eConnections Desktop - Getting Started Guide

Introduction

American General Life Companies is pleased to introduce its newest Windows-based illustration software system, eConnections Desktop. eConnections Desktop is a state-of-the-art illustration system that will help develop intelligent solutions to meet client needs with the look and feel of eConnections Web. This guide will help you quickly install eConnections Desktop and start producing illustrations.
Variable universal life insurance policies issued by American General Life Insurance Company (AGL) and The United States Life Insurance Company in the City of New York (USL) are distributed by American General Equity Services Corporation, member FINRA.

The underwriting risks, financial and contractual obligations and support functions associated with products issued by AGL or USL are each insurer's own responsibility.

Important: Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your American General Life Companies representative for assistance.

This **eConnections Desktop - Getting Started Guide** contains the following sections to assist you in becoming proficient with eConnections Desktop.

Minimum System Hardware/Software Requirements

- Microsoft Windows XP (Home and Office), Microsoft Windows VISTA (Business and Home), and Internet Explorer 6.0
- Pentium 166 or higher IBM – compatible computer
- Minimum of 32 MB of RAM:
- 20 MB of available disk storage;
- 800x600 dpi resolution monitor;
- Mouse or compatible pointing device; and
- HP LaserJet or equivalent with minimum 4 – 8 meg RAM.

Installation Instructions

Local Drive Installation

CD Installation

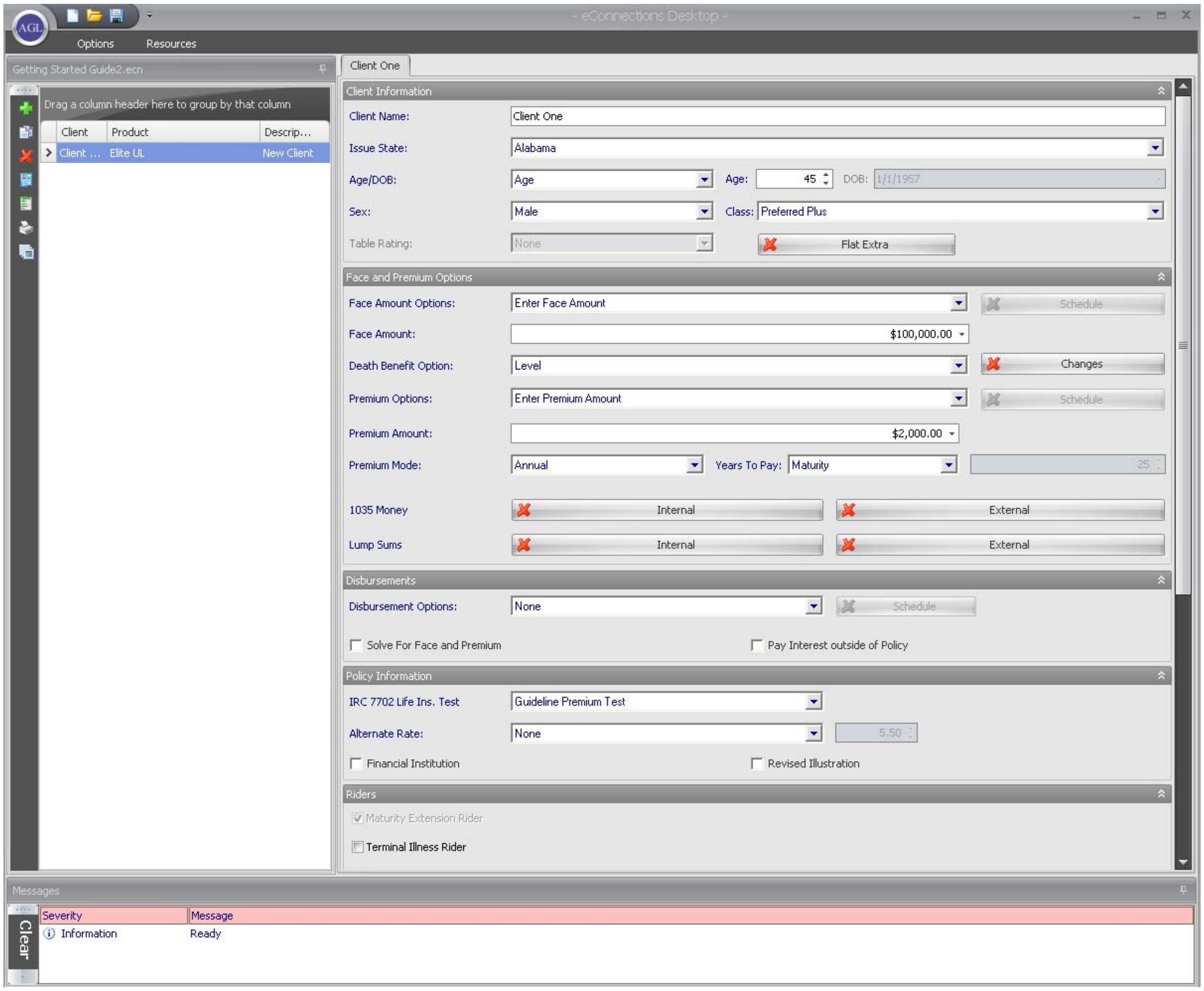
1. Insert the CD. If it starts automatically, go to step 4.
2. Select **Start/Run**.
3. Type **D:\setup.exe** (where D: is the CD ROM drive letter).
4. Follow the installation prompts and click on the **Next** button to go to the next page. At the Installation Options menu, select either **Stand Alone** (recommended) or **Server** installation and select **eConnections Desktop**. Click on **Next** to go to the next page.
5. Click on **Next** to accept the default location (recommended). Otherwise click on **Browse** and select the drive and directory where Connections is to be installed. Then click the **Next** button.
6. Follow the install instructions to complete the installation.

Installation Suggestions:

- Close down all open programs before starting the installation.
- Disable any antivirus software before starting the installation.

Reboot your computer after the installation is complete.

Operating the eConnections Desktop Illustration System



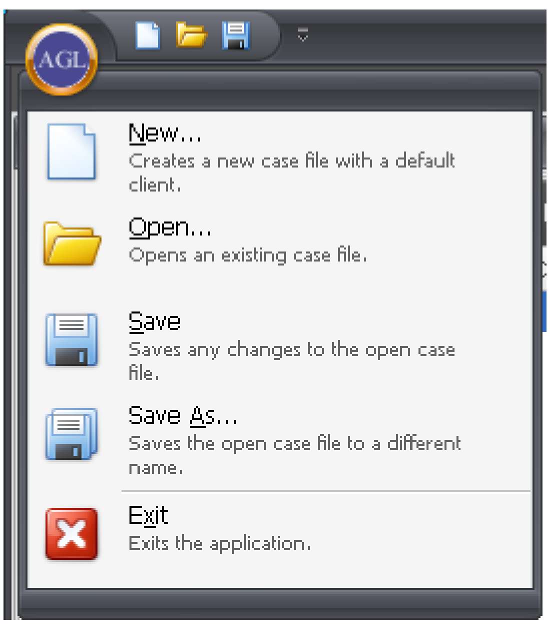
eConnections Desktop has the look and feel of eConnections Web. Like eConnections Web, the left side of the screen is where you will find the client list as well as the action icons and the right hand side of the screen is the client input page which is also divided into data sections. Located at the bottom of the screen are the information/error messages. You will also notice that eConnections Desktop has the same function icons as many windows based programs.

The eConnections Desktop Menus

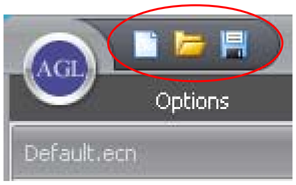
The Menus

The AGL logo is the main menu where you can select to create a new case file, open an existing case file, save your case, and exit eConnections desktop.

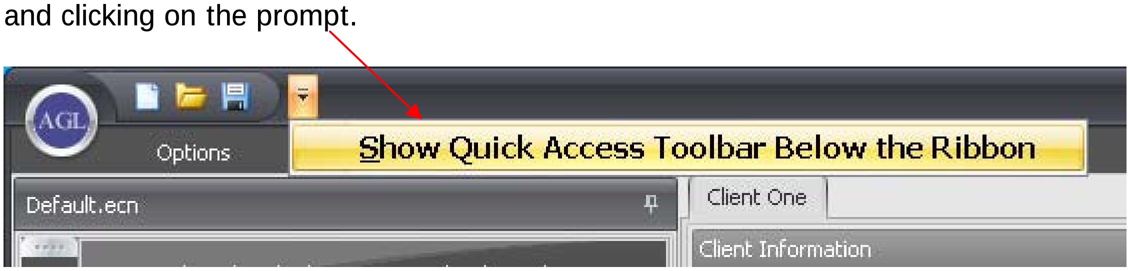
When you click on the AGL logo button, the following menu opens. To select any of the listed options, just click on the corresponding icon.



To quickly create a new case file, a previously saved case file, or to save your case file, click on one of the icons from the Quick Access Toolbar located directly next to the AGL menu button.



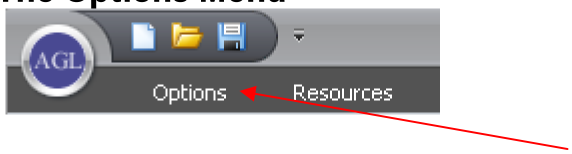
You can move the Quick Access Toolbar below the main menu by clicking on the down arrow and clicking on the prompt.



The tool bar is now placed below the Options menu or Ribbon.

To place the tool bar back, just follow the same instructions outlined above and click on the prompt as shown below.

The Options Menu

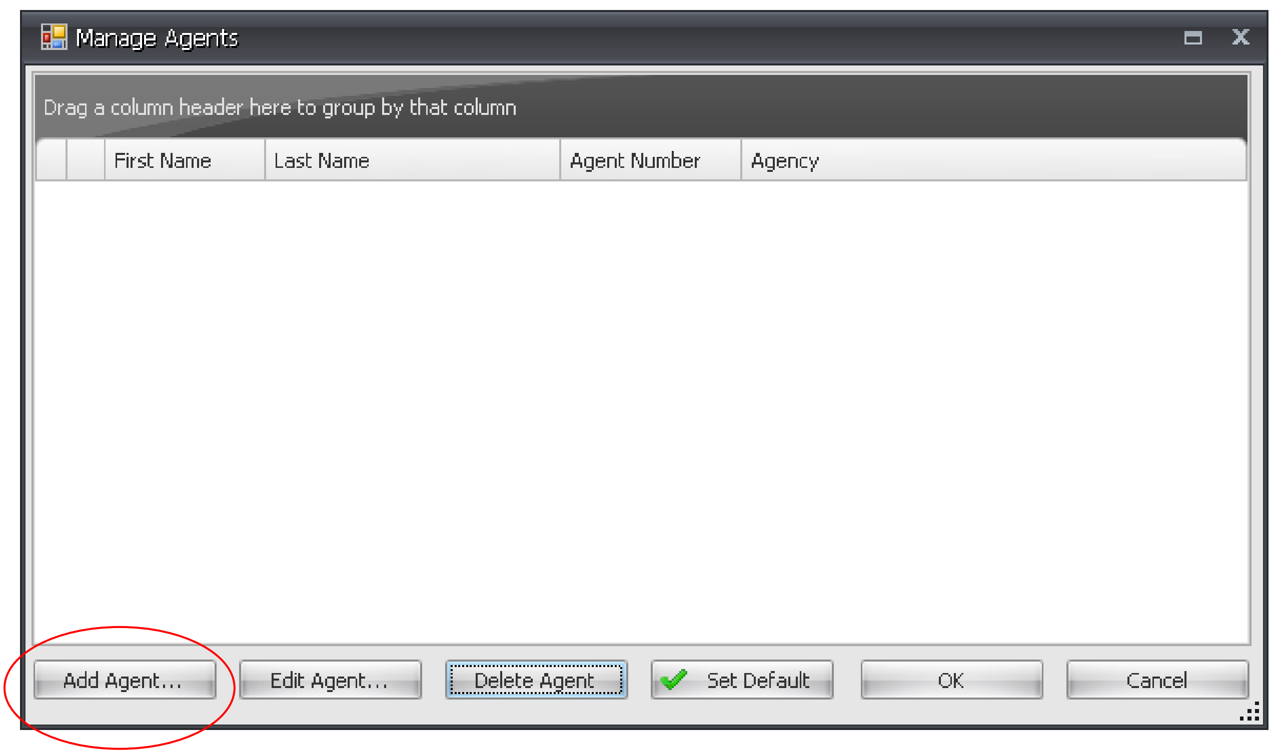


To access the Options menu, click on the Options tab. This is what you will see.

