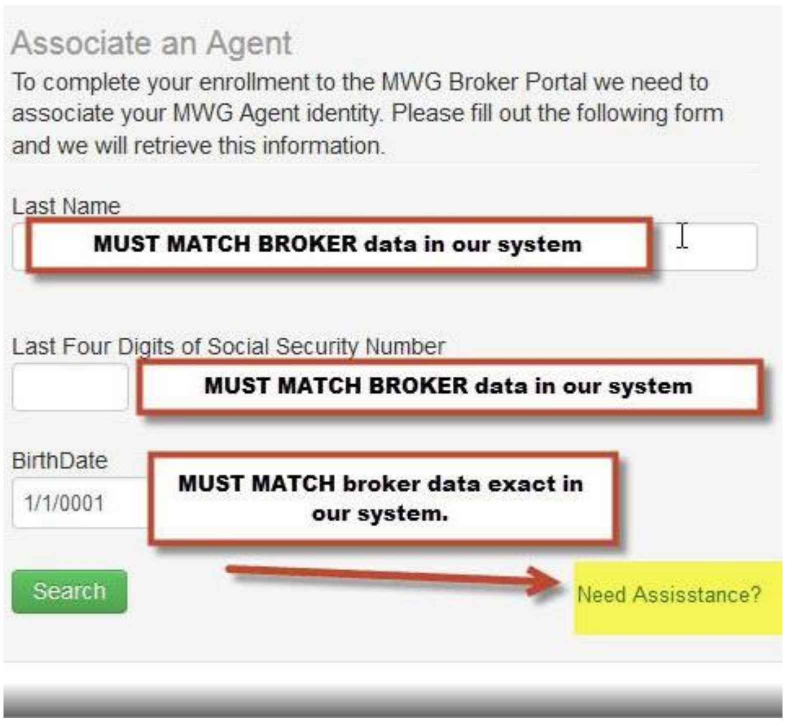
THE BROKER PORTAL USER GUIDE

This guide will help you navigate the new features added to the broker portal. Type brokers.mwadmin.com into your URL to register with the portal for the first time or sign in as an existing user.

*If you don't remember your username or password, click "Forgot Password".

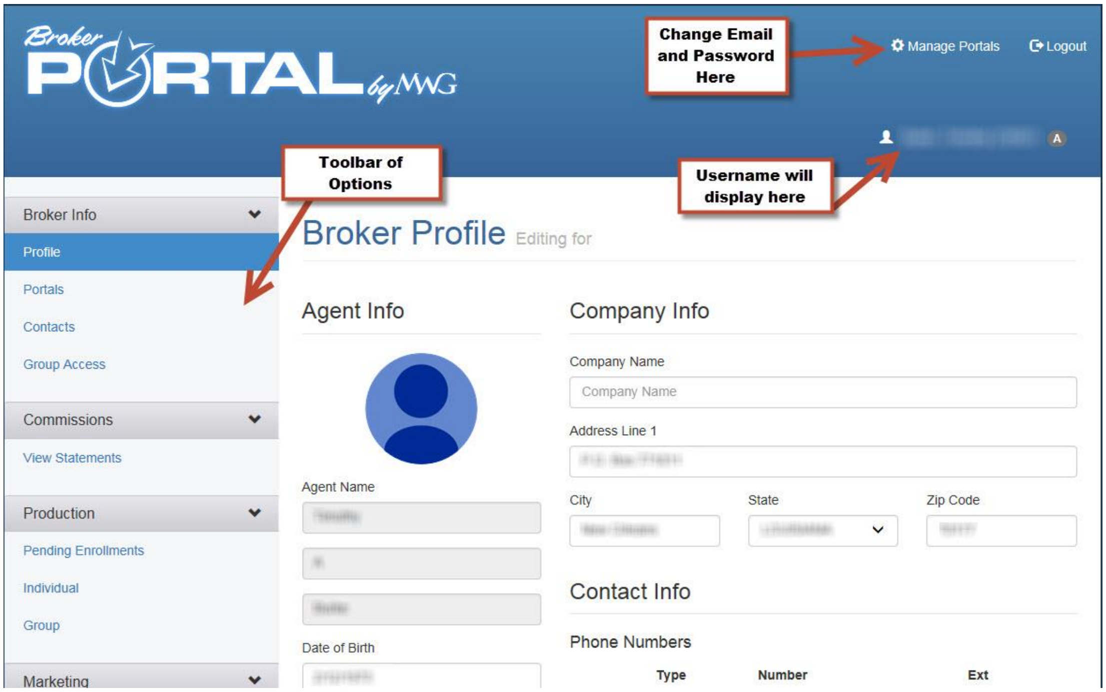
If you receive an error message when you attempt to log in, try another email address you may have used when you first registered in the portal. Your username must match the email address used in the initial registration. Once you enter the correct username, an email will be sent to that email address granting access and providing instruction on resetting your password.

