logo, a blue banner stating 'You must agree to these Terms and Conditions to use our site.', and a close button. The main content area has the title 'Guardian Online Terms and Conditions of Use' and '1 of 2'. Below this is the 'Introduction' section, which states that the terms apply to the use of Guardian's services and interfaces. At the bottom, there is a 'By clicking "Accept", you are indicating that you have read and agree to the Guardian Online Terms and Conditions of Use.' and a button with 'Opt out' and 'Accept' options.

The second screenshot shows the 'Agreement to Conduct Business Electronically' page. It also features the Guardian logo and the same blue banner. The main content area has the title 'Agreement to Conduct Business Electronically' and '2 of 2'. It explains that the user is required to provide certain disclosures and documents when using Guardian's services. At the bottom, it states 'By reviewing and signing this consent form you will be agreeing to receiving certain required and other documents that are permitted by state or Federal law to be sent electronically. This electronic consent includes but is not limited to the following.' and includes the same 'Opt out' and 'Accept' button.

## Future access

If you've already registered, you'll be directed automatically to login.

You can get help remembering your user ID or password if you forget. Choose **Accounts & Policies** to get help.

The sign-in screen features the Guardian logo at the top left. The main heading is 'Sign in'. Below it are two input fields: 'User ID' with the text 'JohnDoe22' and 'Password' with masked characters. To the right of the password field is a blue eye icon. Below the fields are two buttons: a green 'Sign in' button and a blue 'Register' button. A yellow banner asks 'Forgot your User ID or Password?' with a link to 'My sign in represents my continued agreement to the terms and conditions of use.' To the right of the text is a circular image showing two women, one with dark hair and one with blonde hair, looking at a laptop screen in an office setting.

The 'Forgot your user ID?' screen has the Guardian logo and the heading 'Forgot your user ID?'. It asks 'Which service are you trying to access?'. There are two radio button options: 'Guardian Anytime: Benefits through my employer or Employers offering benefits to their employees' and 'Accounts & Policies: An account or policy I purchased through a financial professional'. The second option is selected. At the bottom, there is a 'Back' button and a 'Continue' button.

The 'Forgot your password?' screen has the Guardian logo and the heading 'Forgot your password?'. It asks 'Which service are you trying to access?'. There are two radio button options: 'Guardian Anytime: Benefits through my employer or Employers offering benefits to their employees' and 'Accounts & Policies: An account or policy I purchased through a financial professional'. The second option is selected. At the bottom, there is a 'Back' button and a 'Continue' button.

## Important note

If you are not rerouted, click **Log in here** (highlighted below) to be redirected to the Sign in screen.

The 'Let's get started.' screen features a progress bar with three steps: '1 Verify Identity', '2 Contact Information', and '3 Create Account'. Below the progress bar are two input fields: 'Social Security Number' with '9 digits' and a 'Show' icon, and 'Last name'. A green 'Next >' button is highlighted. Below the button is a link 'Already registered? Log in here' and two app store download buttons for the App Store and Google Play.

# Accessing your application

## Existing policyholders

Once you've logged in, you'll be directed to an overview of your account.

Select the application that you'd like to complete under "Applications in progress."

The screenshot shows the Guardian account overview page. At the top, there are navigation tabs: Overview, Documents & Forms, Payments & History, Contact Us, and Logout. The main content is divided into several sections:

- Applications in progress:** A yellow header section containing two cards for "Guardian Level Term 10" and "Whole Life 99", both with the status "In progress. Resume application." and a right-pointing arrow.
- I want to...:** A sidebar menu with options: Update my Address, Make Beneficiary Change, Request Life Policy Loan, Manage Tax Withholding, Add/Edit Auto Payments, Other Transactions, and View quick reference cards.
- Active:** A section with a "Print Product Summary" link. It contains two policy cards:
  - WHOLE LIFE (...6137):** Individual Life Policy. Status: Premium paying. Death Benefit: \$625,477. Total Face Amount: \$620,454. Cash Value: \$93,307. Outstanding Loan: \$0. Premium Payment: \$6,000.00 annually. Paid to Date: 05/02/2022. Last updated 10/16/2022.
  - LIFE SPAN 20 (...6138):** Individual Life Policy. Status: Premium paying. Death Benefit: \$1,000,054. Premium Payment: \$650.00 annually. Paid to Date: 05/02/2022. Last updated 10/16/2022.
- More to explore:** A section with three icons and links: "Financial wellness every decade", "Life insurance basics", and "Learn more about how disability income insurance works".