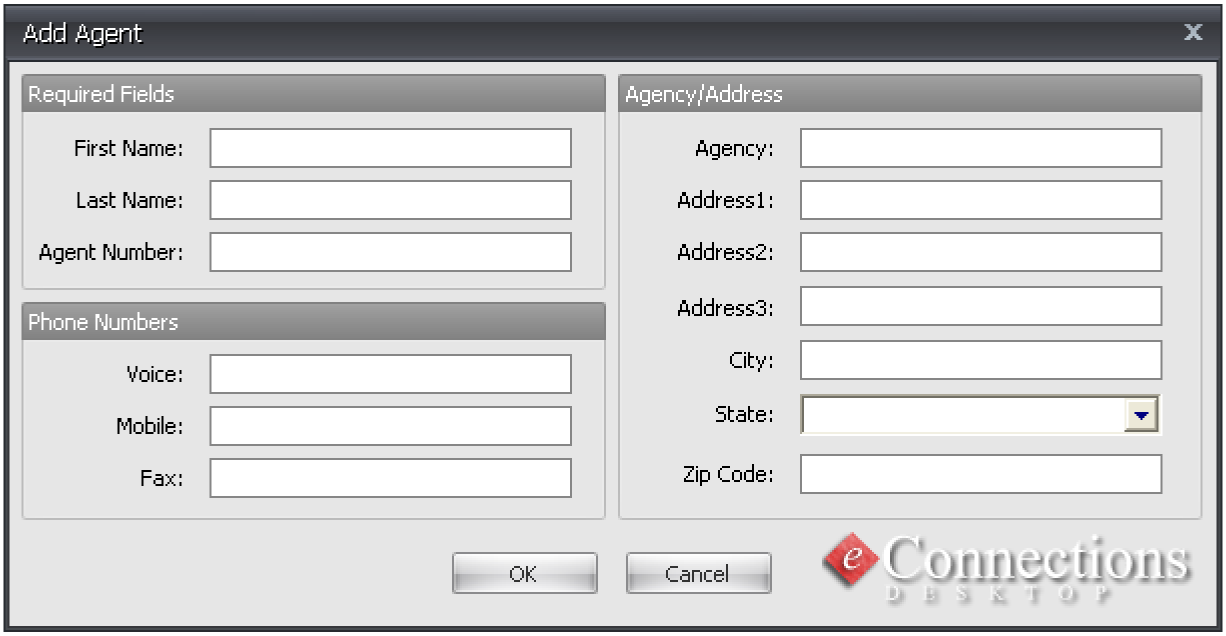
In the Options menu is where you will manage your agents, change the theme color of your input screen, set your defaults, and view and/or print the Getting Started guide.

Manage Agents

When you click on Manage Agents, this is what you will see.

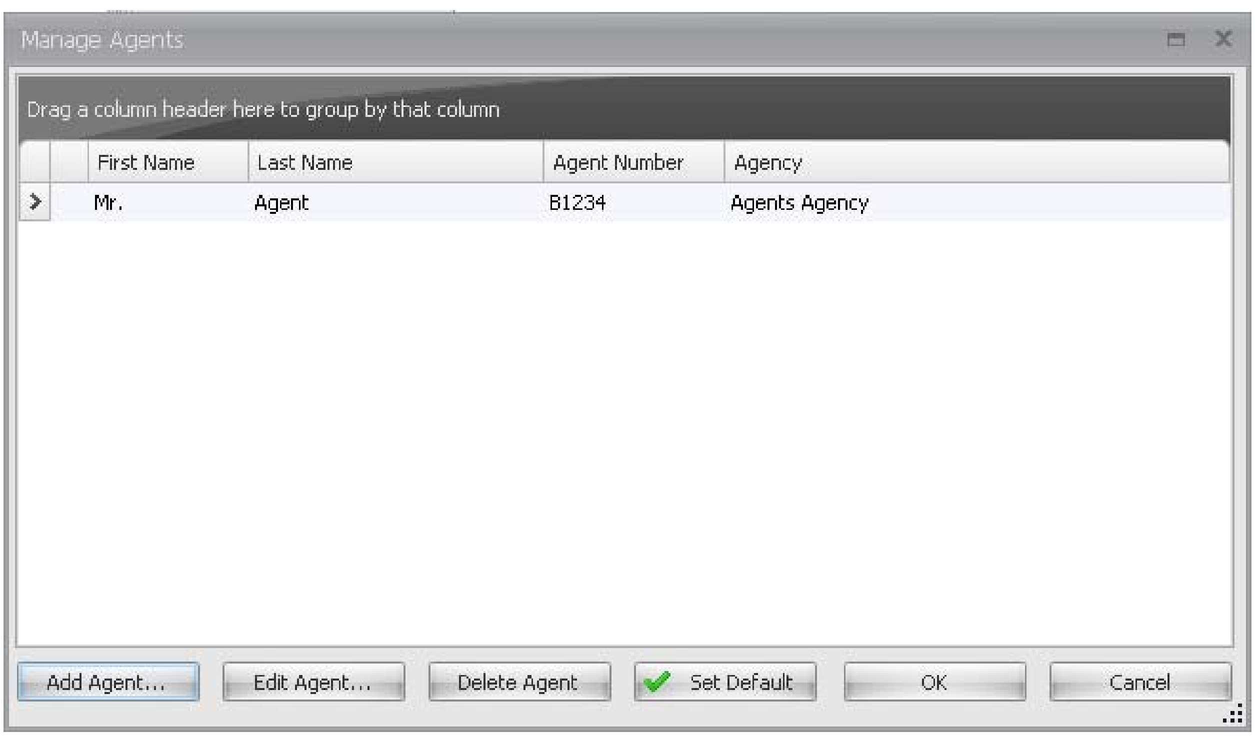


To add an agent, click on the Add Agent button.



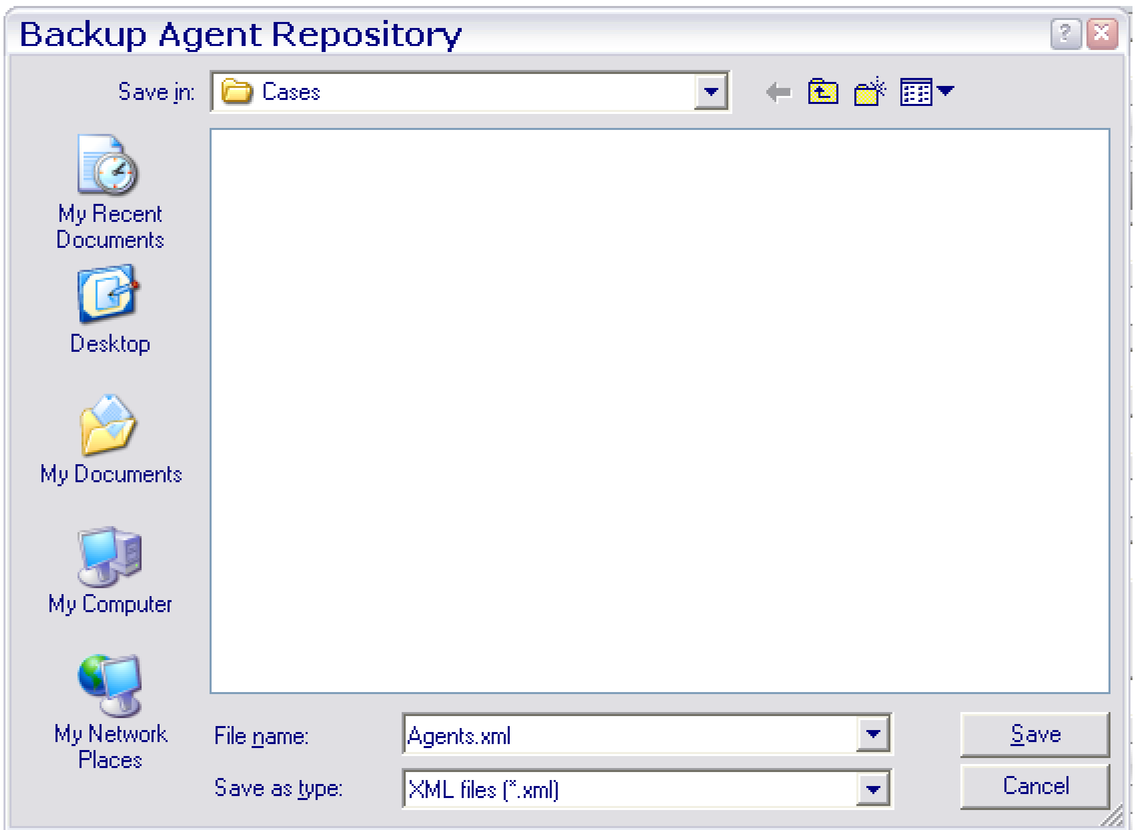
At the Add Agent input screen, type in the agent information in the input boxes. When you are through, click the <OK> button, or Cancel to close the box without saving.

Note: The agents first and last name and agent number are required fields.



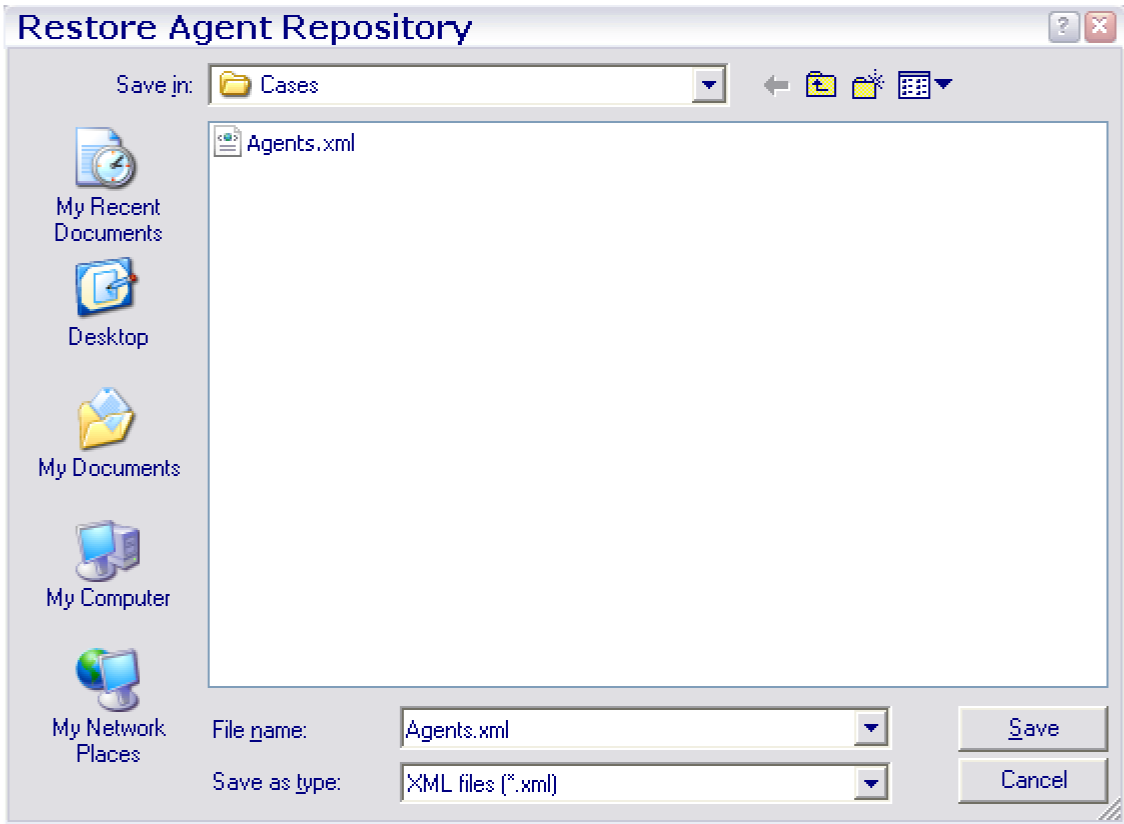
To add another agent, click the Add Agent button again. To set the default agent, click on the agent name to highlight, and click the Set Default button. To delete an agent, click on the agent name to highlight and click the Delete Agent button. To edit a previously saved agent, click the agent name to highlight and click the Edit Agent button. When finished, click the OK button or to close without saving, click the Cancel button.

With eConnections desktop, you have the option of backing up your agent information and restoring your agents. To backup your agent list, click on the Options menu and then Backup Agents. The Backup Agent Repository will open.



To save your agents to the default directory, just click the Save button, or choose another location from the Save in: input box and then click the Save button. To cancel without saving, click the Cancel button.

To restore your agents, click on the Options menu and then Restore Agents. The Restore Agent Repository will open. You click on the agents.xml file (or if you renamed the file, click on that file) and then click the Save button.



