

We have transitioned to electronic delivery and acceptance of policy documents to help make it easier to do business with us. This FAQ will provide some key pieces of information surrounding the process of collecting electronic documentation.

Frequently Asked Questions: At Issue eDelivery

Why are we doing this? eDelivery will enhance the policy delivery experience and get the policies to you and your client in a quick and simple fashion. With a click of the button you can complete the process in no time.

What does this replace? This new delivery method will replace the current paper process delivery. You and your client can virtually connect to review the policy and obtain signatures for a much faster process.

How does eDelivery work? For life policies and for annuity policies that are issued with a lump sum payment, you will receive an email with a link to the policy package. Upon review, you can complete the signature process and that will trigger the DocuSign package to be sent to the client. At that point you can connect with your client using any video conferencing capability or by phone to complete the signing process. Otherwise you can complete your part and wait for the client to sign the required documents.

For Annuity policies issued with some form of recurring payment (“flow only”) the email will go directly to the client with a copy sent to you. No action will be required on your part.

All policies sent via eDelivery will be available to view on your agent portal. You can review the policy on the New Business Dashboard and see the status of the eDelivery package.

How does the agent authenticate? Using the last 4 of your SSN and your DOB (MMDDYYYY).
For example: 123401151985 (1234 + Jan 15, 1985).

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Guarantees are dependent upon the claims-paying ability of the issuing company.

How does the customer authenticate?	The customer should use his/her last 4 of their SSN and his/her DOB (MMDDYYYY). For example: 432112011980 (4321 + Dec 1, 1980)
What are the key pieces of information to collect from the client to ensure proper completion?	Obtaining a valid email address is an important step to ensure your client receives the policy
What happens if an agent/customer is delayed in signing their documents?	Follow-ups for missing signatures will be sent to the person required to sign, every 5 days and again on day 29, if necessary. The policy package will expire after 30 days and will revert to the traditional process of mailing a paper policy. You can log in to the agent portal at anytime to see the status of the policy package.
Where can you find a copy of the policy print?	A copy of the policy print will be available on the New Business Dashboard.
What is the signature process for eDelivery?	<ol style="list-style-type: none"> 1. DocuSign will send you or the client* an email with the policy print attached so that you can review and sign. 2. Once you complete your portion, an email will go to the client so that they can review and sign. 3. Once all signatures are satisfied, the signing process will be complete. <p>*Annuities with “flow only” will go to the client directly for review and signatures.</p>
Are there any exceptions to the eDelivery method?	Yes, if we do not have the SSN, DOB, and email of a signer then policy print will be mailed out using FedEx

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