

REGISTERING YOUR ACCOUNT ONLINE – Individual Account Holders

Account Authentication Options for Customer Portal Registration

You will be required to authenticate your account to complete your Customer Portal registration. You can authenticate by receiving a text message (SMS) or by receiving code via voice or by using any Authenticator Apps such as: Microsoft Authenticator or Google Authenticator. If you choose an Authenticator app you will need to install the app on your mobile device before you begin registration. After you've installed the app on your mobile device, you may register your account. The app can be found on Google Play (Android devices) or the App Store (iPhone).

Step 1: Sign Up to Register as a New Customer Portal User

First time users of the Customer Portal will need to register. To register, click on Sign Up. Complete all fields and click on Sign Up to complete the first step of registration for the Individual Policy Owners

Step 2: Account Authentication Screen Display

Option A (Preferred): To authenticate your account via phone (SMS or Voice), click on "Phone"

- To authenticate your account via SMS, enter the phone number (without dashes) where you want to receive the code. Select "Text Message" and click on "Continue." A code will be sent to your mobile device. Enter the code you receive in the "Enter the 6-digit code" field to authenticate your account via text message.
- To authenticate your account via voice, enter the phone number (without dashes) where you want to receive the code. Select "Voice call" and click on "Continue." You will receive a call on the phone number. Enter the code you hear in the "Enter the 6-digit code" field to authenticate your account via voice.

Option B: To authenticate your account via email

- Click 'Try another method,' then choose the Email option.
- You will receive an email to verify your email address. Click on the link in the email to receive the MFA code via email.
- Return to the login screen and click Login. You will then be prompted to enter the code received by email to authenticate your account.
- Enter the MFA Code and Click on Continue.

Step 3: Redirect to Customer Portal After Verification

Once your identity is verified, the My Policies screen will appear, and you will be redirected to the customer portal. From this screen, you can view a summary of your policy or contract. In addition, using the menu on the left side of the screen, you will be able to see your named beneficiaries, features of the policy or contract and riders (if applicable). You can also view the values of your policy or annuity contract, view a copy of your policy or annuity contract under documents and download any service forms that you may need.

REGISTERING YOUR ACCOUNT ONLINE – Policies with an Assigned Trustee

Step 1: Complete All Required Fields to Enable Sign Up

The representative of the Trust is usually the Trustee(s). All required fields must be completed before the Signup Button is enabled.

Step 2: Identification verification through Knowledge-Based Authentication (KBA) questions

The user will be re-directed to KBA screen after identity verification

- System generates 3 randomized KBA questions unique to the user during registration.
- The user must answer all questions correctly to complete registration.
- Registration is stalled if any question is answered incorrectly.

Step 3: Account Authentication Screen

To authenticate your account using a voice call, enter the phone number (without dashes) where you want to receive the code. Choose "Voice call" and select Continue. You'll then receive a call at the number you provided."

Step 4: Redirect to Customer Portal After Identity Verification

Once your identity is verified, you will be redirected to the customer portal. There, you can view a summary of the policy or contract. Using the menu, you can review the named beneficiaries, policy or contract features, and any applicable riders. You can also check the values of the policy or annuity contract, access a copy of the policy or annuity contract under the documents section, and download any service forms you may need.

Step 5: Verify Your Email to Enable MFA Delivery

Post registration, you will receive an email to verify your email address. Please click on the link in the email to verify your email address. This will enable you to receive the MFA token via email. The option would be prompted next time when you login.

Policies without an Assigned Trustee

Step 1: Contact Customer Service

If no trustee is present on the policy, the user must contact Customer Service to generate the one-time passcode.

Step 2: Complete Sign Up

Click on Sign Up to complete the first step of registration & enter the passcode you have received.

To authenticate your account via voice, enter the phone number (without dashes) where you want to receive the code. Select "Voice call" and click on Continue. You will receive a call on the phone number entered. Enter the code you received in the 'Enter the 6-digit code' field to authenticate your account. Once your identity is verified, you will be redirected to the customer portal. There, you can view a summary of your policy or contract.

