



**PAN  
AMERICAN  
LIFE** INSURANCE COMPANY

*A member of the Pan-American Life Insurance Group*

# ONLINE AGENT CONTRACTING

User Guide

Pan-American Life Insurance Company

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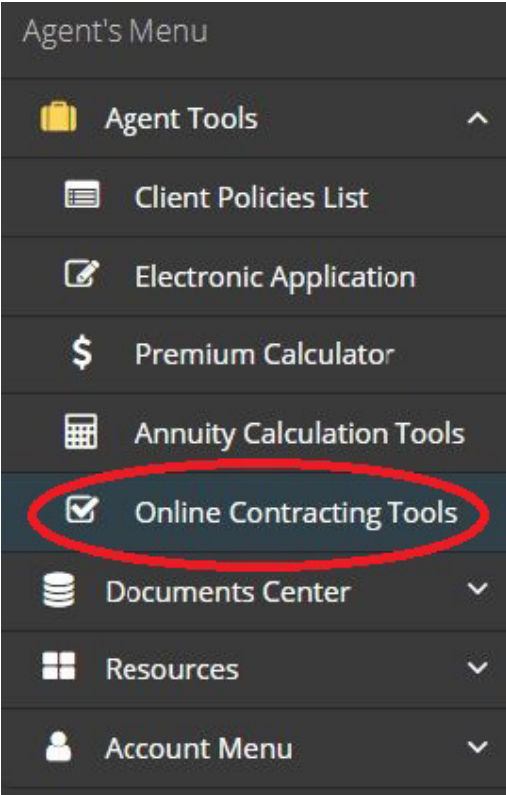
Pan-America Life Insurance Company  
Medicare Supplement Administrative Office  
PO Box 27248  
Salt Lake City, UT 84127-0248

# SECTION 1: LOGGING INTO THE PORTAL

To get started on the Pan-American Life Online Contracting, you will first have to log into the Agent Portal at <https://pan.admin-portal.org> and clicking on Agent. If this is the first time using the Agent Portal, review the **How-To Guide** to help you register.



Once you are logged into the Portal, utilize the Agent’s Menu on the left side of the web page and click on Agent Tools followed by Online Contracting Tools.



## SECTION 2: ONLINE CONTRACTING TOOLS SCREEN

This section will provide an overview of the features available on the Online Contracting Tools Screen.

There are two main sections to the Online Contracting Tools which are Online Agency & Contracting and Agency & Contracting Dashboard. Agency & Contracting Dashboard includes search functionality and results.

**Online Agency & Contracting** – This section is where an upline agent can submit a link to an agent. They will need to indicate the contract level, advance status, basic agent information, and a valid email address to send the link to.

**Agency & Contracting Dashboard** – This section displays a list of agents submitted by the logged in upline agent. It will allow you to view the submitted application, approve or deny pending applications (when applicable), edit information on the original link, re-send link, and see the pending/approval status of the applications. It will also allow the agent to export the list to Excel format for reporting purposes.

*Note: Pending applications will need to be approved by both the upline agent and the admin in order to complete.*

**Agency & Contracting Transactions Search** – This section allows you to narrow down your list of agents or see a specific downline's submitted agents. You can search for agents submitted directly by the downline or agents submitted by the downline's hierarchy.

## SECTION 3: SENDING A LINK

The first step to contracting a new agent is for the Admin or an upline agent to submit the contracting link via email. This can be completed by selecting the Managing Agent Number, selecting Agent Contract in Agency & Contracting Tool and clicking Proceed.

Agency & Contracting Available Tools

Please select your agent number and available tool and click "Proceed" button. Selected agent number will be used as a direct upline for newly contracted agents or other change requests.

Managing Agent Number  \* Required

Agency & Contracting Tool  \* Required

The agent will then fill in some basic information about the contracting agent.

Create New Agent Contract Invitation

Please complete this information for the prospective agent. Fields with asterisk are required. Invitation link will be sent to the email address provided, the copy of the invitation link will be sent to the email from your account settings.

Managing Agent:

Agent Number:

\* First Name:  \* Last Name:

\* Email Address:

Do not send link to contract at this time, use this option if you're completing this contract on behalf of the agent

Please select the level for each line of business you want to assign to the new agent. You have to assign at least one level.