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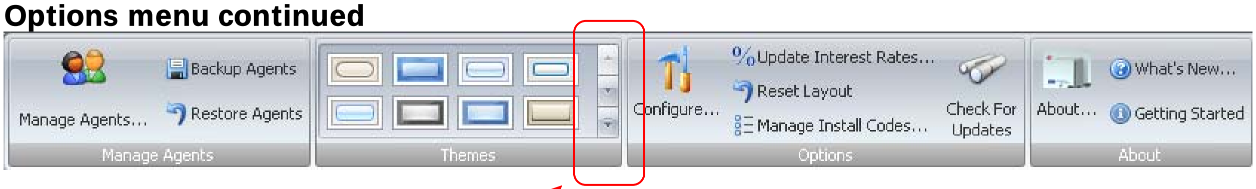
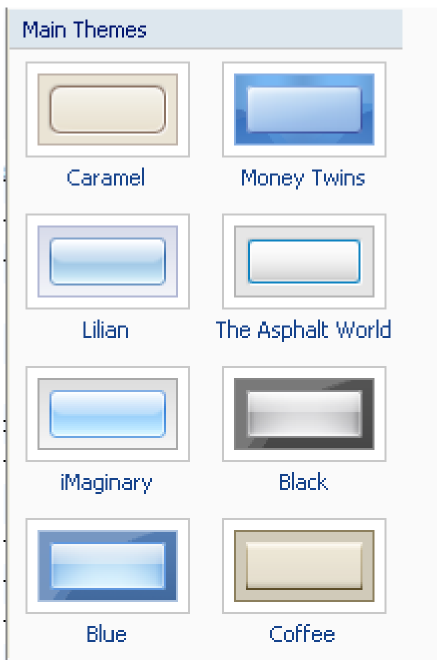
Options menu continued



Themes

This option allows you to select a different color scheme than the default just by clicking on one of the themed color boxes. To scroll through all themes, click the arrows located next to the themes. To view all themes, click the bottom arrow.

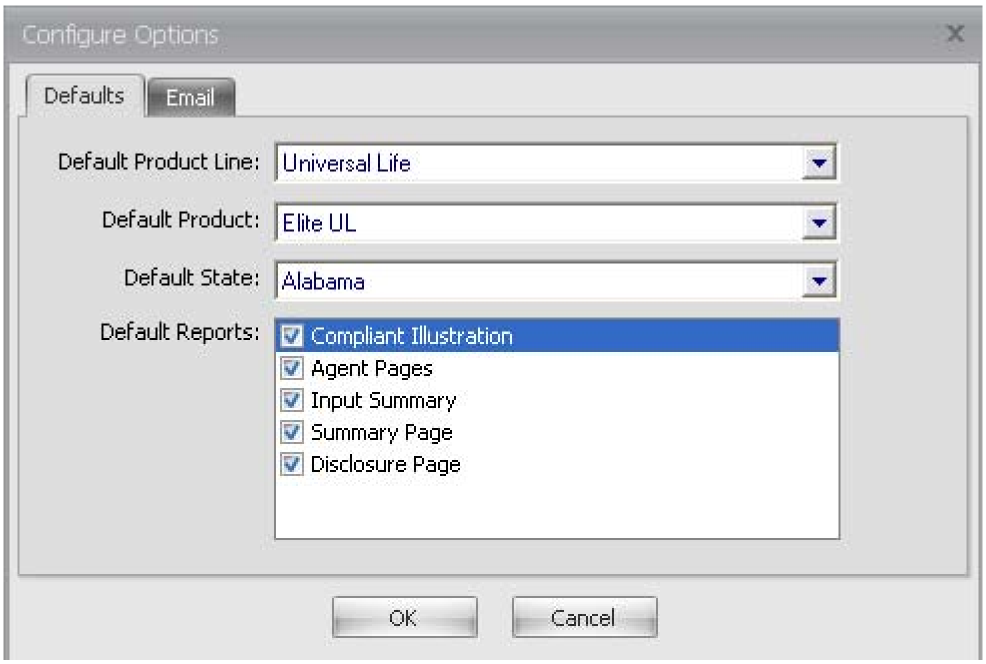


Use the scroll bar to scroll through all the themes.
To reset your color scheme to the default, click on Reset Layout from the Options menu.

Please note that themes Xmas 2008 blue and Valentines have a tendency to slow your PC down.

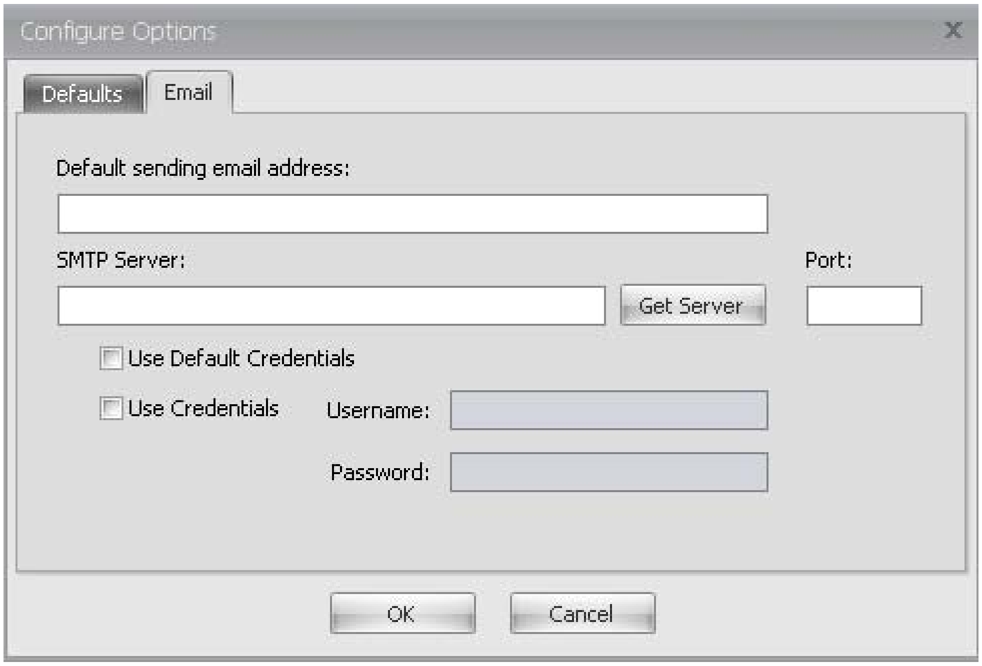
Configure Options
This option allows you to set your defaults and set your email address to email illustrations. Just click on the corresponding tab to take you to the input screens.

To set your default preferences, click on the Defaults tab. This is what you will see.

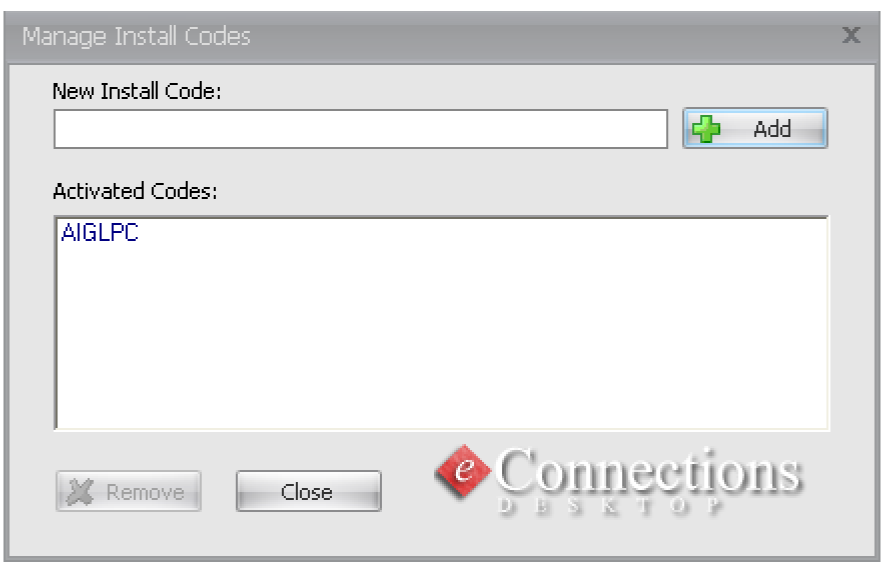


Select your preferences and click the OK button to save, or click the Cancel button to exit without saving.

The Email tab allows you to configure your email address and server in order to email the values and reports from within eConnections Desktop.



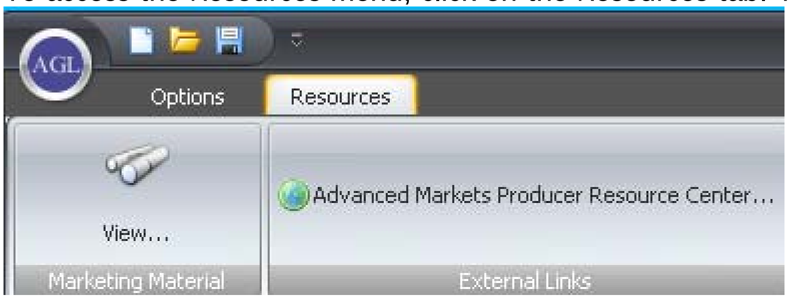
To add and/or remove install codes, click on Manage Install Codes from the Options menu. This will open.



To add a new install code, type in the code in the input box and click the Add button. To remove a code, hightlight the code and then click the Remove button.

The Resources menu

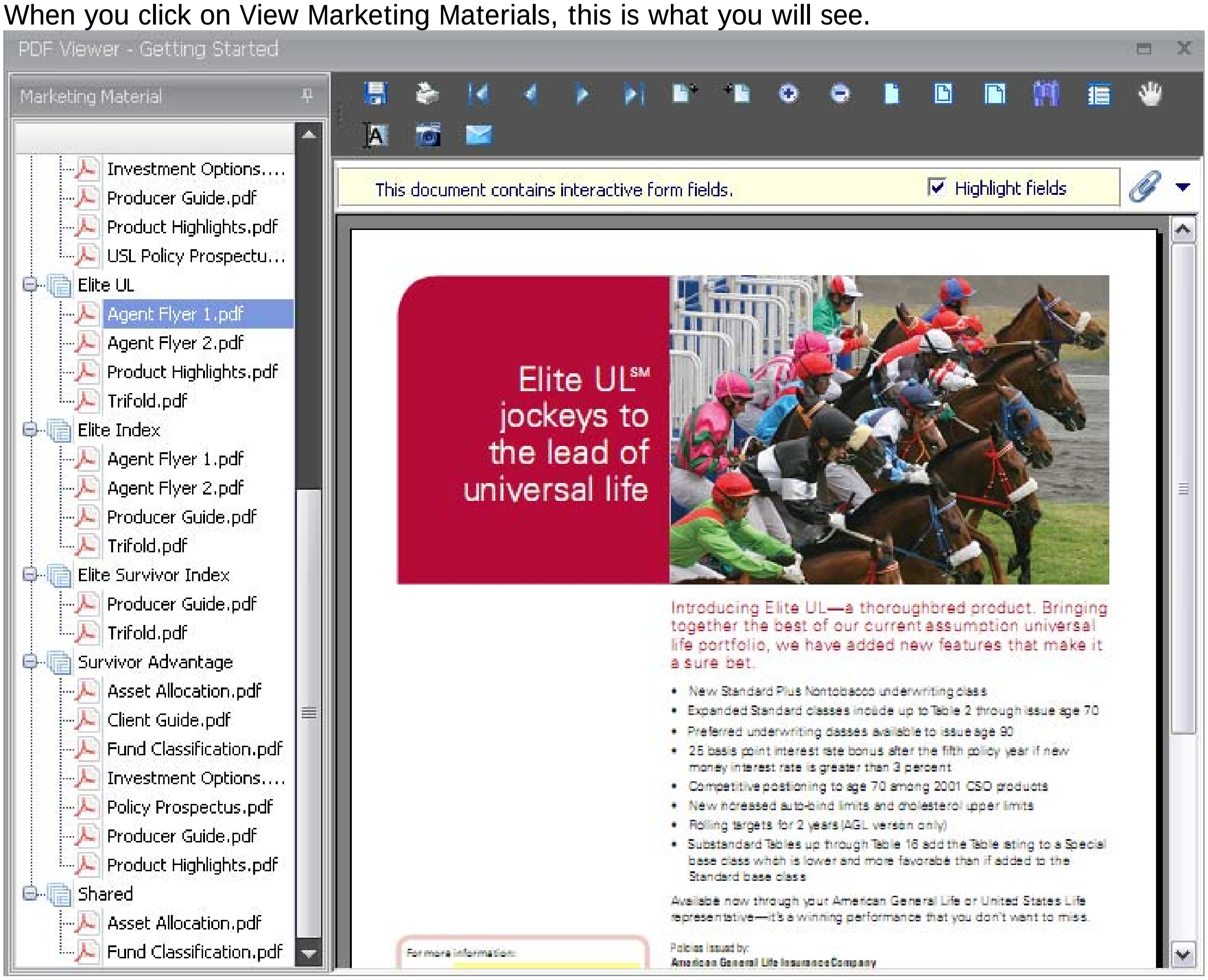
To access the Resources menu, click on the Resources tab. This is what you will see.