## New to Guardian and existing policyholders

**New to Guardian:** Once you've registered and logged in, you'll see your application status tracker.

**Existing policyholders:** After selecting the policy you'd like to complete in your account overview, you'll be directed to your application status tracker.

## Application status tracker

The insurance you're applying for (for example, Life Paid up at 65) will appear at the top. The three statuses - apply, in review, and approved - show you where in the process your application is. To continue to apply, click the **Resume** button to access your application.

If you've more than one application in progress, click the arrow to see them all. Select the application you'd like to access, then click **Resume**.

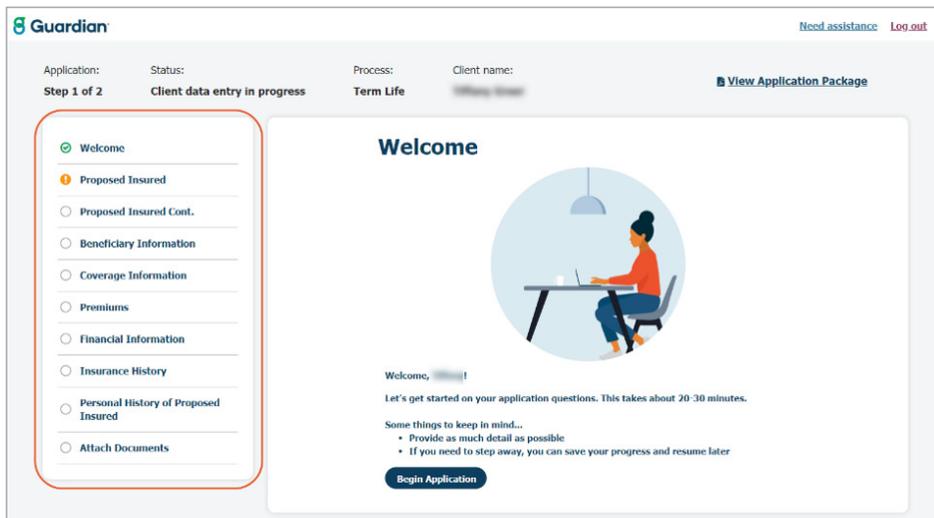
The screenshot shows the application status tracker. At the top, it says "Currently viewing Life Paid up at 65" with a right-pointing arrow. Below this is a progress bar with three steps: 1. Apply (with a green checkmark), 2. In review, and 3. Approved. A green "Resume" button is positioned below the progress bar. To the right, there is a dropdown menu with "Life Paid up at 65" selected. Below the dropdown, there are sections for "Medical Information" (Guardian Level Term 15) and "In review" (Guardian Level Term 15). At the bottom, there is a "Contact Your Professional" section with a green "Resume" button.