Annuity:  Health:

Life:

The General Agent accepts all responsibility for the applicant Agent and sponsors him as an Agent for Sentinel Security Life Insurance Company

They will need to fill out the following fields:

- **First Name** – This is the name of the agent being sent the link.
- **Last Name**– This is the name of the agent being sent the link.
- **Email Address**– This is the email address the link will be sent to.
- **Line of Business Contract Level** – This will set the contracting agent's level. Note: Only lines of business that the submitting upline agent is contracted with will be available.
- **Advance Status** – Select 'Standard advancing' or 'Do not add advancing'. *Note: Only applicable with Health or Life line of business.*

Once all of the requested fields are filled out correctly the upline agent will acknowledge their responsibility for the applicant Agent and click 'Submit.'

## SECTION 4: CONTRACTING AGENT SIGN-UP PROCESS

Once an agent has received their link via email they will need to follow it and complete the online application through the website. Below we are going to walk through the process of completing this enrollment.

The first section is the Agent Contract Information that the upline agent submitted when the link was created. This section is not editable by the agent and can only be edited by the direct upline.

The first section that will need to be completed is **General Agent Information**. Most of these fields are basic information or auto populated, but we will outline some specific fields of note below.

General Agent Information

Personal Information

First Name: \*  Last Name:  Middle Initial:

Can only be changed by your upline Optional

Birth Date: \*  Social Security Number: \*

In format MM/DD/YYYY

Tax ID:

Optional

Agent Address

Address 1: \*  Address 2:  City: \*  State: \*  Zip: \*

County Name: \*  [Please click here to confirm the address](#)

Agent Contacts

Email Address: \*  Business Phone Number: \*  Cell Phone Number:  Fax Number:

We will use for agent portal account

Other Questions

How long have you been an agent or broker: \*

Some fields will auto-populate based on the information entered by the upline agent

- **Agent First, Last Name, and E-mail** – These fields should automatically populate with the information that was submitted by the upline agent.
- **Birth Date/SSN/Tax ID** – The Birth Date and Social Security Number fields are required. If a Tax ID is completed, the Agency Name and Federal Tax Classification fields will appear and need to be completed
- **Agent Address/Contacts** – The Agent Address will need to be verified by clicking 'Please click here to confirm the address'
- **Other Questions** – The agent will need to answer how long they have been an agent. If the agent has a corporation, the agent will also need to answer who the appointed officer with the Department of Insurance is and the percentage of ownership in the corporation.

After completing this section you will move on to the **Background Information** section, which will ask ten separate yes or no questions pertaining to the contracting agent.

**Background Information**

Yes  No 1. Do you have Errors & Omissions (E&O) coverage? \*

Yes  No 2. Have you ever been convicted of any crime, other than minor traffic offenses? \*

Yes  No 3. Has any insurance company ever canceled any contract of employment or your agent's appointment for any reason other than non-production? \*

Yes  No 4. Does any insurer or agent claim that you are indebted to them under any agency contract or otherwise? \*

Yes  No 5. Have you ever been refused an original or renewal license or had a license suspended or revoked or terminated for any type of insurance license by any state? \*

Yes  No 6. Have you ever been fined or had disciplinary action taken against you with any Department of Insurance? \*

Yes  No 7. Are you currently involved in any litigation or are there any unsatisfied judgements or liens including state or federal tax liens against you? \*

Yes  No 8. Do you currently have a pending bankruptcy or have you ever declared bankruptcy? \*

Yes  No 9. Within the past 10 years, have you ever had a complaint filed against you that resulted in a fine, penalty, cease or desist order, censure or consent order? \*

Yes  No 10. Have you ever defaulted on a (a) promissory note, or (b) any other debt, including consumer or credit card debt? \*

If any of these are marked as a 'yes', with the exception of question 1, it will open an additional text box to allow the agent to elaborate further. The upline agent will also receive a notification of any 'yes' answers in this section, letting them know it needs to be reviewed.

*Note: In some cases additional documentation may need to be submitted to elaborate on the answer. We will explain how to do this later in this section.*

Yes  No 2. Have you ever been convicted of any crime, other than minor traffic offenses? \*

Please Provide an Explanation: \*

The expanded field when 'Yes' is selected as an answer. The upline agent will review once the application pends.

Question 1 is in regards to the E&O coverage and allows a copy of the E&O to be uploaded.

Yes  No 1. Do you have Errors & Omissions (E&O) coverage? \*

Issue Date: \*  Expiration Date: \*  Is Coverage 1 Million Or More: \*

In format MM/DD/YYYY In format MM/DD/YYYY

Please attach the document:

No file chosen

Allowed types: .jpg, .tiff, .pdf, .png, .txt

The next section, the agent will need to indicate their resident state license and any state they plan on marketing and selling our products.