The Resources menu allows you to view and print marketing materials and link to Advanced Markets Producer Resource Center Web site.

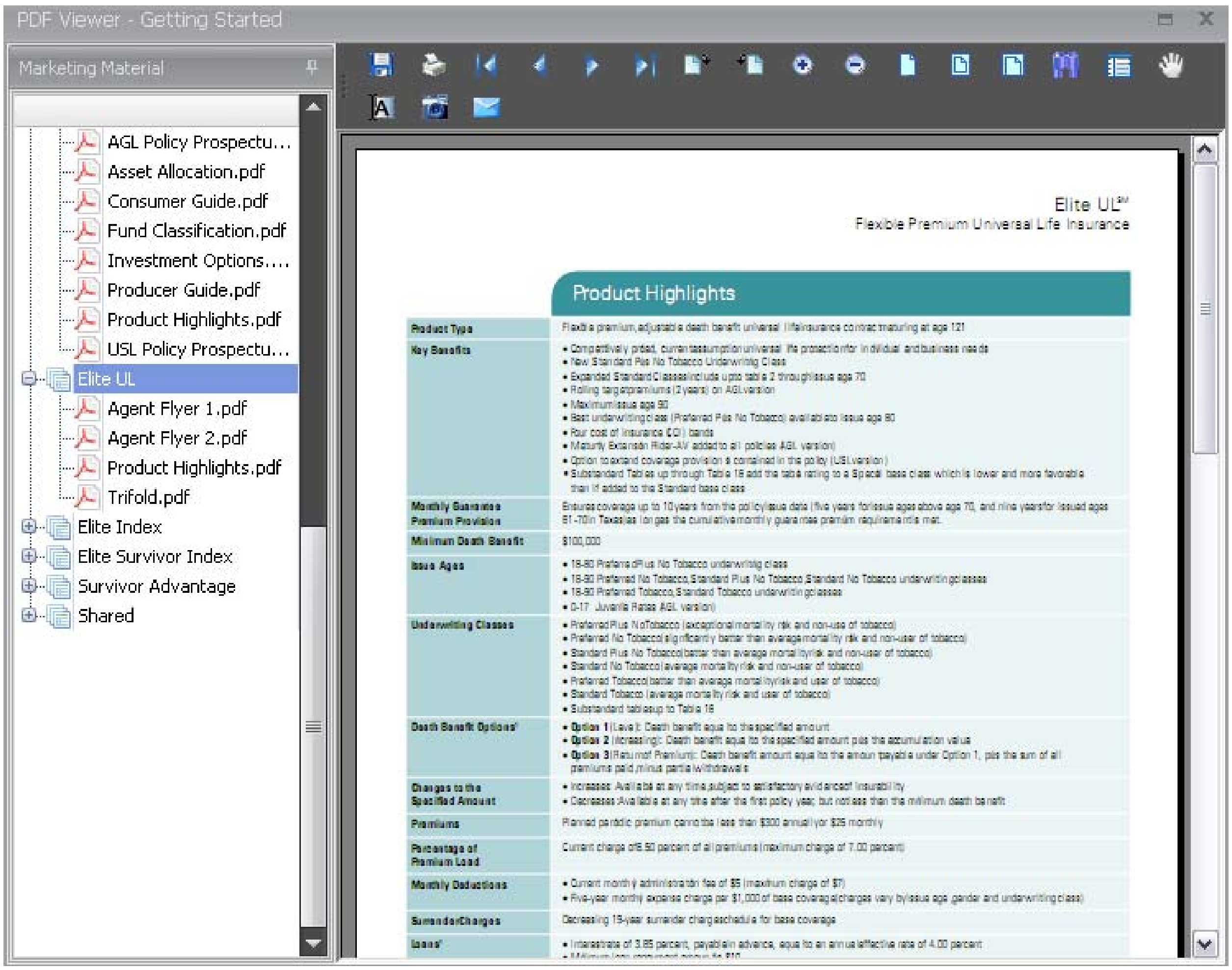
View Marketing Materials...

When you click on View Marketing Materials, this is what you will see.



On the left of the screen, lists the available marketing material for each product that is listed. The icons located above the brochure, are the standard PDF view icons. They allow you to perform multiple functions from saving the PDF to emailing the brochure.

To select a different brochure, click on the brochure name from the list.
To view only materials available in one product list, click on each of the minus (-) signs next to the products you want to close. See figure below.



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Advanced Markets Producer Resource Center
When you click on Advanced Markets Producer Resource Center, you will be directed to their Web site.

To go to any of the sales tools listed, simply click on the name of the tool you wish to use and you will be linked directly.

The Action Icons Panel

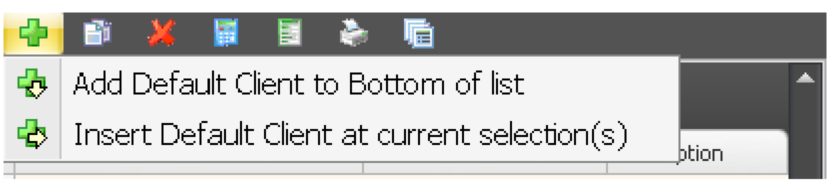
The Action Icons, located on the left side of the screen, are used to add new clients, copy clients, go to QuickView, view and print reports, and select/change a product. By placing the cursor over the icons, a brief explanation tells you what that icon will do along with a helpful tip. You also have the option of moving the panel anywhere in the input screen. Just click on the panel while holding your left mouse key down, move the panel to the location of your choice.

Action Icons

Add Clients Copy Clients

When you select to add a new client or copy a client, you will have the following options when you click on the icons.

Adding Clients



Copy Clients

Delete Client(s)

Before your client is deleted, you will be prompted you are sure you want that client deleted. If you do not want to delete your client, click the No button.

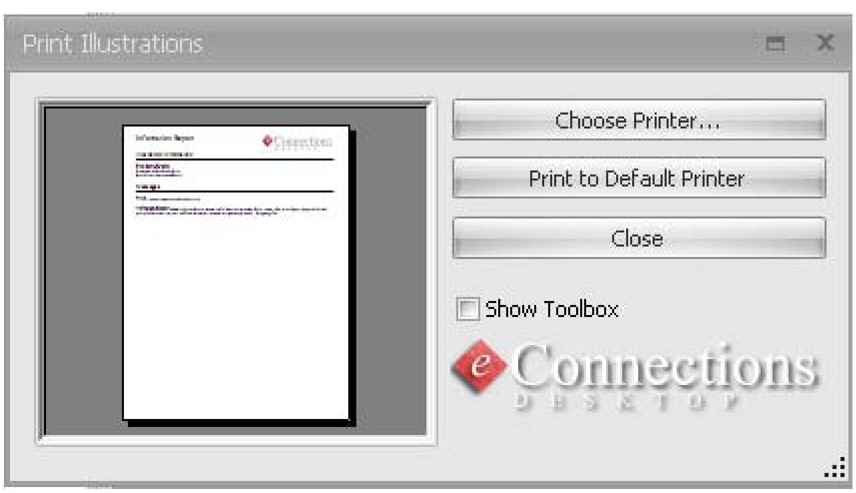
Action Icons continued

QuickView   Create Reports   Print Illustrations

To view a client's values in QuickView, highlight the client(s) you want to view and click the QuickView icon. This will take you directly into the QuickView screen. Details on QuickView are found on page 27 - 31.

To view the reports, highlight the client(s) name and click on the Create Reports icon. This will take you directly into the viewing screen. Depending on what reports you selected to view/print (you can select and deselect reports by changing the default from the Options menu, or from the Available Reports from the client input page), will be available from the Results illustration tree. Details on viewing are found on page 27 – 31.

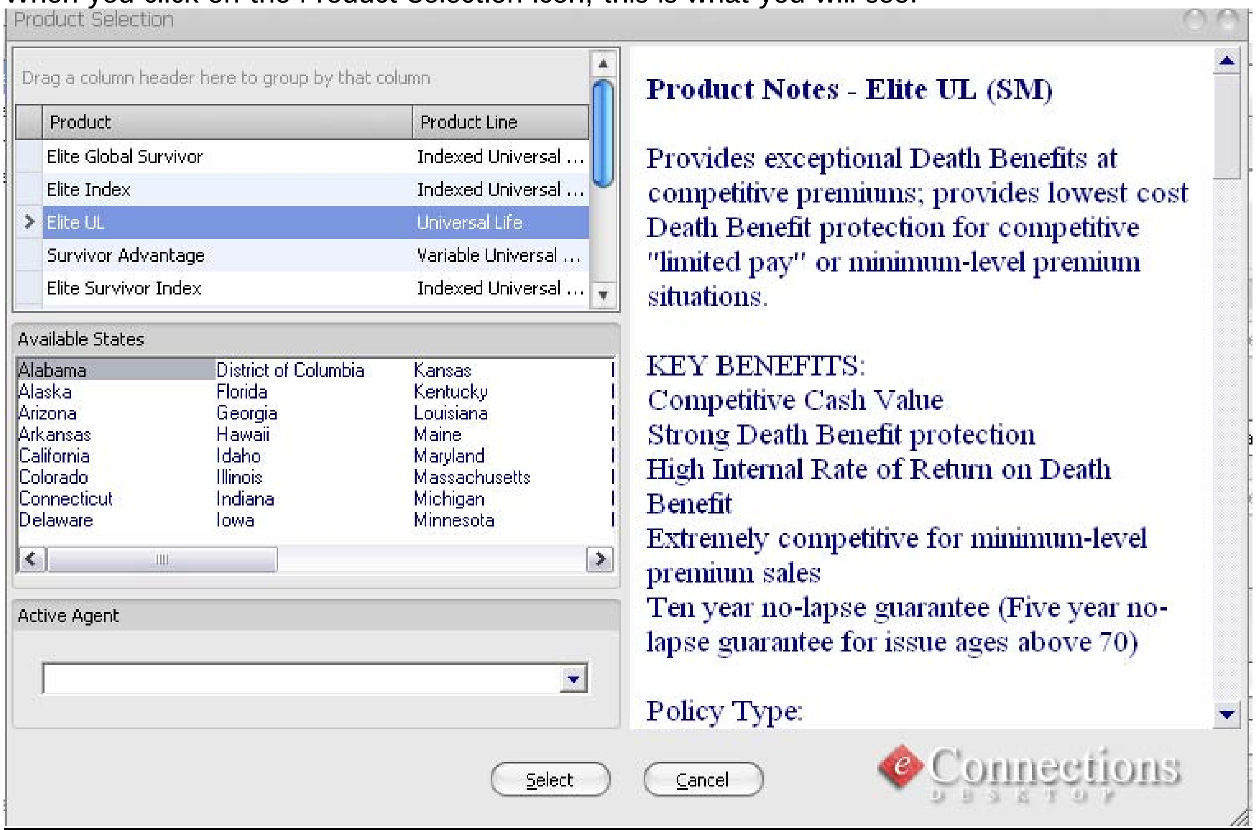
To print an illustration, click on the Print Illustrations icon. Select to either choose a printer or print to the default printer. To close without printing, click on the close button.



Action Icons continued

Product Selection

When you click on the Product Selection icon, this is what you will see.



The screen is divided into 4 sections. The top left hand corner lists the products that are available.

Just below the product selections, is a list of all available states for the product that is selected. In this example, the states that are listed are all the states that have approved Elite UL.