# Navigating your application

## Navigating between sections

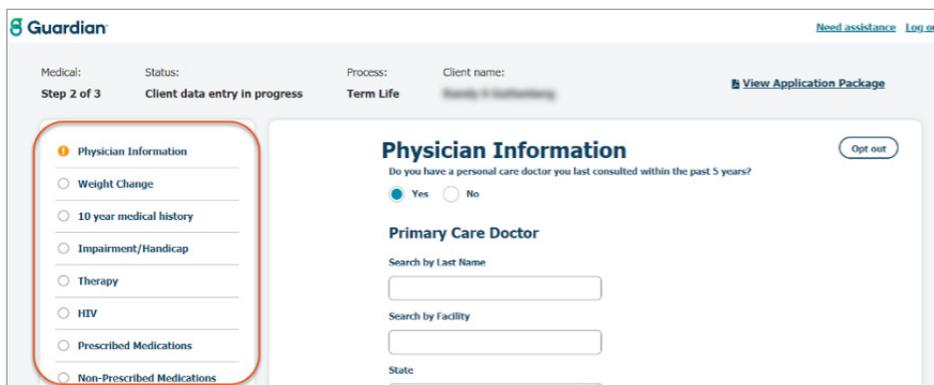
Once you've resumed your application form or medical questionnaire, you'll see a list of question sections on the left-hand side of the screen. You can quickly move between sections by clicking on the section name. Additional sections may appear as you answer questions.

Your progress will be saved automatically. If you need to complete your application over multiple sessions, you can use the original email link or go to [guardianlife.com](https://guardianlife.com) and login with the user ID and password you registered with. Learn more about [registering and logging in](#).



### Important note

Required fields have a dark border around the data fields; non-required fields have a light border. You may need to adjust your screen's zoom level to between 115% - 125% to more easily see the difference. In the below example, State is a required field and Zip code is optional.



Beside each section is an icon that will tell you the status of that section. All sections will need to be completed before you can sign and submit your application form and/or medical questionnaire.

- Section is complete.
- Section is incomplete.
- Section not viewed yet.

## Completing part 1 of your application with your financial professional (least common)

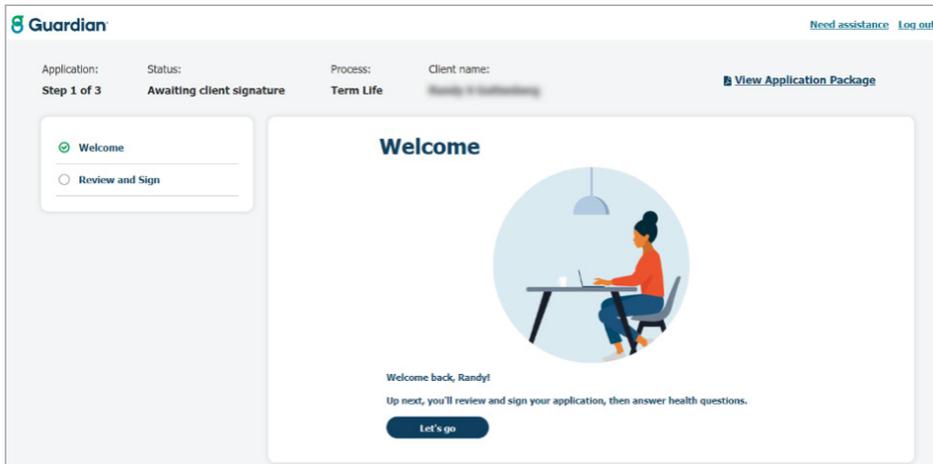
If you've worked with your financial professional to complete the application form (part 1) together, click **Log out** once all the section statuses are marked complete.

Your financial professional will send you an email to begin the application form review and signature process.

# Reviewing and signing your application forms

Your financial professional will invite you to review and sign your application forms via email. Register or log in to complete your review. Learn more about [registering and logging in](#).