*Note: If the agent is planning on marketing in their resident state, they will need to check the box next to that state in addition to entering it as the resident state in the drop down.*

**License Information**

What is Your Resident State: \*

Please select states you plan on marketing our products:

<input type="checkbox"/> Alabama	<input type="checkbox"/> Arizona	<input type="checkbox"/> Arkansas	<input type="checkbox"/> California	<input type="checkbox"/> Colorado	<input type="checkbox"/> Delaware
<input type="checkbox"/> Florida	<input type="checkbox"/> Georgia	<input type="checkbox"/> Hawaii	<input type="checkbox"/> Idaho	<input type="checkbox"/> Illinois	<input type="checkbox"/> Indiana
<input type="checkbox"/> Iowa	<input type="checkbox"/> Kansas	<input type="checkbox"/> Kentucky	<input type="checkbox"/> Louisiana	<input type="checkbox"/> Maryland	<input type="checkbox"/> Minnesota
<input type="checkbox"/> Mississippi	<input type="checkbox"/> Montana	<input type="checkbox"/> Nebraska	<input type="checkbox"/> Nevada	<input type="checkbox"/> New Mexico	<input type="checkbox"/> North Carolina
<input type="checkbox"/> North Dakota	<input type="checkbox"/> Ohio	<input type="checkbox"/> Oklahoma	<input type="checkbox"/> Oregon	<input type="checkbox"/> Pennsylvania	<input type="checkbox"/> Rhode Island
<input type="checkbox"/> South Carolina	<input type="checkbox"/> South Dakota	<input type="checkbox"/> Texas	<input type="checkbox"/> Utah	<input type="checkbox"/> Washington	<input type="checkbox"/> Wyoming

The agent will then fill in the account details for **Payment Information**. This will determine how payments will be made to the agent.

**Payment Information**

Account Number: \*      Account Type: \*      Name on Bank Account: \*

Routing Number: \*      Financial Institution Name: \*

Include leading zeros      Based on routing number

Direct Deposit details

Once the Payment Information is complete, you will see the **Other Information** section. This section is where the agent will need to attach images for any trainings as well as any supporting documentation for any questions they answered 'yes' to in the Background Information.

*Note: You can add more files by clicking 'Add More Files'.*

**Other Information**

Here you can provide any document(s) or additional details that you think may help to process your application, this section is optional:

Document Type:      Attach File:      [Add More Files](#)

Allowed types: .jpg, .tiff, .pdf, .png, .txt      [Clear file name](#)

Other Details:



Once the files have been uploaded the next sections all contain information to be reviewed. The first section is the **Agent Contract**. Click on View Contract to download a PDF of the full contract and supporting forms.

#### Agent Contract

To view your contract draft please click here:

 View Contract

The final section is the **Agent Certifications & Signature** which contains a window for the agent to review and four lines that will need to be checked as read and confirmed.

#### Agent Certifications & Signature

##### Certifications and Authorization to Obtain Information:

I certify, under penalty of perjury, that all answers and responses to questions and inquiries contained in this application are true, correct and complete. I further certify that I have read and am familiar with the sections of the insurance code for the state/s in which I am seeking appointment and that I am withholding no information which would affect my qualification for this appointment with Sentinel Security Life Insurance Company (SSLCO). I acknowledge that SSLCO has informed me that it may obtain consumer reports, reports of insurance department regulatory actions, and conduct investigative reports and background investigations on me or this agency for licensing purposes, initial and renewal state appointments, and at any other times SSLCO, at its discretion, deems necessary. I expressly authorize SSLCO to conduct these investigations and obtain consumer and credit reports and hereby authorize all persons and entities (including past and present employers) to provide SSLCO all requested information. I authorize SSLCO to use these reports and to provide them and any other pertinent information to all third parties where the third parties' legal interests and/or obligations are involved. I also authorize SSLCO to distribute any financial, business, legal, tax or work performance history regarding me or this agency that it receives from third parties or which is generated by

- I hereby confirm that I have read the agent / agency agreement
- I hereby confirm that I have read the business associate agreement
- I hereby confirm that I have read the fair credit reporting act consumer disclosure
- I hereby confirm that I have read and agree to the Anti-Money Laundering Policy

The final step in the process is to offer a digital signature, date, and then submit the application.