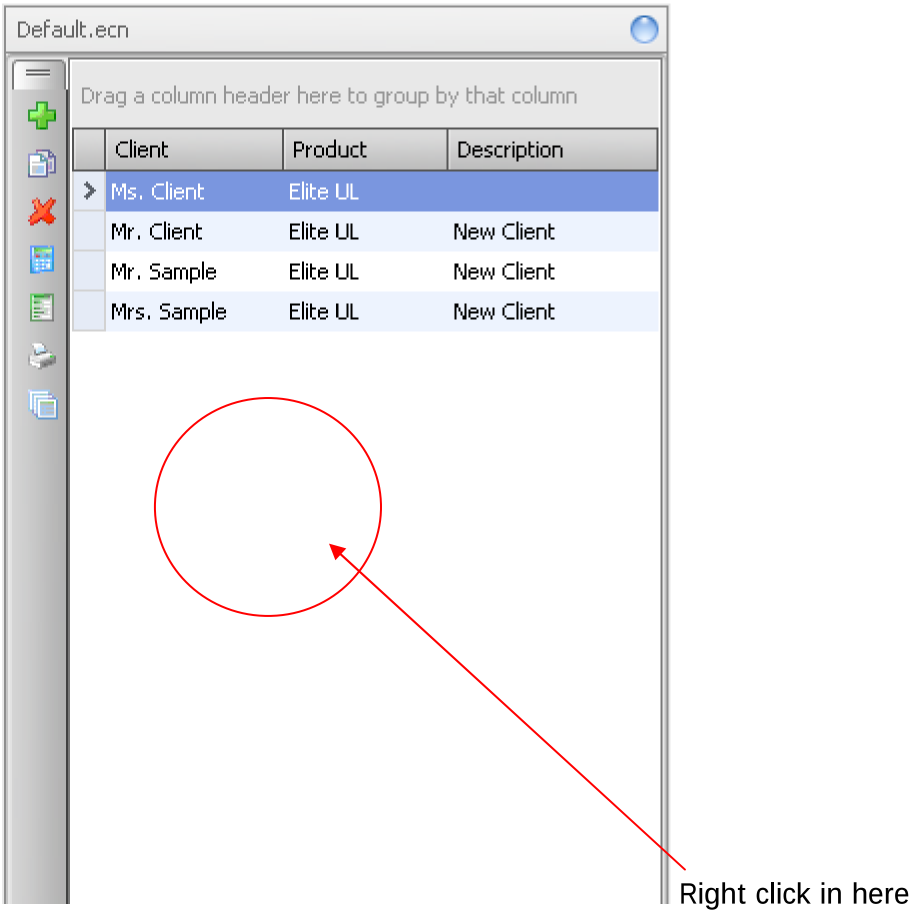
Below the states shows the name of the active agent. To change to another agent, click the down arrow and select from the list that had been previously created.

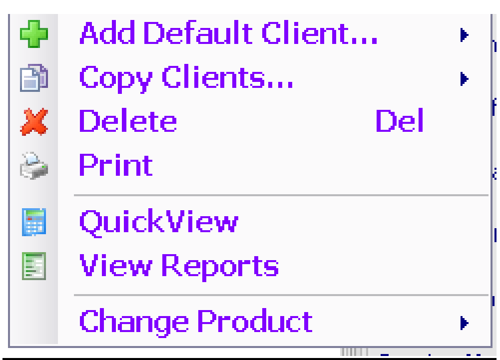
The right hand side is the selected product specifications.

To select a different product, agent, or state, simply select the item and click the Select button. The new product, agent and or state will now show on the client input page. To close without saving, click the Cancel button.

Note: By right clicking on your mouse button in the client listing section, this quick and easy menu opens. You can select to add, copy, delete clients, print, go to QuickView, reports, change product, and change agent.

Note: you can only change product and agent in the client input screen.





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Running an Illustration in eConnections Desktop / Overview

The following outlines the basic steps for running an illustration.

1. Launch the eConnections Desktop Illustration System.

2. Select the product from the *Product Selection* icon located on the Action Icons panel.

3. Type or select the appropriate information on the client in each field.

4. There are multiple sections that make up the main input screen. These sections are interdependent; therefore, certain data input in some sections can cause fields to become available/unavailable for input in other sections. (For example, if the Face Amount Options chosen is *Solve for Face*, then the Face Amount field is no longer available for input.) Just like eConnections Web, you can close any of the input sections just by clicking on the arrows located on the right hand side of the Options bar.

5. To enter another client, click on the Add Clients or Copy Clients from the Action Icons panel. eConnections Desktop will track the number of clients in the Client view panel located on the left of the main input screen. You can sort clients by client name, product, or description by clicking on the corresponding tab.

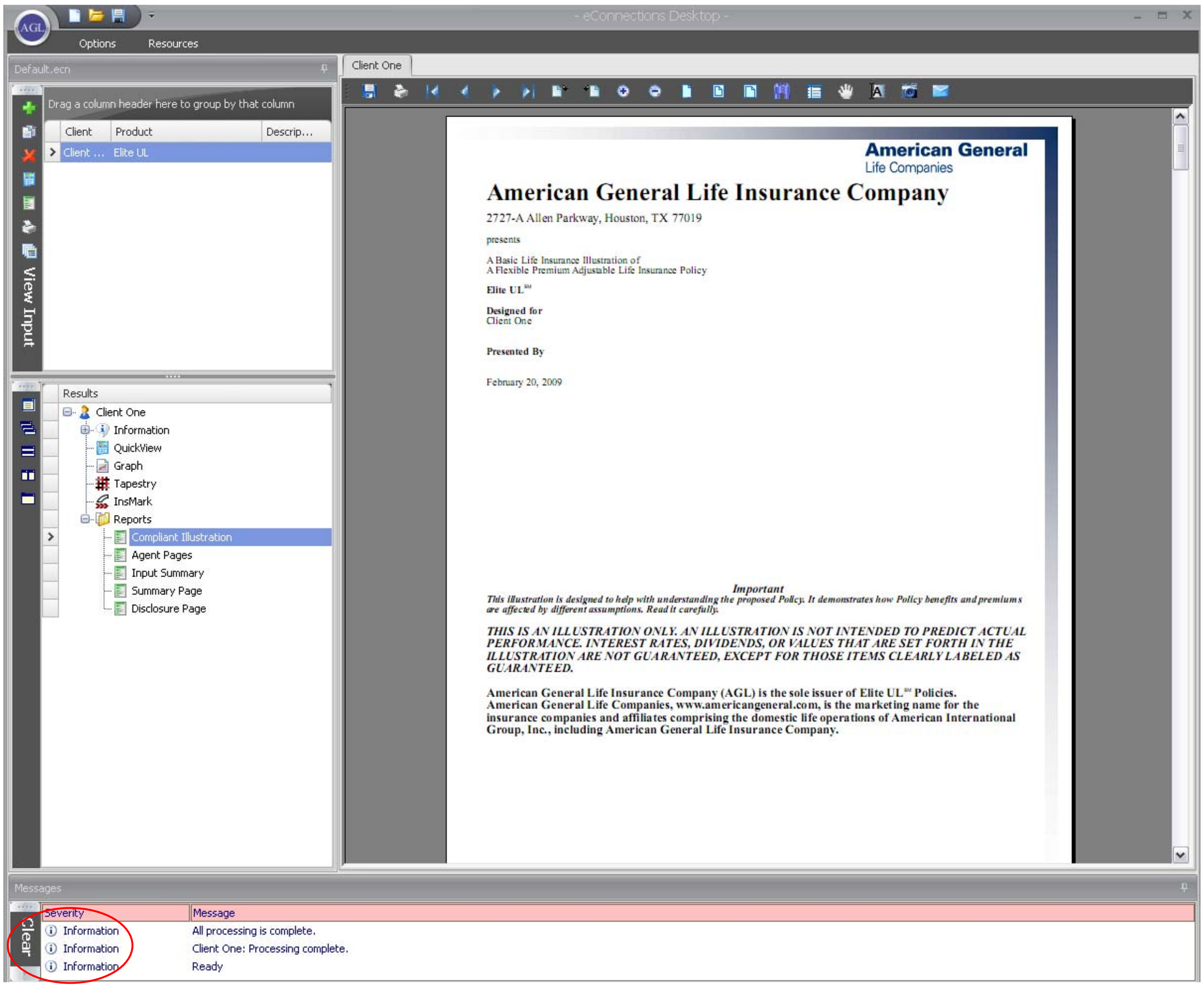
6. To save the client, click on the Save icon from the menu or Ctrl + S.

Once all the appropriate information has been entered for each field, there are two viewing modes available: QuickView and Create Reports.

To view the values, click the **QuickView** icon from the Action icons panel (located to the left of the main input screen). From the QuickView screen, you can choose to print, create a PDF to export, or email by clicking on the icons located just below the client name tab. To view multiple clients in QuickView, see page 27 – 31.

Click the **Create Reports** icon from the Action Icons panel (located to the left of the main input screen) to view the reports. Click on the desired report by clicking on the report name from the Results illustration tree located on the left hand side.
To print a report, click on the printer icon from the tool bar above the illustrated report.

NOTE: if QuickView or the View Reports screen does not open, be sure to check the information/error messages located at the bottom of the page for any input errors.



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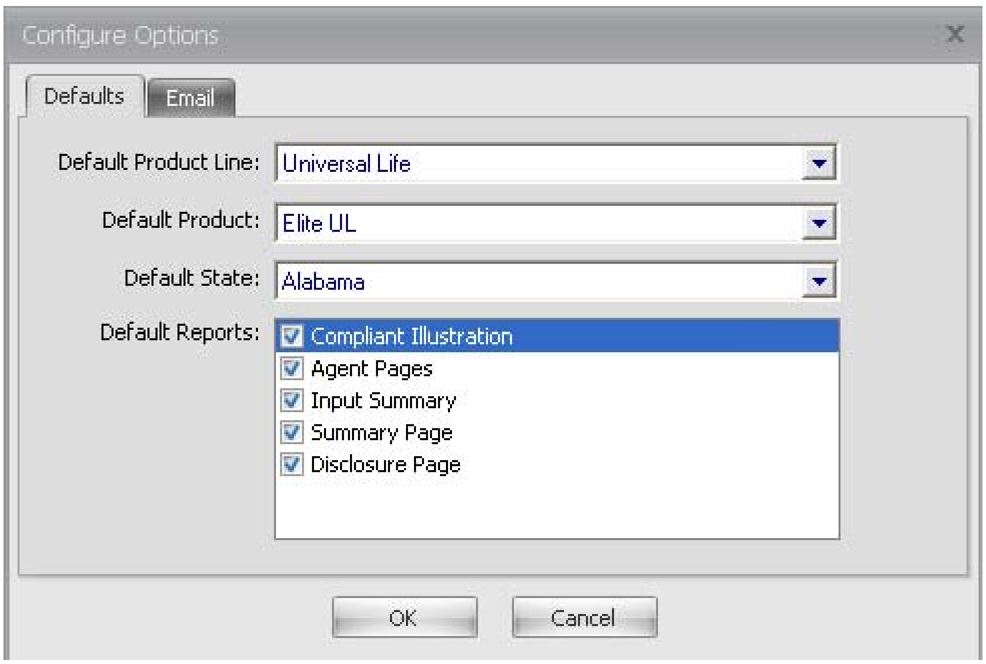
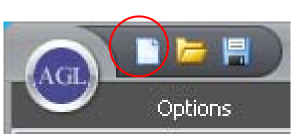
Setting User Preferences

eConnections Desktop offers the option of presetting a few of your preferences. Click on the Options tab and then Configure. Select the product line and product that you would like to set as the defaults along with the state. With these set, whenever you select to open a new client, the product and state you preselected will open. You can also set which reports you would like to generate each time you view or print your illustration. Click the OK button to save your settings.



Creating a New Client

To create a new client within eConnections Desktop, click on the green cross located on the Action icons panel (located on the left side of the screen) or, click on the New client icon located on the Quick Access tool bar next to the AGL main menu button.



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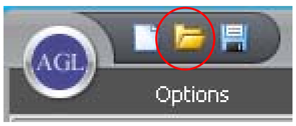
When adding a new client or copying a client, you have the option of typing in a client description. The default description is New Client. To edit the description, click on New Client under the description column and start typing.

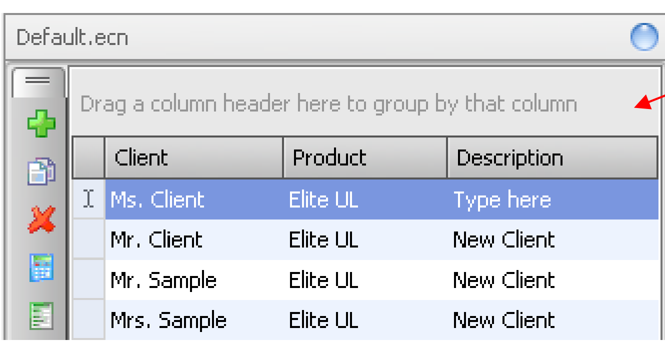
To open an existing case file within eConnections Desktop, click on the Open folder icon



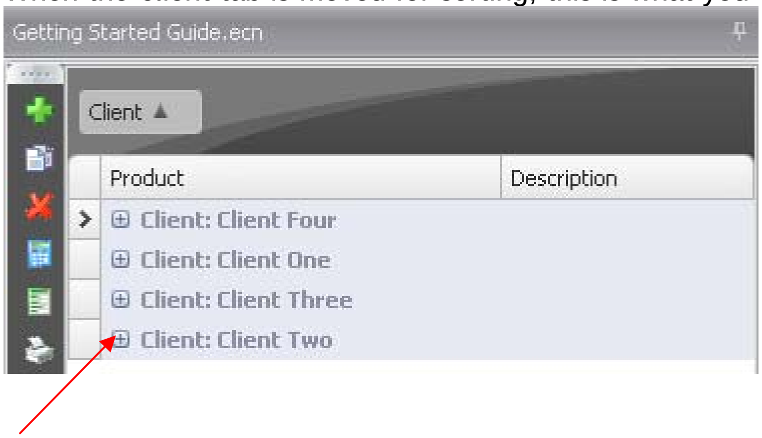
You will be prompted to save your current case before opening a new case file. Click Yes to save or No not to save or Cancel to close the option. If you select Yes or No, the Open Case File Windows box opens. Select the case by clicking on the name and hit the Open button.