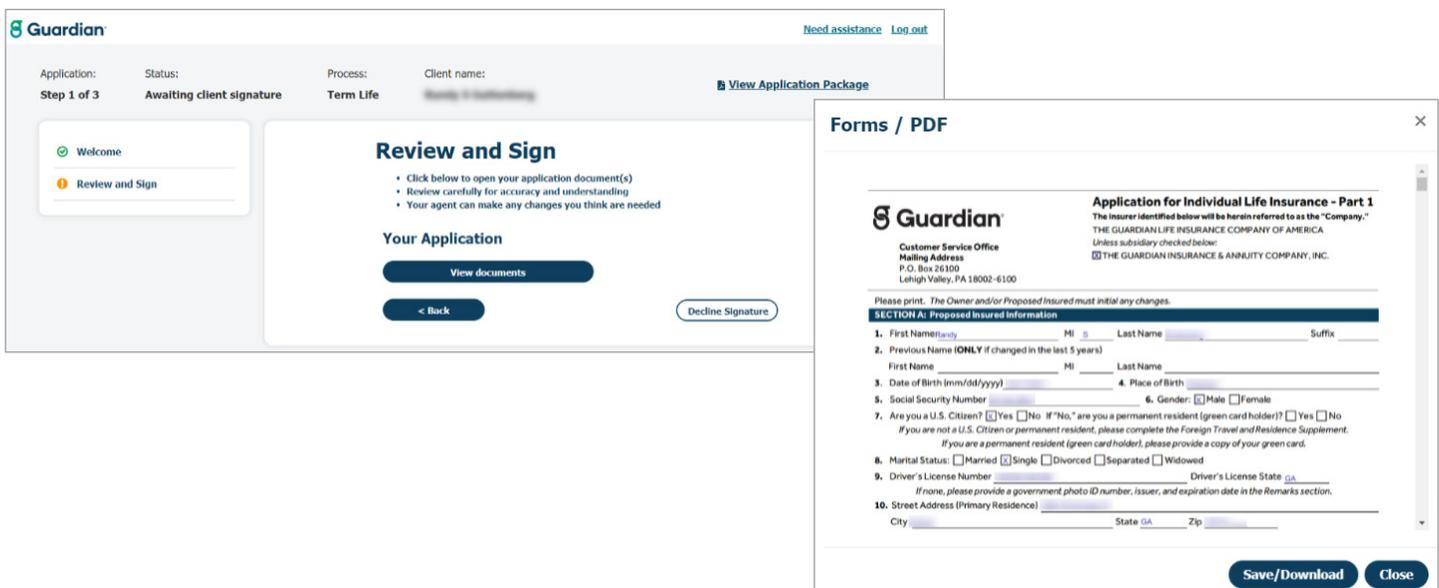
Select **Let's go** to begin the review and sign process.



## Review your application forms

Click on **View documents** to review your application for completeness and accuracy. Alert your financial professional if there is an error and wait for their follow up instructions.

You can save or download a copy of your completed but unsigned application forms for your personal records.



## Sign your application forms

The signing process has four steps:

- 1 Agree to electronically sign Guardian's Authorization to Obtain and Release Medical Information
- 2 Review and certify to the legal disclosures
- 3 Indicate the city you'll sign the application form in
- 4 Apply your electronic signature to all documents

### Decline to sign your application forms electronically

Click on the **Decline signature** button to opt out of signing your application forms electronically. If you decline to sign, contact your financial professional to sign using a different method.

The screenshot shows the Guardian application interface. At the top, there's a navigation bar with the Guardian logo, 'Need assistance', and 'Log out'. Below that, a progress indicator shows 'Application: Step 1 of 3', 'Status: Awaiting client signature', 'Process: Term Life', and 'Client name: [redacted]'. A 'View Application Package' link is also present. The main content area is titled 'Review and Sign' and includes a sidebar with 'Welcome' and 'Review and Sign' (the active step). The main text contains instructions: 'Click below to open your application document(s)', 'Review carefully for accuracy and understanding', and 'Your agent can make any changes you think are needed'. There are sections for 'Your Application' (with a 'View documents' button), 'Authorization to obtain information' (with a checked checkbox and text), and 'eSignature' (with a checked checkbox and a list of certification points). At the bottom, there is a 'Signed in City' input field, a 'Sign & continue' button, a '< Back' button, and a 'Decline Signature' button.

### Important note

Please ensure that you enter the city you'll sign the application form in, not your name, in the **Signed in City** data field.

You've completed part 1 of the application process.

If your financial professional included the medical questionnaire as part of your application package, you'll be automatically redirected to it. Learn more about [completing the medical questionnaire](#).