*Note: If there is any missing information the page will not go to a confirmation page and will instead indicate sections that are incomplete.*

Type Your Full Name for Signature: \*

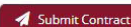
I have read and agreed to the above terms and conditions

Type Todays Date: \*

In format MM/DD/YYYY

Submit My Contract

Please review your contract information and submit for processing:

 Submit Contract

## SECTION 5: AGENT CONTRACT THIRD PARTY COMPLETION

The upline agent or admin may complete some or all of the information for the agent to review and sign. When creating a new agent contract invitation, check the box that indicates to not send the link for the contract at this time. This will ensure that the link the agent receives will include the completed information on the contract.

### Create New Agent Contract Invitation ✕

Please complete this information for the prospective agent. Fields with asterisk are required. Invitation link will be sent to the email address provided, the copy of the invitation link will be sent to the email from your account settings.

Managing Agent:			
Agent Number:	<input type="text"/>		
* First Name:	<input type="text"/>	* Last Name:	<input type="text"/>
* Email Address:	<input type="text"/>		

Do not send link to contract at this time, use this option if you're completing this contract on behalf of the agent

Please select the level for each line of business you want to assign to the new agent. You have to assign at least one level.

Annuity:	<input type="text" value="Nothing selected"/>	Health:	<input type="text" value="Nothing selected"/>
Life:	<input type="text" value="Nothing selected"/>		

The General Agent accepts all responsibility for the applicant Agent and sponsors him as an Agent for Sentinel Security Life Insurance Company

To update the contract for the agent, click on the 'Agent Contract' for the agent in the Agency & Contracting Transactions List Search Result.

Agency & Contracting Transactions List Search Result						
UPLINE #	AGENT #	AGENT NAME	TOOL	CREATED DATE ▼	APPROVED DATE	STATUS
1.	TESTAGENT2	Test, Test	Agent Contract	06/05/2019		Draft

The upline agent or admin will need to select 'Yes' under the Third Party Completion indicating that they are competing the contract on behalf of the agent and enter their full name and relation to the contracting agent.

Third Party Completion

Yes  No Are you completing this contract on behalf of the agent? \*

Your Full Name: \*

Relation To The Agent: \*

The contract can now be completed with as much of the contracting agent's information as possible. The entire contract does not need to be completed in order to send a link that includes the information that was completed to the contracting agent to review.

*Note: The contracting agent's Birth Date and Social Security Number are the only required fields to submit and send a link to the agent.*

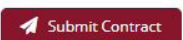
Once the contract has been completed as much as possible, the upline agent or admin will need to acknowledge the answers and statements on the application are true to the best of their knowledge and submit the contract.

Acknowledgement

I represent that my answers and statements on this application are true and complete to the best of my knowledge and belief

Submit My Contract

Please review your contract information and submit for processing:

 Submit Contract

This will send a link to the agent via email that includes the information that was completed by the upline agent or admin. The contracting agent will need to enter their Birth Date and the last four digits of their Social Security Number in order to access the completed contract.

The agent can then review the contract, make changes, remove or upload additional documents, or complete missing information. The agent would then need to complete the Agent Certifications & Signature section as shown in Section 4 of this guide.

*Note: if there is any missing information, the page will not go to a confirmation page and will instead indicate sections that are incomplete.*


## SECTION 6: AGENCY & CONTRACTING TRANSACTIONS SEARCH


The upline agent or admin may need to periodically check the status on the links sent to contracting agents. They can access a complete list of links sent out under Agency & Contracting Dashboard.

The Agency & Contracting Transactions List Search Result will automatically list all agents sent a link from you or your direct downline agents. The upline agent or admin may refine their agent search by utilizing the Agency & Contracting Transactions Search section.


Agency & Contracting Transactions Search


Search Direct Upline By:  Agencies enrolled into my account  
 Specific agent number within my agencies


Agency  ::all transactions::


Agency & Contracting Tool  ::all tools::

Include Hierarchy

Transaction Agent Number 

Transaction Dates Range  From Date To Date  
\* Can be date range or either from or to date

Transaction Agent Name 

Transaction Status  Nothing selected

Clear Form

Items Per Page: 20

Search Transactions

Download to Excel

There are several ways to search for agent's contracts and links:


- **Search Direct Upline By** - Search for all links sent by a specific agent/agency.
  - Agencies enrolled into my account- Select from a drop down of agent numbers that you have already enrolled to your account.
  - Specific agent number within my agencies - Type the agent/agency number that is in your downline.
  - Include Hierarchy - The search will also include all links sent by the downline of the agent/agency you are searching.
- **Transaction Agent Number** - Search for a specific agent number.
- **Transaction Agent Name** - Search for a specific agent name.
- **Agency & Contracting Tools** - Search for a specific type of tool.
- **Transaction Date Range** - Search by the Created Date of the link.
- **Transaction Status** - Search by the agent contracts link's specific statuses.