Sorting Clients

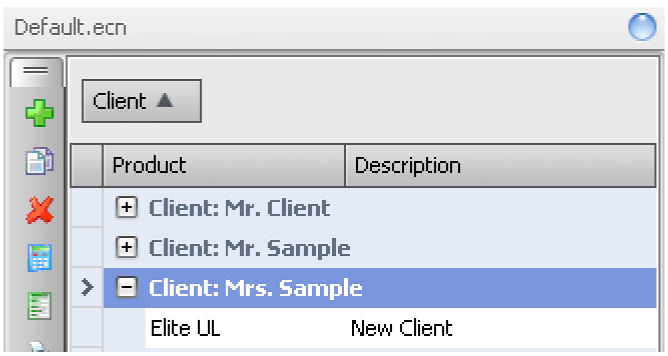
eConnections Desktop allows you to sort by client, product or client description.
To sort by clients, holding your left mouse key down, drag the Client tab into the “Drag a column header her to group by that column” area.



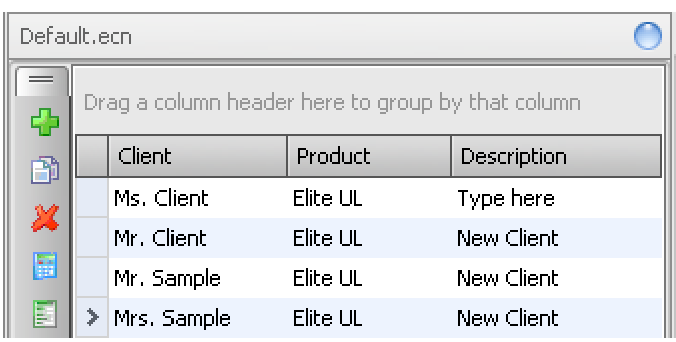
When the Client tab is moved for sorting, this is what you will see.



This now lists all clients by name. To view the product associated with the client, click on the plus button to open.



To return the client list back, click on the Client tab and holding the left mouse key down, drag it back to the starting position.



Follow the same steps to sort by Product or Description.

R unning Your First Illustration / Step by Step

eConnections Desktop illustration software program Client Input screen is divided into several data sections:

The Client Information, Face and Premium Options, Funds, Disbursements, Policy Information, Riders, and Available Reports. Outlined below are easy steps to guide you through.

Note: The options selected will control which additional options are available.

Client Information

1. Type in the client's name in the *Client* input box.
2. From the drop down menu, next to Class, select the *Issue State.*
3. From the drop down menu, select either *Age* or *DOB* and enter the client's age or date of birth.
4. Click on the down arrow button next to *Sex* and select the client's sex.
5. If the client is rated, click on the *Ratings* button
6. From the drop down menu, select the clients Class and complete the appropriate information.

Face and premium Options data section is located directly below the Client Information data section.

1. Click on the down arrow button at the Face Amount Options input box and select the face amount solve option you wish to illustrate. (**Note**: to enter a level face amount, select *Enter Face Amount*. To enter a change in the face amount schedule, select *Enter Scheduled Face* and click the Schedule button to input the changes. To solve for the face amount, select *Solve for Face* and click on the Goals button and complete the appropriate information.)
2. From the Face Amount input box, enter the face amount (if applicable).
3. Click on the down arrow button at the Death Benefit Option input box and select the death benefit option. To change the option in a given year, click the *Changes* button and complete the appropriate information.

Premium Options data section is located below the Death Benefit Options.

1. Click the down arrow at the Premium Options input box and select the premium option you wish to illustrate. (**Note:** to enter a level premium, select *Enter Premium Amount.* To change the premium in any given year, select *Enter Scheduled Premium* and click the Schedule button to input the changes. To solve for the premium, select *Solve for Premium* and click on the Goals button and complete the appropriate information.)
2. From the Premium Amount input box, enter the premium (if applicable).
3. From the Premium Mode input box, select the mode that corresponds to the premium.
4. If selected to solve for premium, you have the option of entering an initial premium. Select this if the client wants to pay a certain dollar amount in year one and wants to solve for remaining years, click on the *Initial Premium* Button and complete the appropriate information.
5. Click on the down arrow button at the To input box and select year or age. To solve for limited pay, select *Solve For* from the drop down menu in the To input box.

6. If there is going to be a lump sum deposit or 1035 exchange, click on the corresponding button and complete the appropriate information.

Disbursements data section is located below the Face and Premium data section.

1. Click on the down arrow button next to Disbursement Options and select either *Schedule Disbursements* or *Solve for Disbursements.*

a. For scheduled disbursements, click on the *Schedule* button and complete the appropriate information.

b. If solving for disbursements, click on the down arrow button next to *Solve For Income From*, select *Year* or *Age* and type in the year or age. Follow the same steps for the *To* input boxes.

c. For additional disbursements, click on *Additional Disbursements* and follow the same steps above to complete the *From* and *To*. Note: additional disbursements must end before the solve begins.

Funds data section is located below the Disbursements data section.

1. Click on the either the up arrow or the down arrow at the Gross Rate to move the default rate up or down, or you can type in the rate you would like to illustrate.

a. For scheduled Gross Rate, click on the Schedule button and complete the appropriate information.

b. Follow the same steps to select the Alternate Rate.

2. Click on the down arrow button next to Fund Options and select either Company Weighted, Allocate Specific Investment Options, Unweighted Average of Funds Charges, or Asset Allocation.
3. For fund selections, click on the *Funds* button and select from a variety of funds.

4. If Asset Allocation is selected, a popup box opens with questions for your client to answer to find the best funds for their needs. To go through the questions again, click on the *Asset Allocation* button next to the Funds button.

Policy Information data section is located below the Funds data section.

1. Click on the down arrow next to IRC 7702 Life Ins Test and select either *Cash Value Accumulation Test* or *Guideline Premium Test* if appropriate for the product.

2. Financial Institute check if Yes.

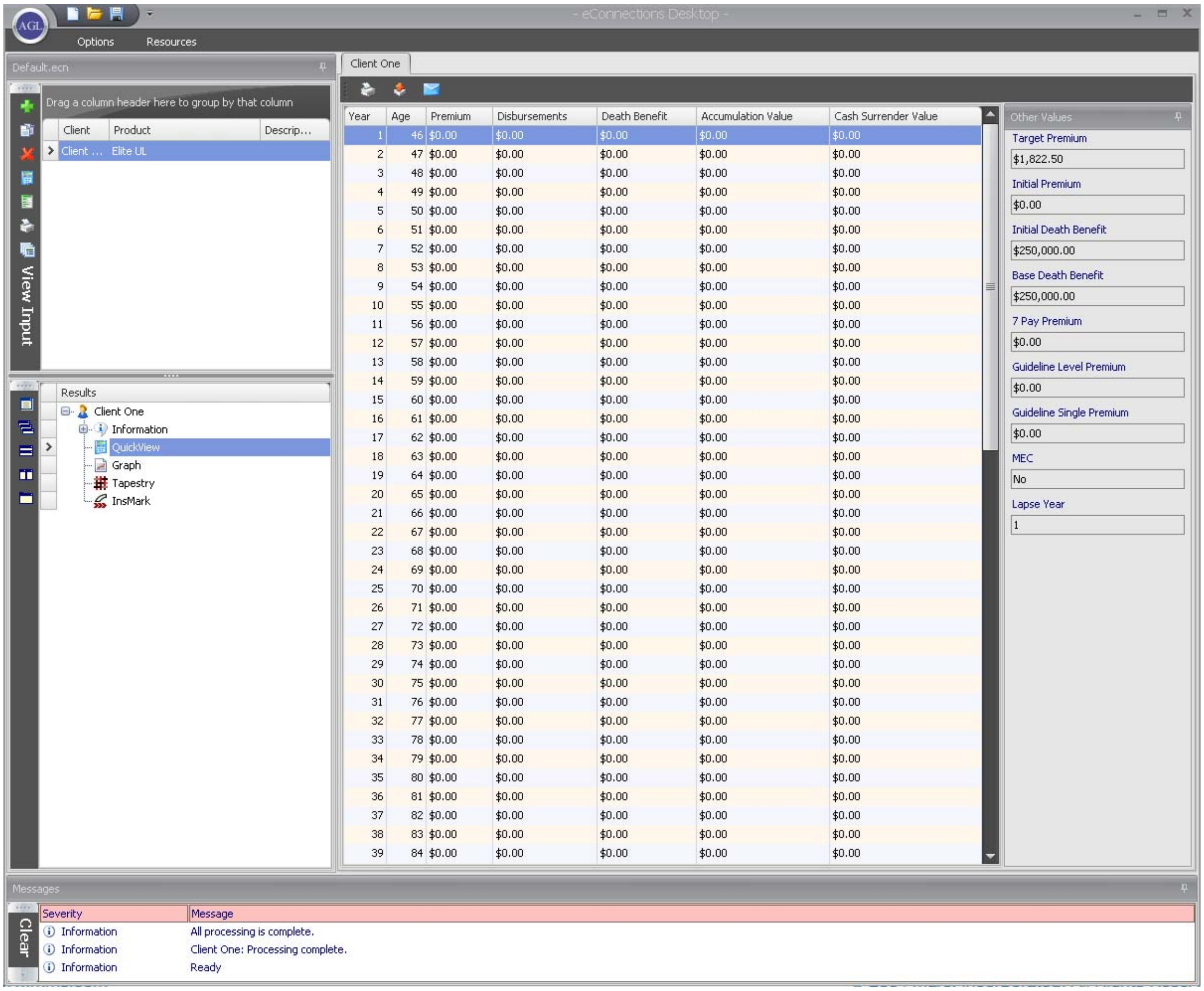
Riders data section is located below the Policy Information data section.

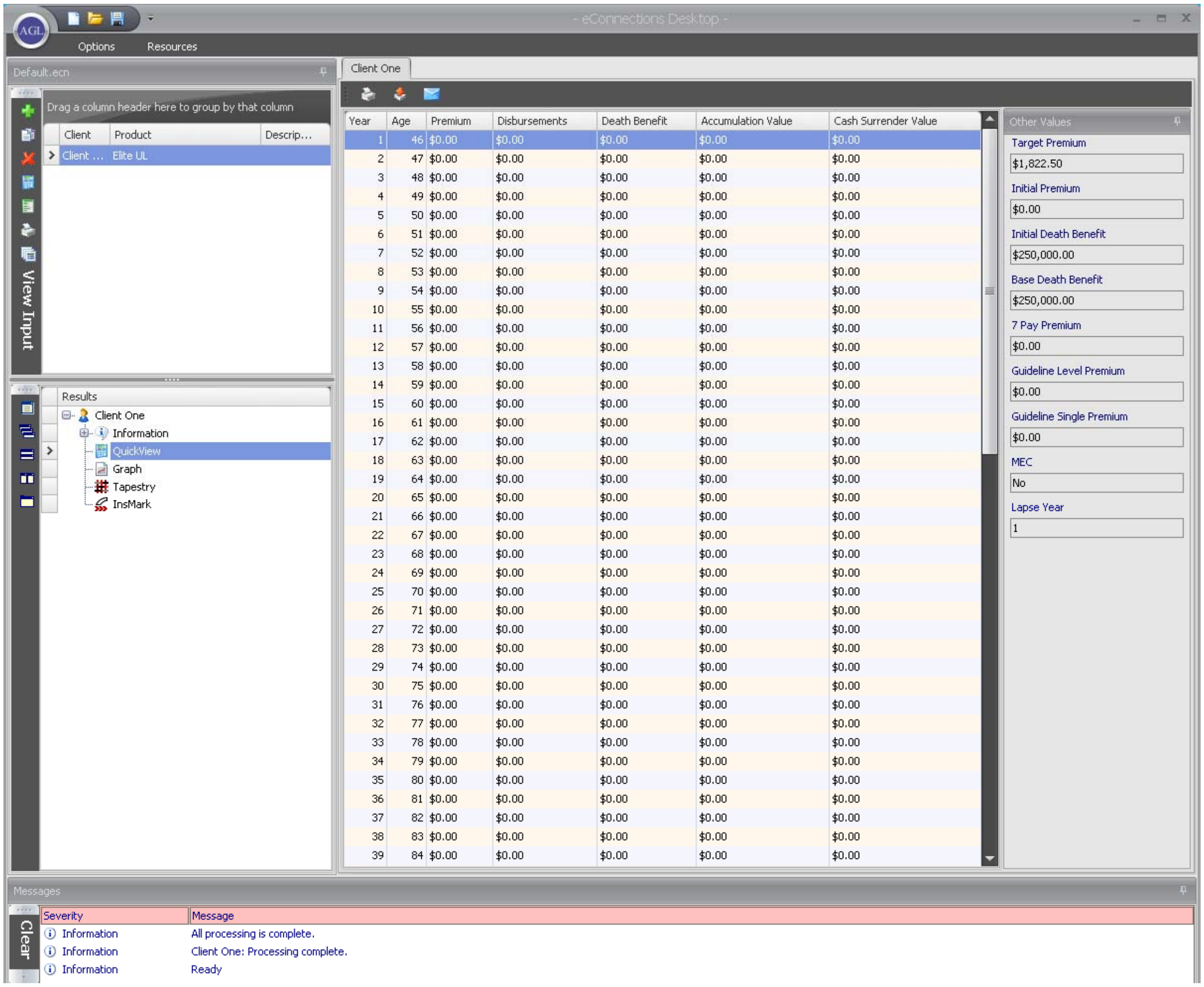
1. To add riders to the illustration, select the rider(s) that are available for the product you are using.