If your financial professional didn't include the medical questionnaire, you'll be directed to the "All done!" screen. Your financial professional will be notified and will submit your application forms to Guardian.

The screenshot shows the 'All done!' screen in the Guardian application. The top navigation bar is the same as in the previous screenshot. The progress indicator now shows 'Application: Step 1 of 2', 'Status: Awaiting client signature', 'Process: Term Life', and 'Client name: [redacted]'. The main content area features a large 'All done!' heading, an illustration of a person holding a folder, and another 'All done!' heading. At the bottom, there is a small note: 'While we review your application, your agent will be in touch about next steps.'

# Completing the medical questionnaire

To complete the medical questionnaire, you'll be asked to provide information about your health. The information you disclose will be used for underwriting only and won't be shared with your financial professional.

The medical questionnaire will need to be completed, reviewed, and signed before your financial professional can submit your completed application to Guardian.

Click **Begin medical** to proceed with or opt out of completing your medical questionnaire digitally.

The screenshot shows the Guardian application dashboard. At the top, it says 'Guardian' and 'Need assistance Log out'. Below that, it displays 'Application: Step 1 of 3', 'Status: Awaiting client signature', 'Process: Term Life', and 'Client name: [Redacted]'. There is a 'View Application Package' link. On the left, a progress bar shows 'Welcome', 'Review and Sign', and 'Section complete!' with checkmarks. The main content area features a clock icon and the text 'Section Complete! Nice work - now let's gather your medical information. Some things to keep in mind...'. It lists instructions: 'Provide as much detail as possible', 'Work in a private setting, without your financial representative present', and 'If you need to step away, you can save your progress and resume later'. It also asks 'What will I need?' and lists: 'Physician names and contact information', 'Family history of major medical conditions', 'Date and diagnosis of significant medical events', and 'Medication names and reason prescribed'. A 'Begin Medical' button is at the bottom.

## Important note

If the section status for "Section complete!" displays as not yet viewed (not checked), click on the section name to load the "Begin medical" screen.

This close-up shows the progress bar with three items: 'Welcome' (checked), 'Review and Sign' (checked), and 'Section complete!' (unchecked). The 'Section complete!' item has a radio button next to it, indicating it is not yet completed.

## Proceed with medical questionnaire

To continue completing the medical questionnaire, answer the questions as they appear on screen. There are two search tools available to assist you.

**Physician:** includes primary care physicians, specialists, surgeons, etc.

**Medication:** includes prescription and non-prescription medications.

## Opt out

The **Opt out** button is in the top right corner of the "Physician information" screen. If you opt out, your financial professional will contact you to complete the medical questionnaire through a different method.

The screenshot shows the 'Physician Information' screen. At the top, it says 'Guardian' and 'Need assistance Log out'. Below that, it displays 'Medical: Step 2 of 3', 'Status: Client data entry in progress', 'Process: Term Life', and 'Client name: [Redacted]'. There is a 'View Application Package' link. On the left, a progress bar shows 'Physician Information' (checked) and 'Weight Change', '10 year medical history', 'Impairment/Handicap', 'Therapy', 'HIV', 'Prescribed Medications', and 'Non-Prescribed Medications' (unchecked). The main content area features the title 'Physician Information' and the question 'Do you have a personal care doctor you last consulted within the past 5 years?' with 'Yes' (selected) and 'No' radio buttons. Below that, it asks for 'Primary Care Doctor' information, including 'Search by Last Name', 'Search by Facility', and 'State' with corresponding input fields. An 'Opt out' button is in the top right corner.

## Physician information

There are four ways to provide information about your primary care physician or another doctor.

- 1 Search by their last name and state
- 2 Search by the facility and state
- 3 Manually enter the requested information
- 4 Reuse previously entered physician information (available after first physician is entered)

### Search by last name or facility and state

Type your physician's name or their facility and the state into the search engine.

Click **Search** to retrieve a list of the physicians with matching or similar names within the state you specified.