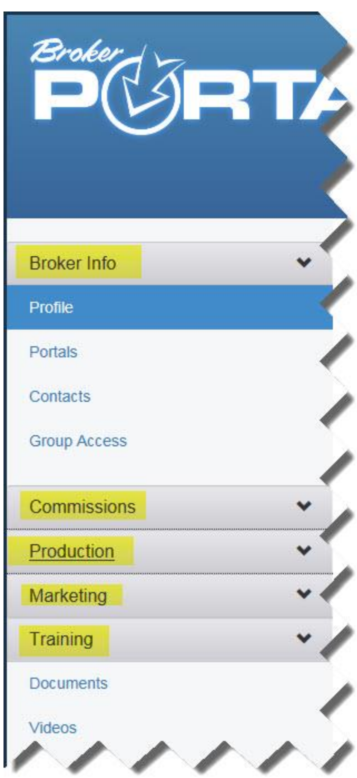
If registering for the first time, the second screen will request your Date of Birth and last four digits of your social security number. The DOB and SSN **MUST MATCH** the information in our system.



If you receive another error message, please contact: portalhelp@morganwhite.com

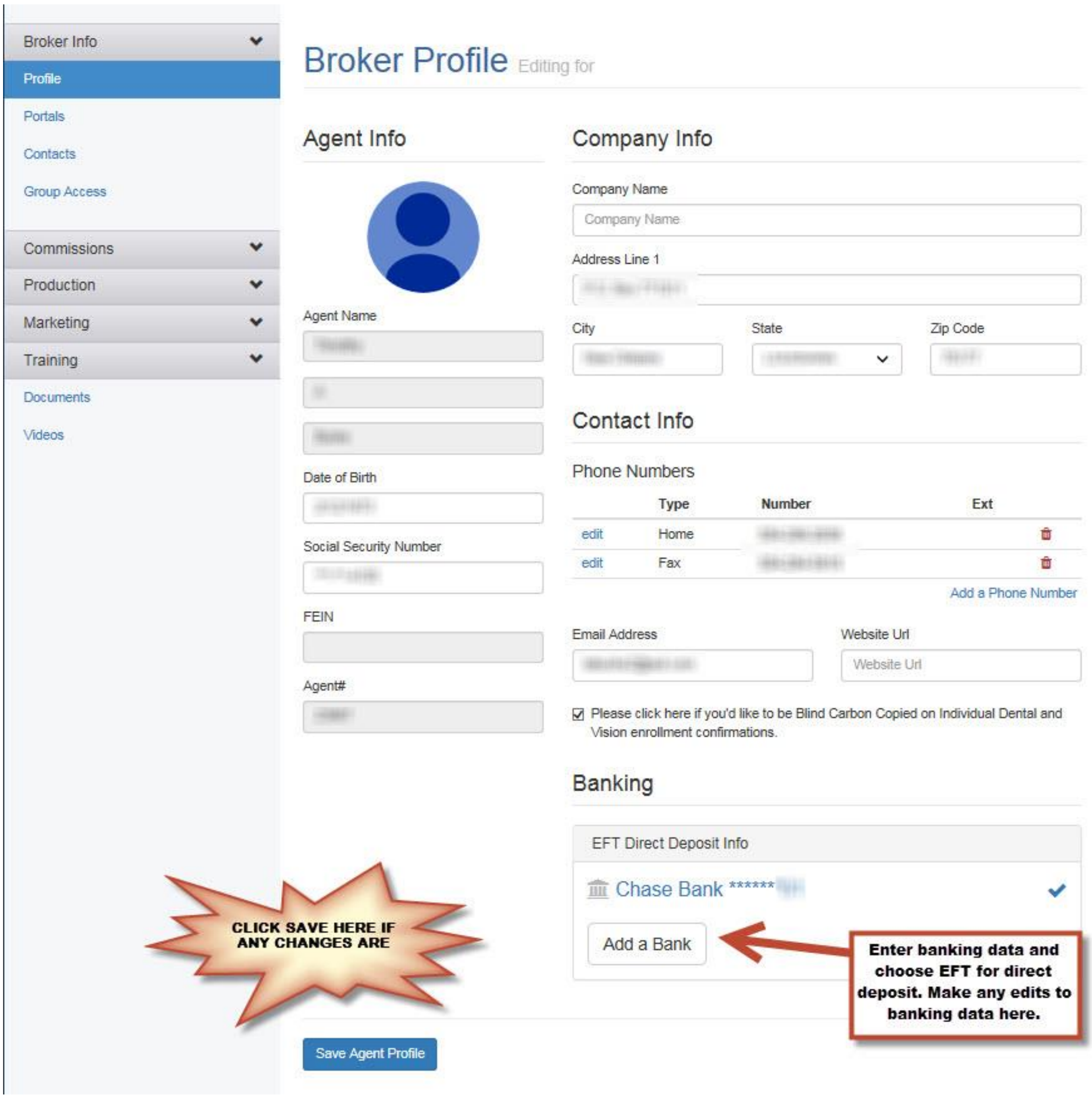
Once inside the portal, there are three things to make note of here. First, your username will be displayed in the far right upper corner. Secondly, "Manage Profile" is where you go to change your password or email address. Finally, the tool bar of options is located on the left hand side of the screen.