QuickView, Viewing and Printing

QuickView

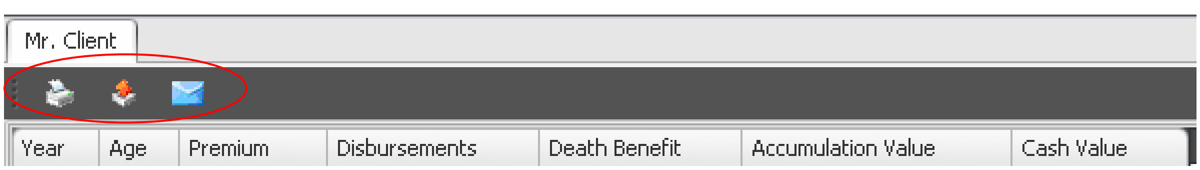
QuickView allows you to view one client or multiple clients. To view multiple clients, hold the Ctrl key down and click on each client's name to highlight. When each client you wish to view has been highlighted, click on the QuickView icon from the Action Icons panel





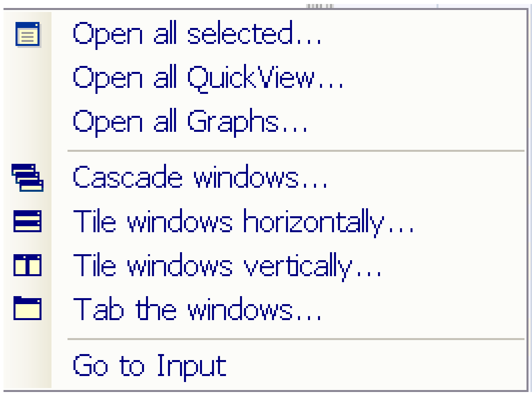
QuickView is divided into 4 sections. Top left hand side is the client list. Bottom left hand side is the Results illustration tree. In the center of the screen, are the year by year values and the far right hand side, lists other pertinent values. Note: each section has its own set of icons. The universal icons are on the Quick Access toolbar and the Main menu located at the top of the screen.

Located just above the values and below the current client name, are three action icons. These icons allow you to print, export, and email the QuickView values. Just click on the corresponding icon to launch the desired function.

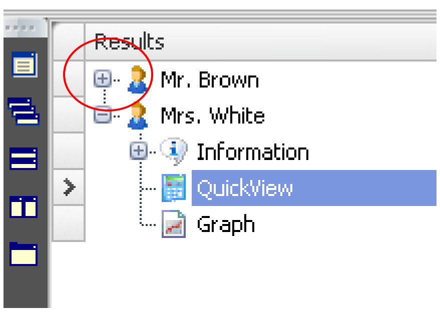


To view multiple client's values at the same time, hold the Ctrl key and highlight the report you want to view for each client name and right click on your right mouse key within the Results illustration tree.

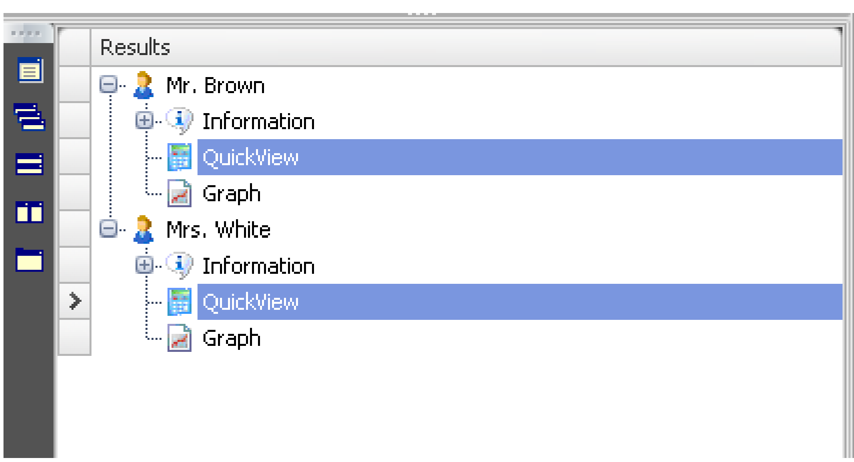
After selecting the reports you would like to view, this menu will open. Select the view option you want. You can also select how to view the values as well as to close this window and go back to the client input screen.



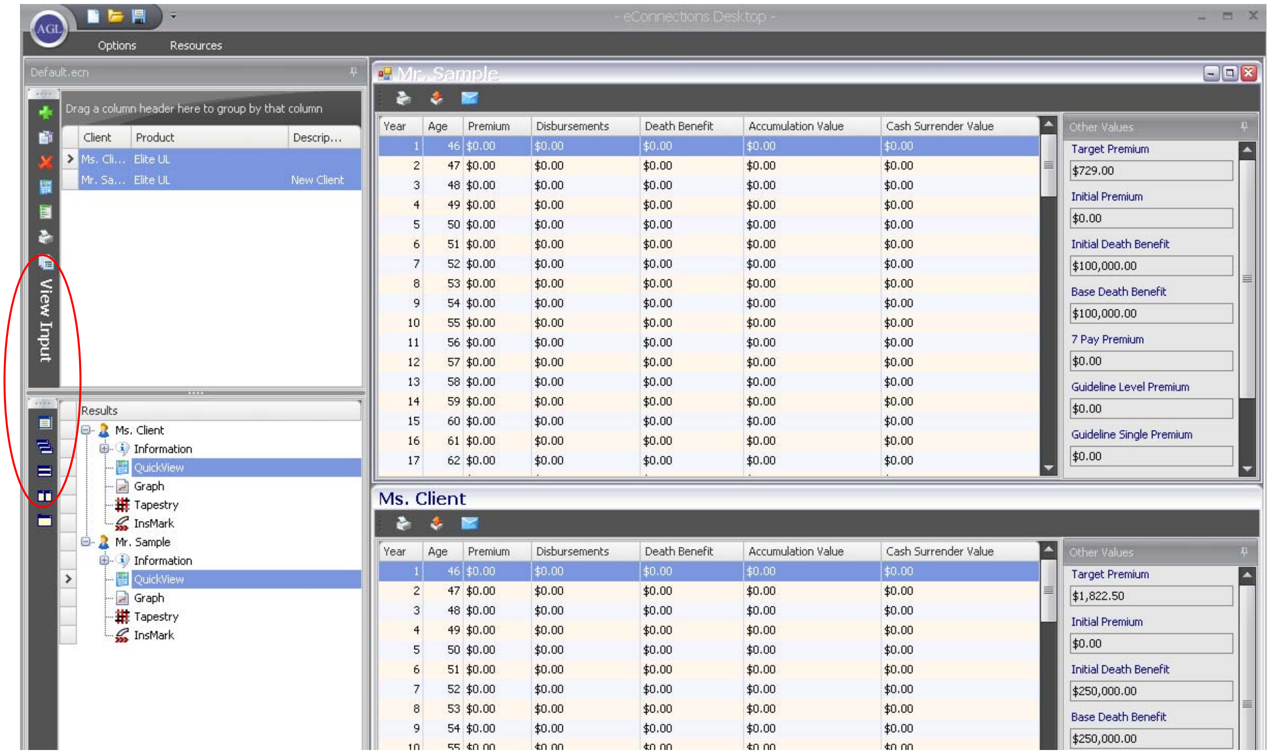
Note: if you do not see the viewing list under the clients name (like Mr. Brown), click on the plus (+) sign located next to the client icon to open the list.



After clicking on the plus (+) sign, the viewing list is now visible for Mr. Brown.



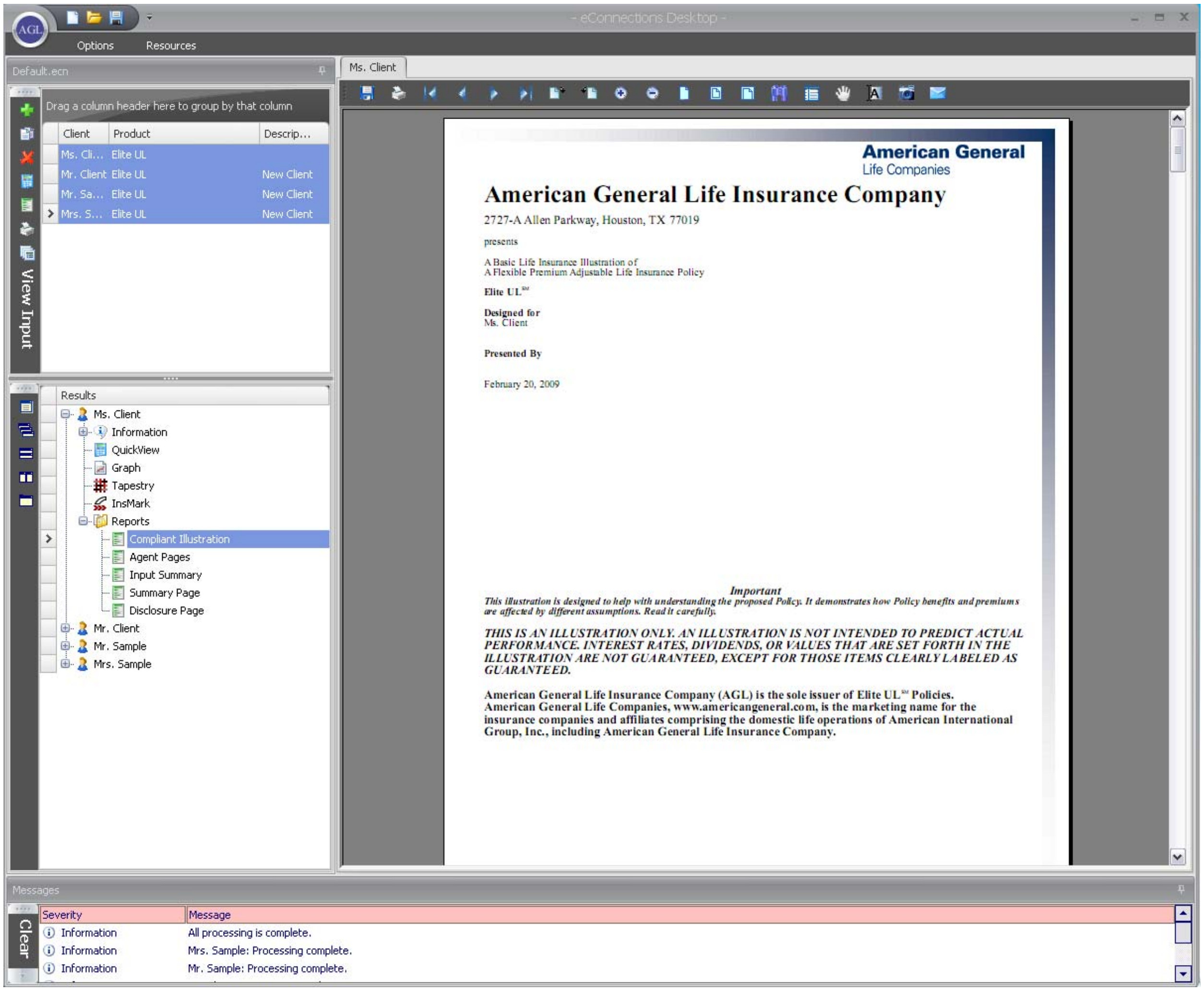
You can also select how to view your clients by clicking on one the icons located to the left hand side of the Results illustration tree.