Select your physician's name and information if it appears in the list.

### Manually enter your physician's information

If your physician doesn't appear in the search results, add their information manually. Clicking **Next** will save your responses, including your physician's information.

### Reuse previously entered physician information

After you've entered one physician's information, you'll have the option to choose from existing physician information, if needed, for additional questions.

### Physician Information

Select from your previously entered physician information, or add a new doctor

Select Existing Physician

Physician Name	Facility Name	Address
<input type="checkbox"/>		ATLANTA, GA 303502428

Showing 1 to 1 of 1 rows

Add Physician

Cancel Save

## Physician Information

Do you have a personal care doctor you last consulted within the past 5 years?

Yes  No

### Primary Care Doctor

Search by Last Name

rochelle

Search by Facility

State

Georgia

Search

Physician Name	Facility Name	Address
<input type="checkbox"/>		
<input type="checkbox"/>	LAROCHELLE	
<input type="checkbox"/>		
<input type="checkbox"/>	LAROCHELLE	
<input type="checkbox"/>		
<input type="checkbox"/>	ROCHELLE	
<input type="checkbox"/>		
<input type="checkbox"/>		

Showing 1 to 4 of 4 rows

Can't find your doctor?

Enter as much information about your doctor as you can below.

First Name

Last Name

Health care facility's name

Address Line 1

Enter a location

State

Choose from list or type in and press En...

Zip Code

---

Phone

--- --

Date last seen

MM/YYYY

Reason

Choose from list or type in and press En...

What treatment or medication was given or recommended?

Choose from list or type in and press En...

Was your primary care doctor the last doctor seen?

Yes  No

Back

Next

## Medication details

There are three ways to provide information about the prescribed and non-prescribed medications you've been taking.

- 1 Identify by type (prescribed medications only)
- 2 Search by name
- 3 Manually enter the requested information

### Identify by type

Select the category your prescribed medication is included in from the list.

If you select "Other", you'll be prompted to search for your medication by name.

### Search by name

Type in the name of the medication you're taking and click the **Search** button.

Select the medication name if it appears.

### Manually enter information about your medication

If the Medication Name doesn't appear in the search results, add the medication information manually by completing the remaining questions and clicking the **Save** button.

#### Important note

The search button won't be clickable until data has been entered and you've clicked out of the text field.

The screenshot shows the 'Medication Details' form with the 'Identify by type' section. It includes a 'Medication Type' dropdown menu, a 'Why was this medication prescribed?' dropdown menu, a radio button for 'Are you currently taking this medication?' (Yes/No), and a 'How long have you been taking it?' dropdown menu. A 'Cancel' button is visible at the bottom left. A dropdown menu is open, showing a list of medication categories: Antibiotics, NSAID/Anti-inflammatory, Birth control/contraception, Eye/Ear drops, Cold/Cough/Allergy medication, Dermatological product, Heartburn/Acid reflux medication, OTC medication, Vitamins, Weight loss medication, and Other.

The screenshot shows the 'Medication Details' form with the 'Search by name' section. It includes a 'Medication Name' text field with 'Excedrin' entered, a 'Search' button, and a list of search results. The 'Excedrin' result is highlighted. Below the list is a pagination control showing 'Showing 1 to 10 of 17 rows' and '10 rows per page'. The 'How long have you been taking?' dropdown menu is also visible, along with a 'Why is this medication used?' text field and a 'Was there any diagnosis?' radio button (Yes/No). 'Cancel' and 'Save' buttons are at the bottom.

# Reviewing and signing your medical questionnaire

Once all the medical questionnaire sections are marked complete, you'll be prompted to begin the review and sign process.

## Review and lock your medical form

Click on **View documents** to review your forms for accuracy and completeness. To edit any of your answers, navigate to the appropriate section and change your response.

You can save or download a copy of your completed but unsigned medical form for your personal records.

After reviewing your forms, click on **Lock and continue**. You'll notice that the section statuses will change from section complete to locked.