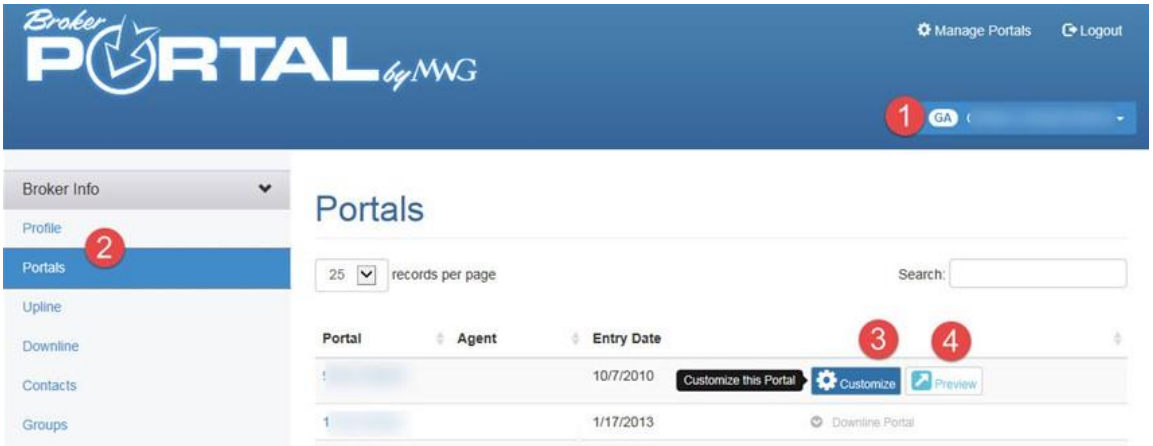


The Broker Portal is broken down into five categories: Broker Information, Commissions, Production, Marketing and Training.

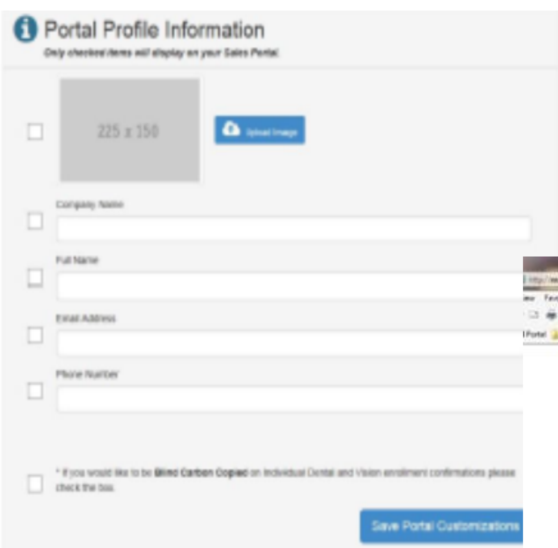
If you click the "Broker Profile" tab, there are two things you can accomplish: 1) Edit or complete broker data or 2) Enter or edit payment methods for commission deposit.



Within the "Portals" tab, brokers are able to customize their product enrollment platforms. Our new Dental & Vision and Vision only platforms are blank by default. You can customize these 2 sales platforms with your company name, logo, agent name, phone number and email.



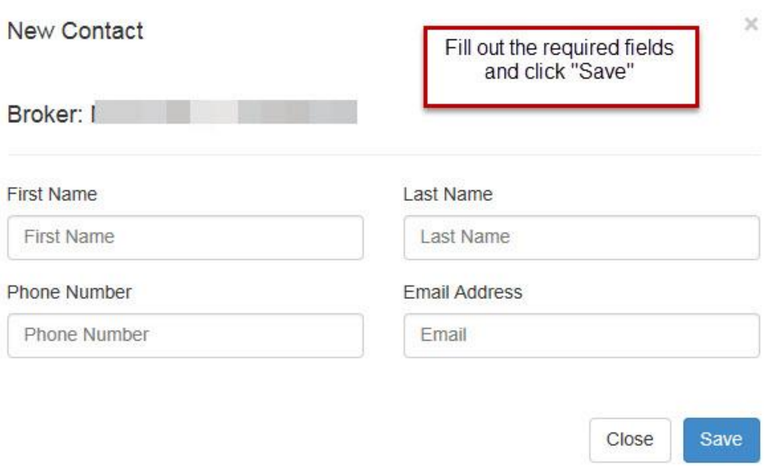
To do this, choose the "Portal" tab on the left. You will see an icon to select in order to personalize your information. Click the icon and fill out the fields you wish to populate.



Put a checkmark next to the box you want to display on the web and click "Save". You can then preview your site and make changes if necessary. You do not have to choose to display all fields.

Within the "Contacts" tab, brokers are able to add a contact to their account and assign them a role. The roles are "Broker Administrator" (ability to view, change, or update information), "Group Administrator" (ability to request access to any of the broker's groups portals as well as generate marketing materials on the broker's behalf), "Marketing Only" (only allows access to the broker's marketing materials such as email templates or sales button images), and "Commissions Only" (allows access to commission statements only).