To go back to the client input screen, click on View Input from the Action Icons panel, or from the quick menu as above.

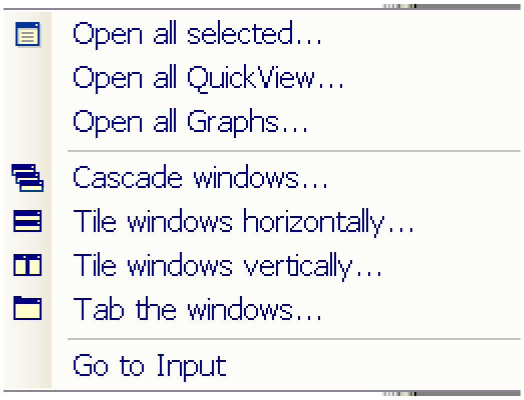
Viewing and Printing

Just like in QuickView, you can either view one client, or multiple clients. To view multiple clients, click on each clients name to highlight and hold the Ctrl key down while selecting the clients. When each client has been highlighted, click on the Create Reports icon from the Action Icons panel and this is what you will see.

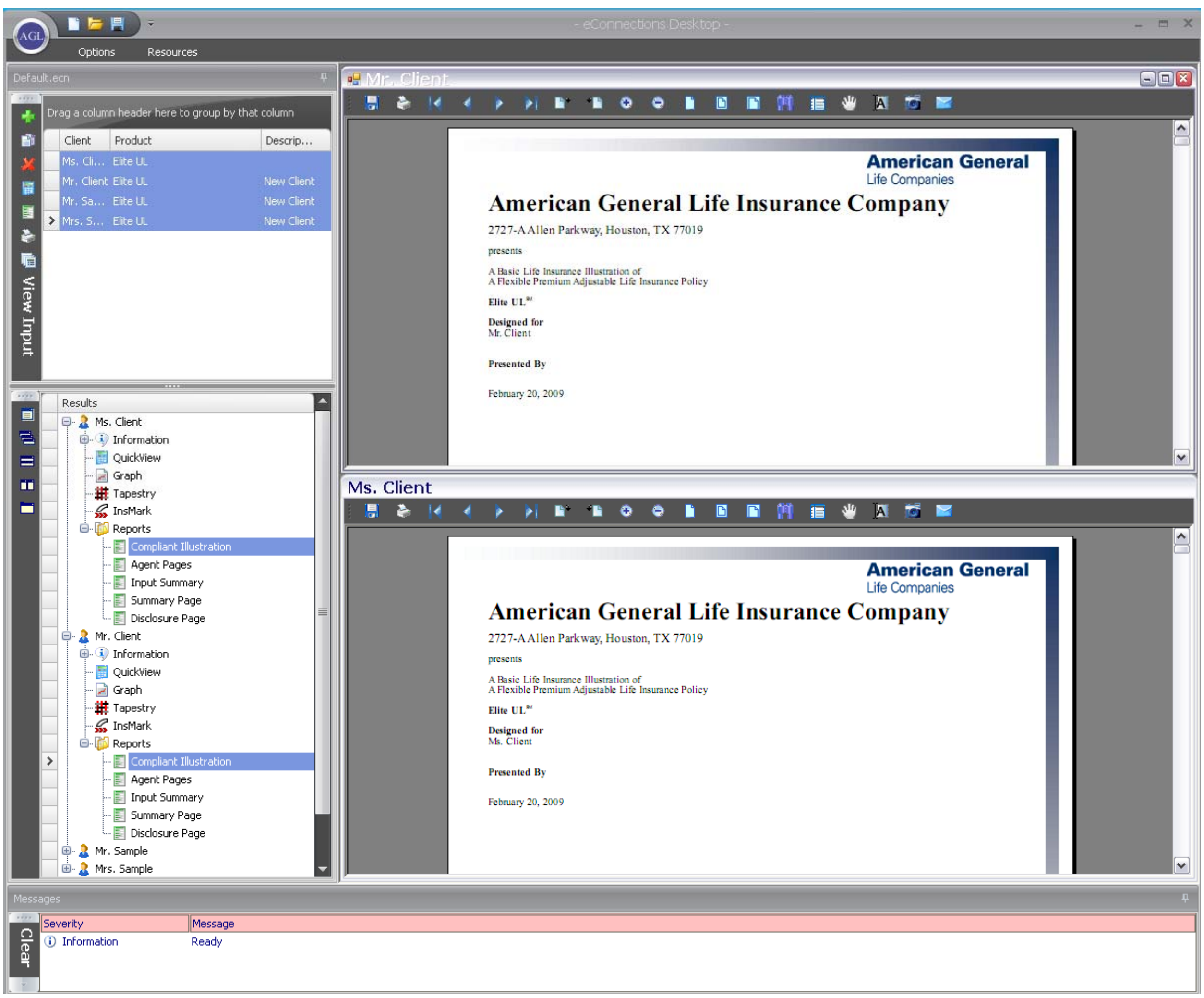


Depending on what reports you selected to view/print, is what will be available from the Results illustration tree to view and print. Be sure to click on the plus (+) sign located next to the Reports icon to open the list.

To view multiple client reports, hold the Ctrl key down and click on the report for each client you wish to view. And just like in QuickView, click the right mouse button in the Results illustration tree for the quick menu and select your option.



This is what you will see.



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Tips and Tricks

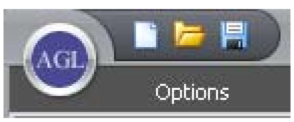
If there are green check marks around any of the input buttons, this indicates that information has been previously entered and will be used for future illustrations.

Use the QuickView feature to look at critical values without having to run an entire illustration.

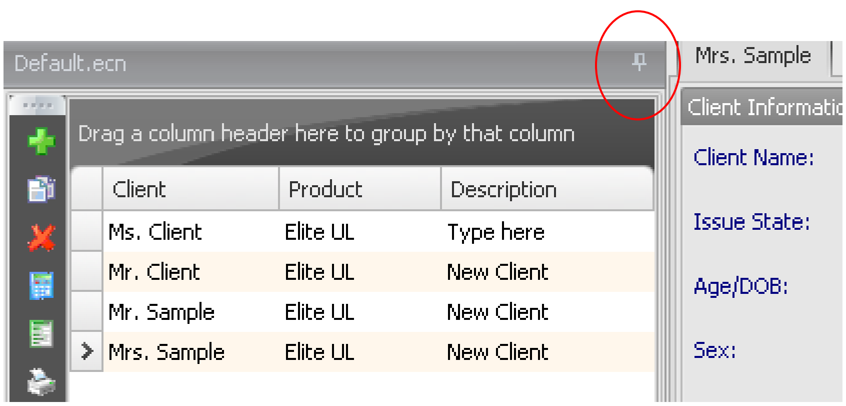
To quickly sort your client list, click on the any one of the tabs to sort by client, product, or description.

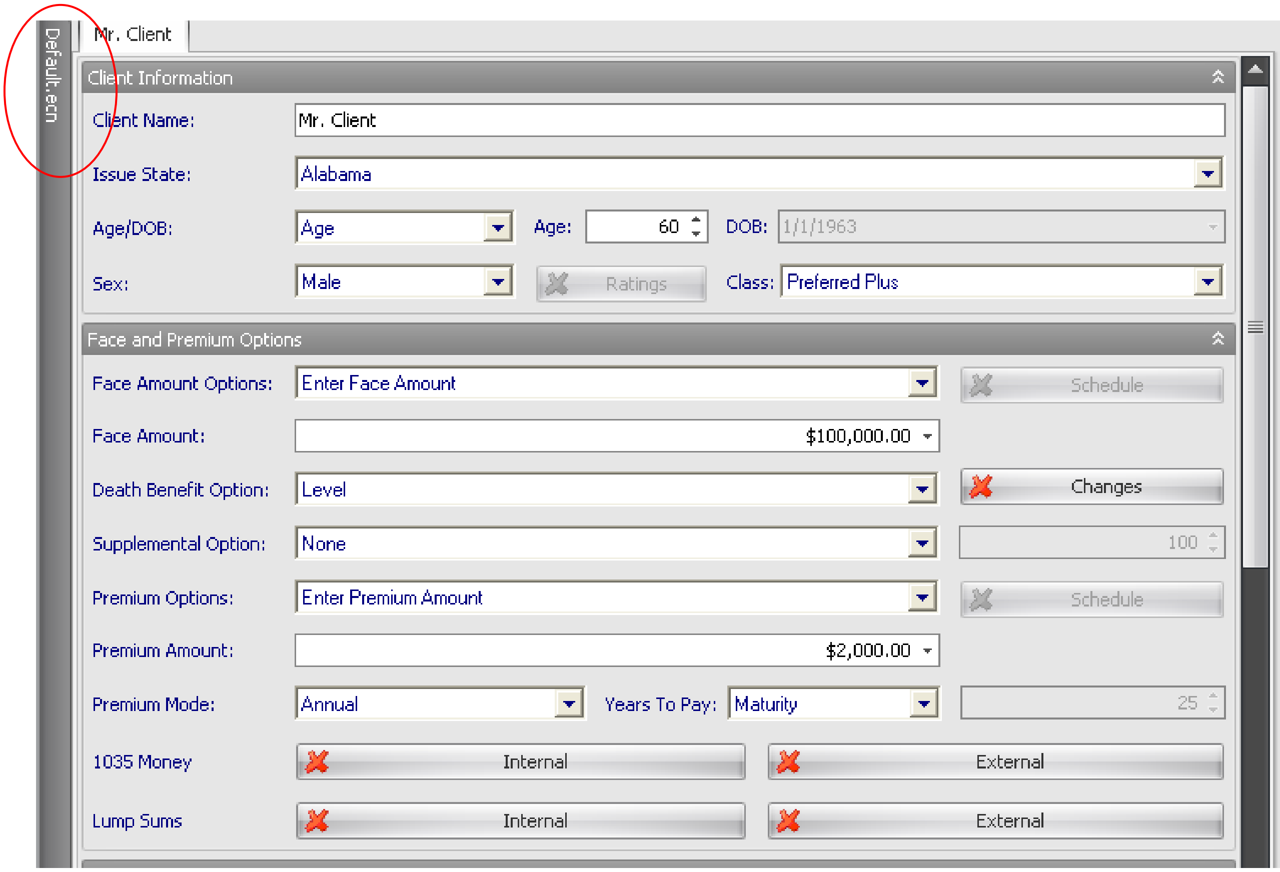
You can move the Action Icons panel bar anywhere on the screen.

eConnections Desktop can read your eConnections Web case file. Just place the exported eConnections Web case file into C:\AIGAG\eConnections Desktop\Cases. To open the case, click on the AGL icon and select Open or click on the open file icon.

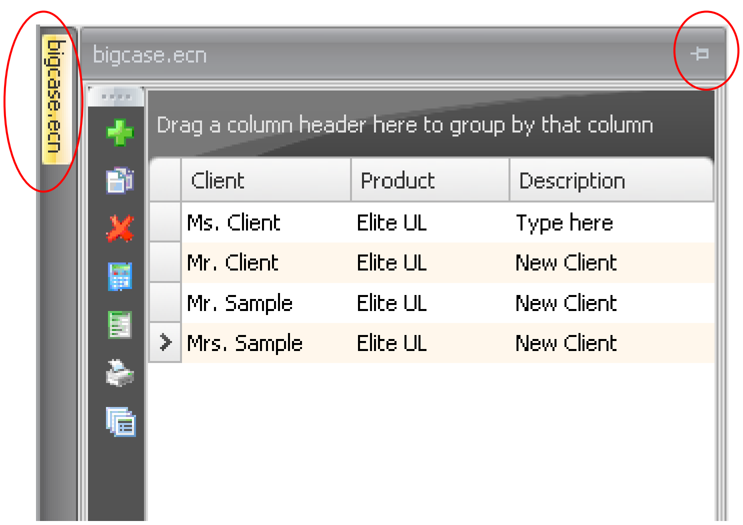


Any where you see a pushpin icon you can hide the panel. Example to hide the case name bar, click on the pushpin icon and the client list and Action Icons panel will collapse.





Once hidden, only the client input screen will be visible and the client list along with the Action Icons panel is now hidden. To attach the client list and Action Icons panel, click on the case name and then click on the pushpin to attach the screen.



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