Once you have defined your search criteria, you click on the 'Search Transactions' button. You can also export the list to open in a spreadsheet by clicking the 'Download to Excel'.

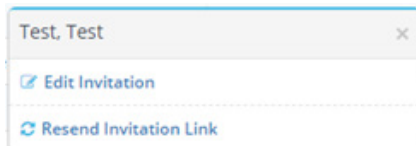
## SECTION 7: AGENCY & CONTRACTING TRANSACTIONS LIST SEARCH RESULTS

This section will explain the information provided on the Search Result.

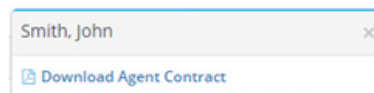
There are some key details to review:

UPLINE #	AGENT #	AGENT NAME	TOOL	CREATED DATE	APPROVED DATE	STATUS
1. AD50000000	55L0000089	Test, Test	Agent Contract 	05/20/2019		Draft

- **Upline #** - The agent number of the direct upline that sent the link to the contracting agent.
- **Agent #** - The agent number assigned to the contracting agent.
- **Agent Name** – First and last name of the contracting agent.
- **Tool** – This section will show you the Agent Contract and a pencil tool.
  - Agent Contract – This will show you the online contract that the agent needs to complete. Once the agent has completed and submitted the contract, this will show you the completed version.
  - Pencil Tool – Before the agent has submitted the contract, this tool will allow you to edit the invitation allowing you to change the spelling of the name or email address, add or remove a line of business, change the contract level, or change the advancing option. It will also allow you to resend the link to the agent. After the contract has been submitted, this tool will allow you to download the PDF version of the agent contract.



Before contract is submitted



After contract is submitted

- **Created Date** – The date the original contracting agent link was sent.
- **Approved Date** – The date the contracting agent was approved.
- **Status** – This field indicates the link status
  - Draft – The link has been sent; contract has not been submitted
  - Agent Signature Pending – Some or all of the contract has been completed by agent's upline; agent has not reviewed, signed, and submitted the contract
  - Upline Review – The contract has been submitted; agent answered yes to at least one background question and contract requires upline approval
  - Office Review – The contract has been submitted; Home Office is reviewing
  - Approved – The agent has been contracted with the Company
  - Declined – The agent contract was declined by either the upline or the Home Office

# SECTION 8: UPLINE REVIEW

When an application has a status of Upline Review, the upline agent will need to review the application and approve or deny it. To access the details of the contracting agent's application click the 'Agent Contract' link in the Agency & Contracting Transactions List Search Result section.

Agency & Contracting Transactions List Search Result						
UPLINE #	AGENT #	AGENT NAME	TOOL	CREATED DATE ▾	APPROVED DATE	STATUS
1	TESTAGENT1	Test, Test	<a href="#">Agent Contract</a>	06/05/2019		Upline Review

*Note: You can search for all Upline Review Status in the Agency & Contracting Transactions Search by selecting 'Upline Review' in the Transaction Status field and clicking 'Search Transactions'.*

This will take you to a detailed view of the application, which will display all information submitted.

- **Agent Contract Information** – Displays the agent name, commission level(s) and advancing option.
- **General Agent Information** – Displays the agent's information including address and phone number.
- **Agent Background Questions** – Shows how the agent answered background questions.

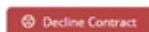
*Note: Any questions submitted with a 'yes' will cause the application to require Upline Review.*

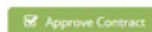
- **License Information** – Displays any states that the agent plans to market the Company's products.
- **Payment Information** – Displays the agent's bank information
- **Uploaded Files** – This will allow you to view/download any files submitted with the agent's application. This could be state licenses, trainings, or documentation to support the Agent Background Questions.

At the bottom of the page is a section called 'Upline Contract Review Pending'. The upline agent may either Decline or Approve the contract.

Upline Contract Review Pending

Please review this contract information and make your decision:

 Decline Contract

 Approve Contract

Once you submit the decision, the application will go to Office Review and will reflect the new status on the Online Contracting Tools in the Agent Portal.