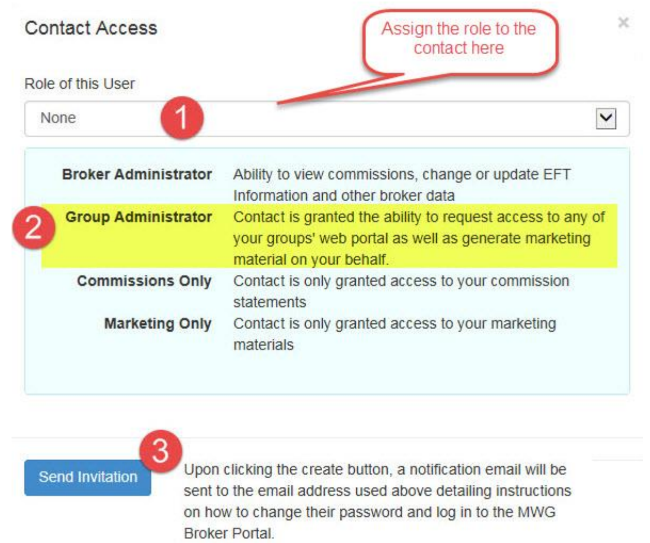
By clicking on "Add Contact", you are able to add a contact to the account.



After providing the requested information, the contact's data will be saved to the account.

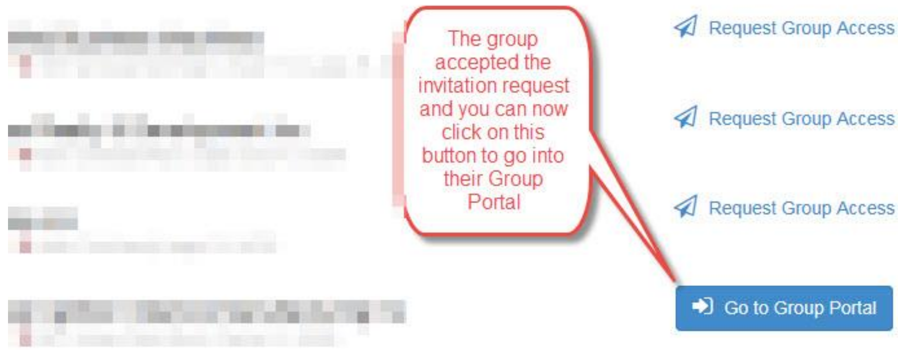
Next, assign the contact a role inside the portal by clicking the blue "Edit" tab on the right hand side on the page.

**Please note this is a two-step process, so just providing the contact's information will not give them access to information. You must assign the contact a role and send them an invitation. In turn, they would receive an email notifying them they are now a contact with access and will be prompted to create their own username and password.



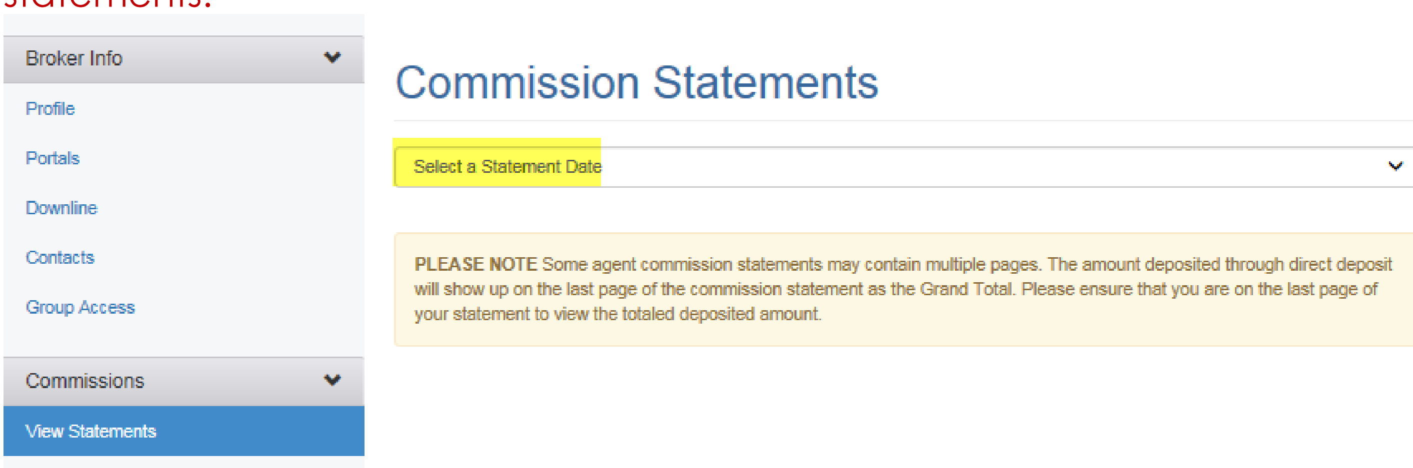
For agents who work with groups, we have a feature in the broker portal where you can click on the word "GROUP ACCESS" on the left hand column, and if you have production under a group they will show up in a list on this page. You can request access to that group by clicking "Request Group Access" next to their name. It will change to "Pending" until the request is either accepted or declined by the primary billing group contact on file.

If declined, you will receive an email response. “Declined” will now appear next to the group’s name. If the request for you to be added to enter the group portal is accepted, again, you will receive an email notification and “Pending” will change to an icon you can click to enter their portal.



You can use the FAQ or User guides at the bottom of the website once you are transferred into their portal to learn how to navigate the portal.

