

# ePolicy Delivery

## Frequently Asked Questions

### What is ePolicy Delivery?

ePolicy Delivery allows for a paperless experience, in good order delivery requirements and reduced cycle time. For clients qualified through WriteFit Underwriting™ your clients could receive their policies within seven business days from app to delivery.

### What products are available for ePolicy Delivery?

ePolicy Delivery is first available on **Advantage Elite Select Term** with the capability being added to more products down the road. This will be updated on the advisor website and communicated as they become available.

### CHOOSING ePOLICY DELIVERY

#### How does ePolicy Delivery work?

- 1) Your client(s) opt-in to eDelivery while applying through eApp

#### eDelivery

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If you consent, and if available, the policy and additional documents will be electronically delivered to you; you are also consenting to receive future communications and documents electronically.

I, eDelivery Screenshot, proposed insured, have read the electronic delivery (eDelivery) disclosures, and I agree and consent to eDelivery.

Yes
  No

- 2) Once the policy is approved and ready for delivery signatures the DocuSign® process can begin. With just a few clicks, the policy is reviewed, signed and returned to us. The DocuSign technology ensures the correct signatures are collected on the right forms making eApp business easy!

### What would make a policy ineligible for ePolicy Delivery? How will I be notified if it is ineligible?

We have included the most common delivery requirements for ePolicy Delivery however, certain delivery requirements may cause the policy to be ineligible. There is no notification to the advisor or client that a policy is ineligible. Ineligible policies are sent via paper and the standard delivery method.

### Can I 'opt in' or decide whether the policy is electronically delivered??

Currently there is no 'opt-in' for advisors but we will send you email notification on all policies where your client has opted in. You can then let us know if you prefer paper delivery. Future enhancements coming!

**Insurance products issued by Minnesota Life Insurance Company / Securian Life Insurance Company**

### **Can my client change their election (opt-in or opt-out) after the eApp is submitted?**

Clients can opt out of ePolicy Delivery after the eApp is submitted. If a client did not opt in during eApp they cannot change their election after the eApp is submitted.

### **Which documents will the client receive electronically if they opted in to eDelivery?**

eDelivery is only available for policy delivery requirements at this time. Future enhancements may include statements and other communications.

### **Can I send a personalized comment to the client?**

No, the message in the email via DocuSign is standard messaging.

### **How do I know if the client selected eDelivery?**

We will send you an email notification on all policies where your client has opted in. You can then let us know if you prefer paper delivery.

## **DOCUSIGN ®**

### **What happens if the DocuSign link has expired?**

You will receive notification from Securian that the link has expired. If you do not provide direction within 5 business days the paper policy will be mailed to you.

### **Can I resend the link if my client lost the email?**

No, you can contact Securian to resend a lost email link, as long as it has not expired. Expired links cannot be reset.

### **How long is the DocuSign email valid?**

14 calendar days total. For example: If it takes you 10 days to sign, the client would only have 4 days then to sign before it would expire.

### **How do I know when the signatures are completed?**

All signers receive a 'COMPLETED' email from DocuSign with a link to the signed documents. You can also view the status of all signers from the 'eDelivery Details' tab on the Life Pending Business Tool.

### **How do I cancel or decline if I need to make changes?**

Click "OTHER ACTIONS" then select 'Cancel/Decline' within DocuSign. Notify Securian if you need to make changes or change to paper delivery.

### **I still have questions – who do I contact for help?**

Call our Life Customer Contact Center at 1-800-643-5728 or [policydeliveryteam@securian.com](mailto:policydeliveryteam@securian.com).

\*Applications in good order are dependent on accurate input entered.

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