✔ Section is complete.

🔒 Section is locked.

If you need to edit your medical questionnaire after locking it, contact your financial professional for assistance.

## Review your product illustration (if required)

If you're required to sign an illustration as part of the application process, the "Product illustration" section will be displayed automatically.

Click on **View Documents** to review an illustration of the product and benefits you are applying for.

You can save or download a copy of your unsigned product illustration for your personal records.

## Sign your medical form

The signing process has two steps:

- 1 Certify to the eSignature legal disclosures
- 2 Apply your electronic signature to all documents, including the illustration if required

### Decline to sign your medical form electronically

Click on the **Decline signature** button to opt out of signing your medical form and illustration, if included, electronically. If you decline to sign, contact your financial professional to sign using a different method.

The top screenshot shows the 'Complete your application' screen. The left sidebar lists medical categories: Physician Information, Weight Change, 10 year medical history, Impairment/Handicap, Therapy, HIV, Prescribed Medications, Non-Prescribed Medications, Nicotine Usage, Alcohol Usage, Marijuana Usage, Drugs, and Drug/Alcohol Counseling. The main content area has a 'Sign & Submit' button and a 'Decline Signature' button.

The bottom screenshot shows the 'eSignature' section. The left sidebar lists medical categories: Physician Information, Weight Change, 10 year medical history, Impairment/Handicap, Therapy, HIV, Prescribed Medications, Non-Prescribed Medications, Nicotine Usage, Alcohol Usage, Marijuana Usage, Drugs, Drug/Alcohol Counseling, Pregnancy, Cholesterol History, and Exam/Test in Last 5 Years. The main content area has a 'Sign & Submit' button and a 'Decline Signature' button.

You've completed part 2 of the application process. Click **Log out** and wait for further information from your financial professional.

You'll receive an email that will allow you to access a copy of your signed application package via a secure link that will remain active for **14 days**. You can save or download a copy of your completed and signed application package for your personal records.

The screenshot shows the 'All done!' screen. The left sidebar lists medical categories: Physician Information, Weight Change, 10 year medical history, Impairment/Handicap, Therapy, HIV, Prescribed Medications, Non-Prescribed Medications, Nicotine Usage, and Alcohol Usage. The main content area displays 'All done!' with an illustration of a family and a message: 'While we review your application, your agent will be in touch about next steps.'

# Frequently asked questions

## How do I know if my computer is compatible with this tool? Is there a certain browser I should be using?

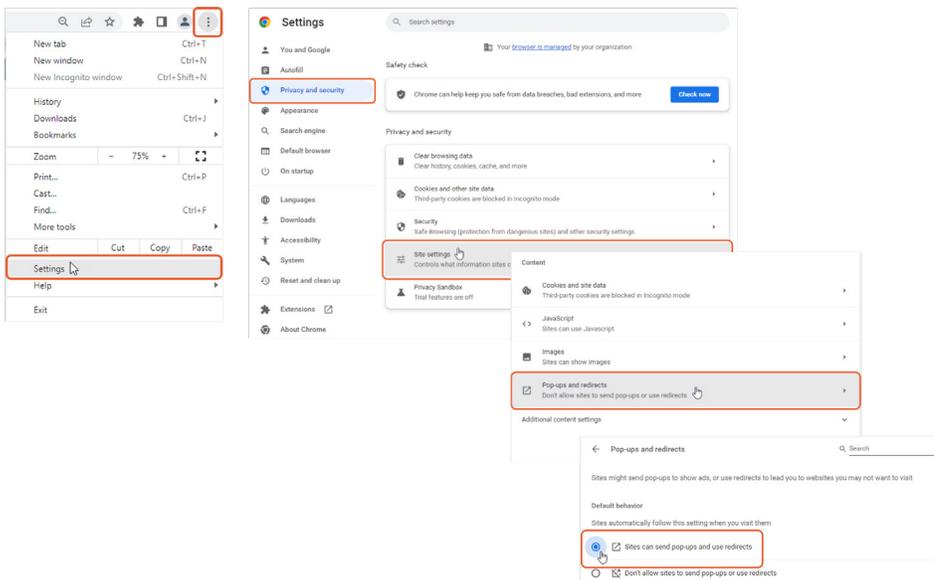
To ensure you've the best experience with this online tool, please use a Google Chrome browser and ensure that pop-ups are enabled before you begin. To do this:

- 1 On your computer, open Google Chrome.
- 2 Click on the 3 dots at the top right of the page.
- 3 Click **Settings**.
- 4 On the left side of the screen, click on **Privacy and security**
- 5 In the Privacy and security menu, click on **Site settings**
- 6 In the Site setting menu, scroll down to the **Content** section
- 7 Under Pop-ups and redirects, select **Sites can send pop-ups and use redirects**

After you've completed your application, you can follow these same directions to enable your pop-up blocker by selecting **Don't allow sites to send pop-ups or use redirects**.

## Important note

Your pop-up blocker hasn't been disabled for the purposes of completing your application if you receive a message on screen like the example below.



### **How do I access this tool on my mobile device? Is the process the same?**

You can complete your application form and medical questionnaire on your mobile device using the same process outlined in this document. However, we recommend accessing these tools via a laptop or desktop using Google Chrome for the best experience.

### **What happens if I can't locate the email invitation?**

Check your spam folders (which may be named junk, trash, promotions, clutter, etc.) to ensure the email did not end up there. If the email has not been received or has been lost, contact your financial professional and they can resend the email invitation to you.

### **What happens if I decide I no longer want to use the electronic process?**

If you decide that you'd no longer like to use the electronic signature process, you can opt out via:

- The **Decline signature** button in the application form signature process. Learn more about [reviewing and signing your application forms](#)
- The **Opt out** button in the medical questionnaire. Learn more about [completing the medical questionnaire](#)

Inform your financial professional so that you can complete and sign your documents using a different process.

### **What happens if I want to exit and finish later?**

Your progress is automatically saved along the way, so the system will know to pick up where you left off. Simply sign back in with the same email link or go to [guardianlife.com](http://guardianlife.com) and login with the user ID and password that you registered. Learn more about [registering and logging in](#).

### **How do I proceed if I get locked out of the system?**

If this happens, contact your financial professional. They'll be able to reset the system and send a new email invitation to you. You may want to verify they've set the registration with your correct social security number and spelling of your first and last name.

### **Why do I need to register to use the system?**

For your security and convenience, you must register to use Guardian's electronic services. After your identity is validated, you'll create a user ID and password that'll allow you to save your progress and complete your application in over multiple sessions. Your user ID and password will sign you into other online services as well. Learn more about [registering and logging in](#).

### **Why should I use the online medical information collection process?**

Online medical information is the fastest, most convenient way to provide your medical history as part of your application for insurance. It is secure, with no third-party intervention, and is available to you online, anytime, anywhere, 24/7. Plus, by using scripted drill-down questions, you are asked only to provide the information necessary for possible follow-up questions.

### **Can I use the “back” button in my browser to return to the prior page?**

Usage of the “back” and “forward” buttons within your browser is not supported. Please use the sections on the left-hand side of the screen to select the section you wish to view. Use the **Back** and **Next** buttons within the tool to navigate between screens within each section. Learn more about [navigating your application](#).

### **Why do some of the sections still display as incomplete (an exclamation mark)?**

It’s possible a required field was missed. All fields with a dark border around the data fields are required. Non-required data fields have a light border. You may need to adjust your screen’s zoom level to between 115% - 125% to more easily see the difference. Learn more about [navigating your application](#).

### **I can’t find a next button to proceed. What should I do?**

Sometimes action buttons or windows will appear at the bottom or top of the screen, requiring you to scroll up or down accordingly to locate the action button. It is also possible that a required field was missed. If you are unable to find an action button or a missed required field, log out and contact your financial professional for additional assistance.