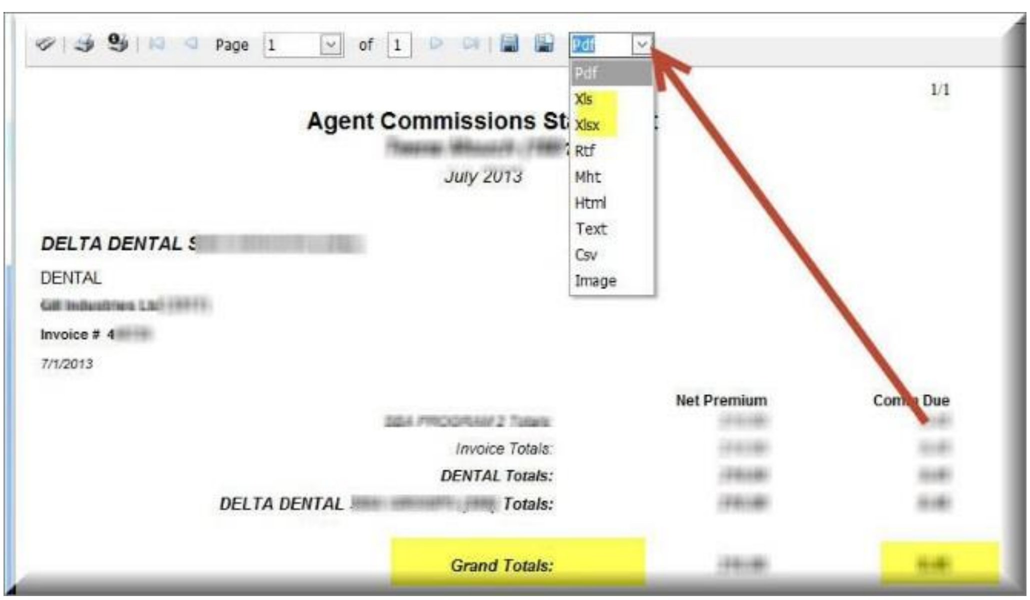
The second category on the portal useful to the broker is the “Commissions” tab. After contracting with MWG and have a full month of commission generated, you can go to this tab at any time and view your history of commission statements.



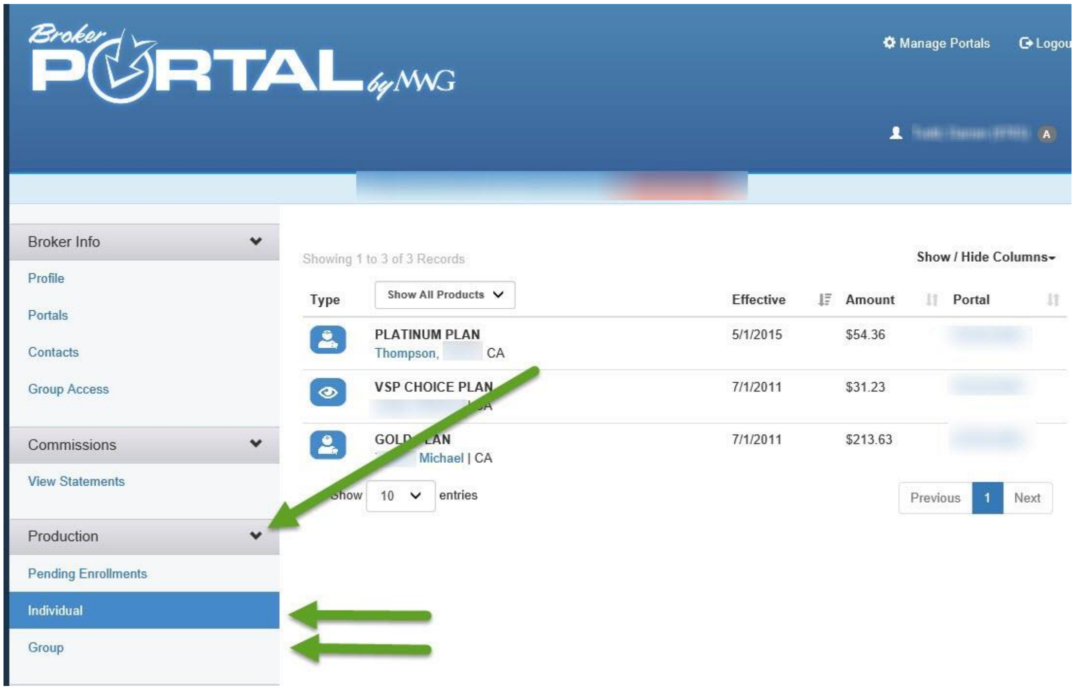
Once a month ends and on the first day of the next month, the commission cycle is closed, payments are reconciled and funds are deposited by direct deposit into accounts set up through the portal. Because this is a manual process, it can take anywhere from 3-5 days to complete. Commissions are typically paid by the 10th of each month. In essence, you are paid for the previous month during the first week of the following month. (EXAMPLES: June's commissions are closed out at the end of June and paid in July. July's commissions are closed out at the end of July and paid in August, and so on.)

Two things to note: The amount deposited will show up on the commission statement as a GRAND TOTAL. This grand total will be on the LAST PAGE of the statement. The statement will show you how many pages it contains at the top in the toolbar once. You can print off the pdf to see all pages or you can "arrow over" to the last page to see the GRAND TOTAL matching the deposited amount on the last page.

The second thing to note is you can export these statements in many different formats. PDF is the default standard, but you can save it as an image, export it in Excel; whichever format you need. Here is where you go to change the format once the PDF is opened.



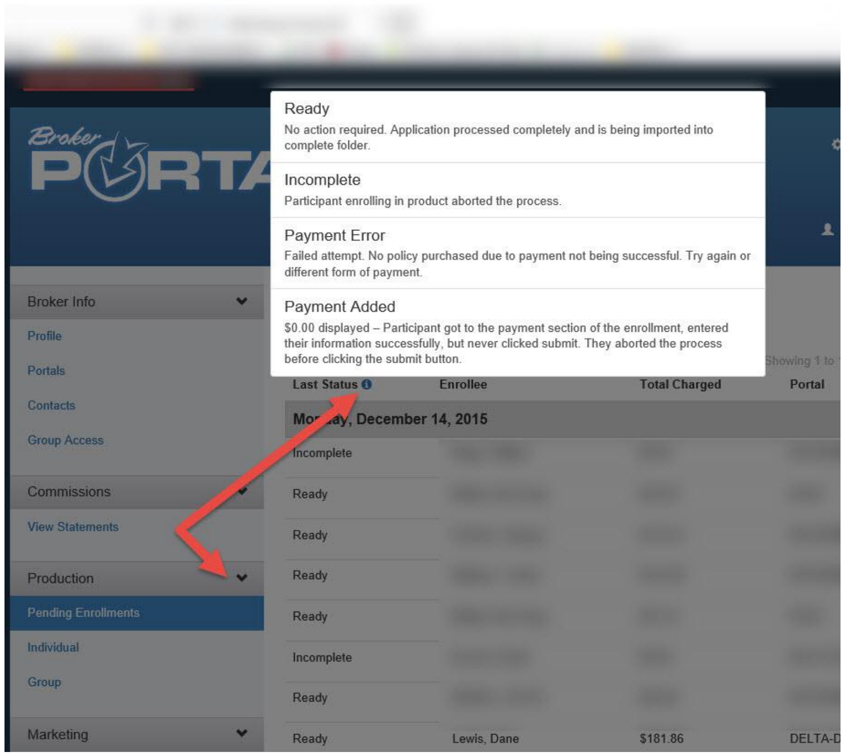
PRODUCTION: Real Time Enrollment Watcher- Enrollments through your sales platform can be seen in "real time" for brokers who process individual policies, group policies, or both. Within the broker portal there is a production tab under the left hand column of the broker portal. If you sell a policy on your platform the successful payment enrollments process directly into one of these two titled production tabs (Individual or Group).



Click there first to see more details on a successful enrollment. An enrollment can take anywhere from 1 minute to a day to process depending on if there is any information missing to completely pass the policy through.

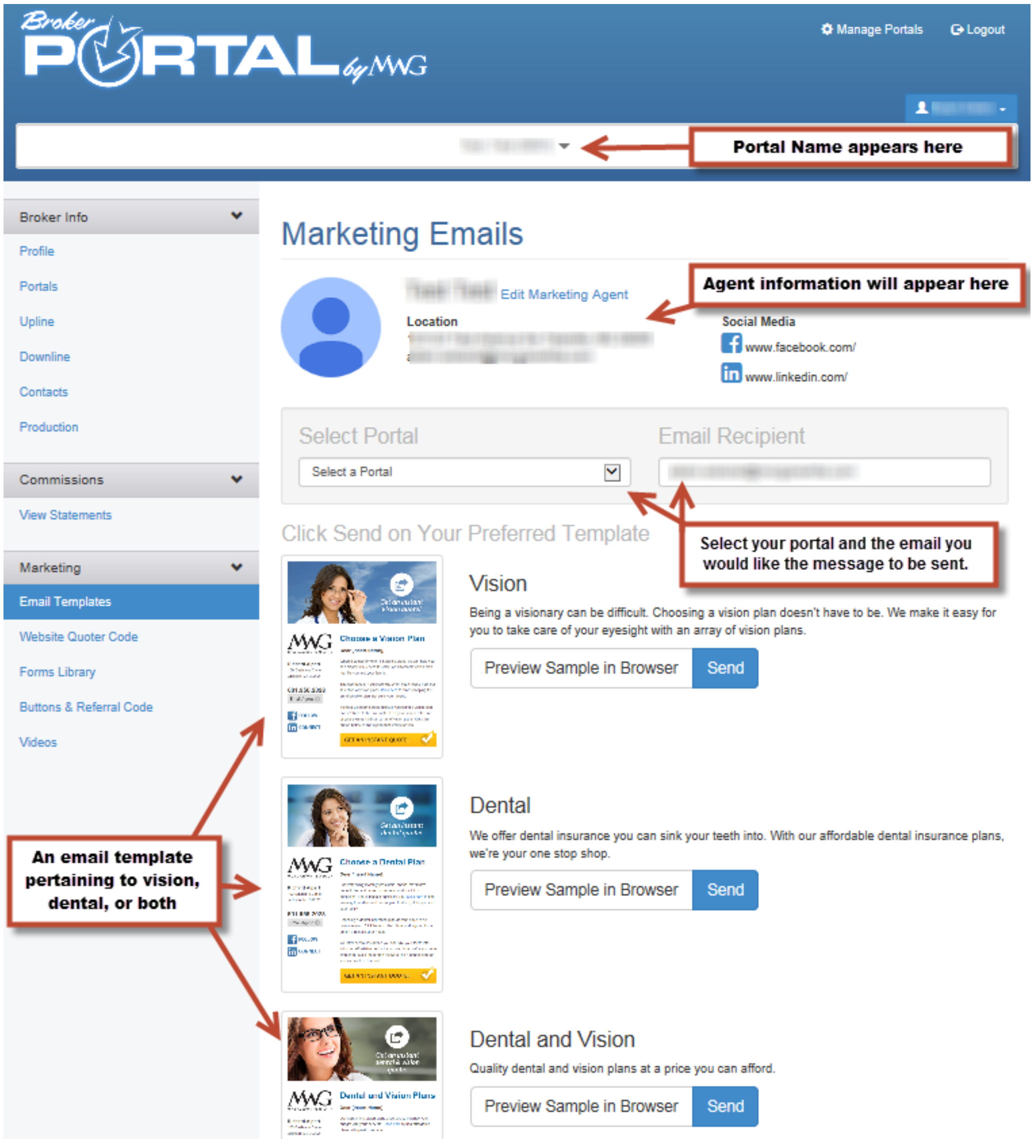
There is a "Pending Enrollment" tab which will display up to 30 days past of enrollments that may have been aborted, had failed payment, or is still in the process of being submitted. The pending enrollment page will display a status next to the enrollment attempt. They are listed below.

Status Wording: There are 4 different status notifications next to each enrollment in the pending enrollments tab which explain where the enrollment is. Remember these can change status within minutes so no action should be taken on these. It is simply for reference on an enrollment. The status "Ready" means it was successful and it will process into the (Individuals/Group) production folder within a few minutes/hour. The status "incomplete" means the person has not clicked submit. Note: That does not mean they are done though. They could have minimized their screen and may come back later to finish. The status "Payment Error" means they were given a response in enrollment that something was wrong with the method of payment they entered. Could be a typo on the digits of a CC, insufficient funds, or a bad routing number keyed in. Either way, it failed and did not process and they were notified of it at the time. Finally, the status "Payment Added "means the participant added payment on that section of enrollment, but never clicked submit. So the enrollment didn't process and they did not get a confirmation of a sold policy.



PORTAL by MWG

Another feature on the Broker Portal is the "Marketing" tab. You will now be able to automatically generate an email from your portal to send to your clients with your portal code built in for commission tracking.



To send a customized email, confirm your information is correct or edit it as you'd like it displayed. Select your portal (if more than one) and enter the email address of the recipient (or send to yourself as a test).

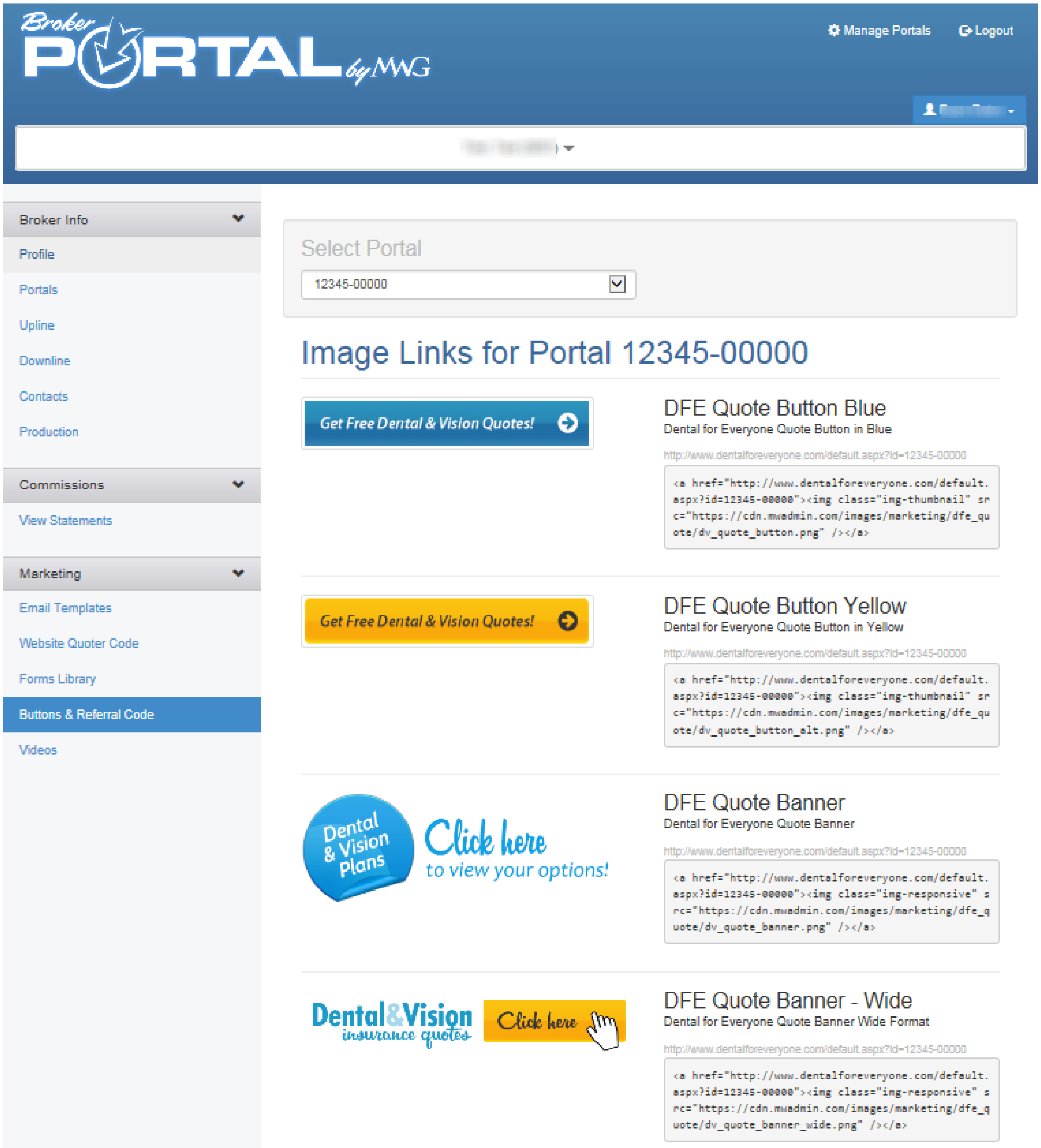
Next, select the template of the email you would like to send, whether vision, dental, or a combo of both.

We have included a "Preview Sample" for you to utilize prior to sending.

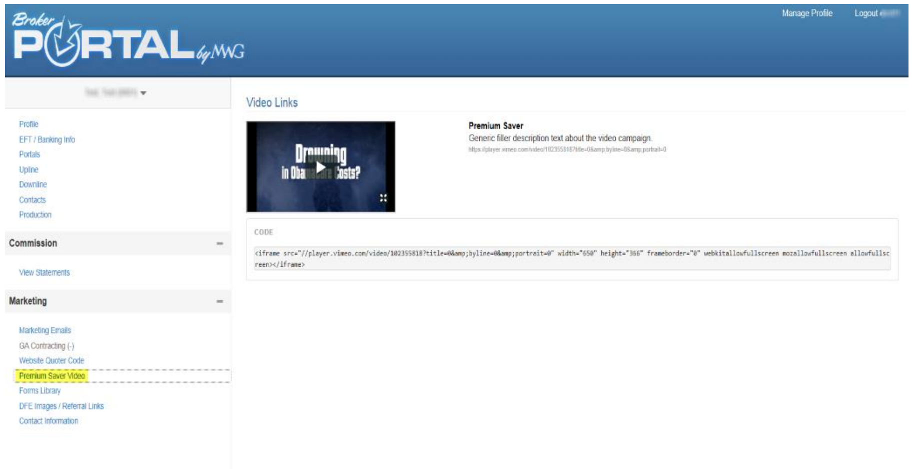
The "Website Quoter Code" tab allows you to be in control. You have the option to include only Dental and Vision or Vision only on your site by selecting the desired item. It will then generate a code you can include on your site.

"Forms Library" is a page which allows you to select the carrier of your choice and pull up any document on a product you need more information on. This is a great way to get the plan specifics in front of you, fast.

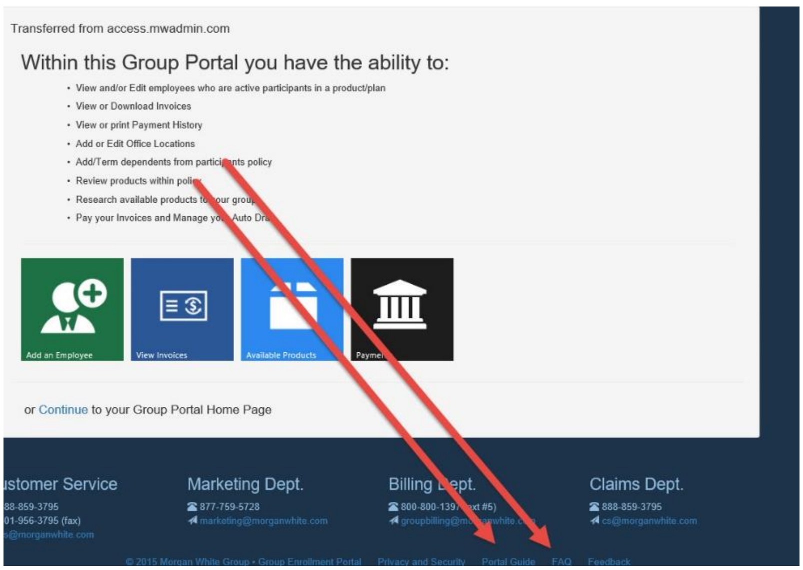
With DFE images and links, you can tailor your site by changing colors and banner images which direct traffic directly to your personal portal for tracking commissions/sales. Choose the graphic you want and utilize the code that is auto-generated beside the image for your personal portal.



If you sell our Premium Saver plan, you can include a short video on your sales site explaining the product to potential clients.



REMINDER: The Broker Portal Guide and FAQ's are also available at the bottom of brokers.mwadmin.com



Lastly, we have displayed contact information at the bottom of all tabs for your convenience on the broker portal. This serves as a quick reference if you are need to contact one of our departments.