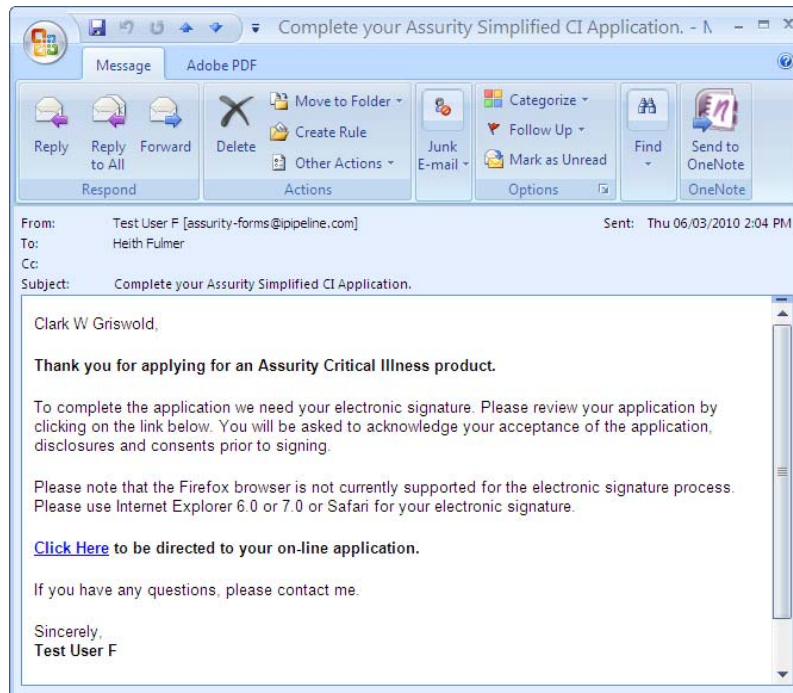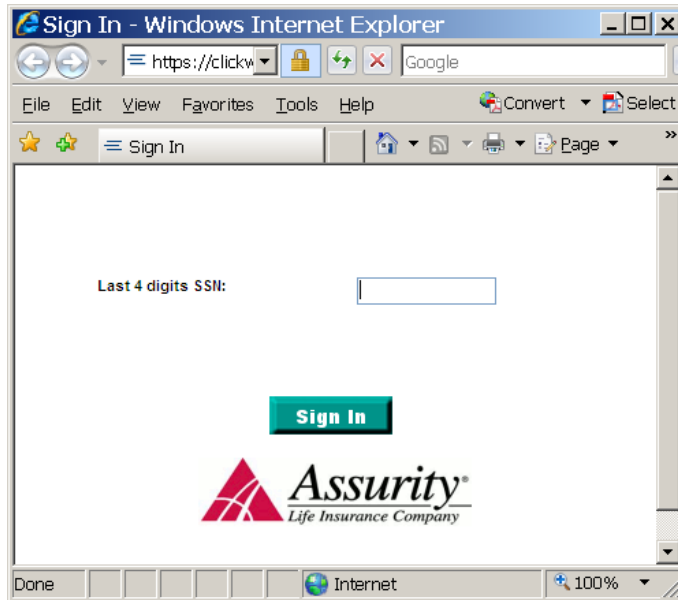# E-Application E-Signature Process

Purpose

This job aid will show you samples of the email notification emails that go to the client and the agent during the e-application process. It will also take you through the required steps that the client and agent go through to successfully e-sign and submit an Assurity e-application.

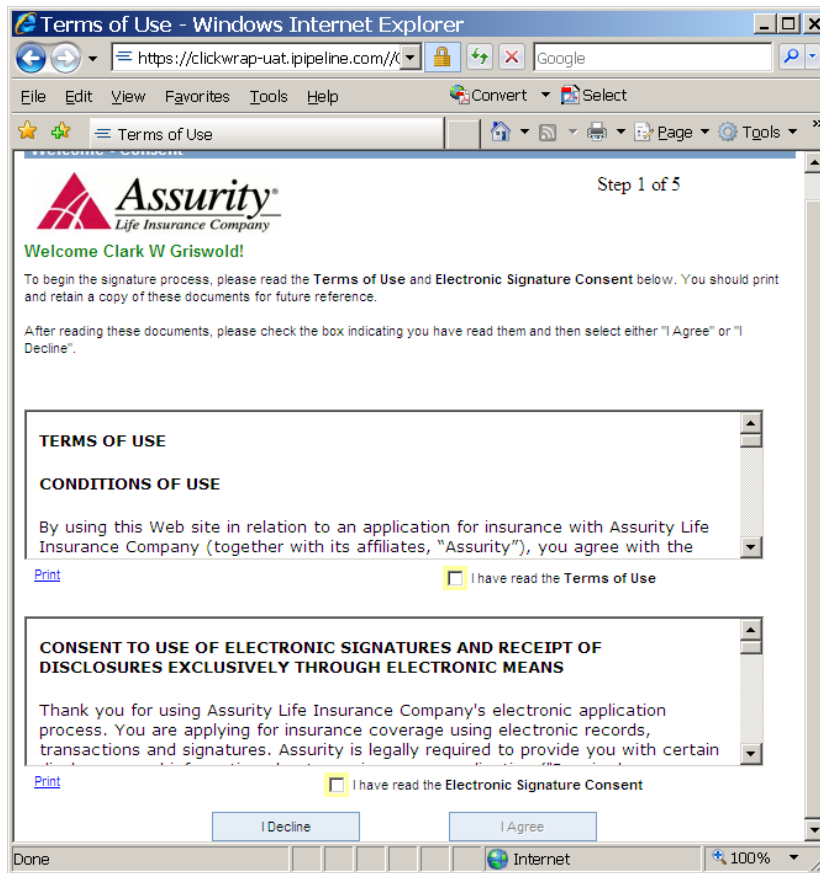# WHAT THE <u>CLIENT</u> SEES ONCE AN E-APPLICATION IS SUBMITTED FOR E-SIGNATURE

1. When the agent completes the e-application and submits it to the client for their e-signature, the client will receive the following email. To begin the e-signature process, the client would click on the blue "**Click Here**" link.

2. A log in page will appear. If there are multiple web browsers open, an error message will appear stating that all other browsers need to be closed before proceeding. This is where the client enters the last four digits of their social security number to log on and then click "**Sign In**."

3. The **Terms of Use** and **eSignature Consent** page will appear. Anything highlighted in yellow is a required field. The client will need to click the highlighted boxes and then the *I agree* button to proceed. They may also click the *I Decline* button which will notify the agent via email that the client has declined the terms.

4. The **Application Review** page will appear. The client will need to click the *Review Your Application* button to view the completed application for accuracy. If the application looks good then the client would click the *"I have reviewed the application and read each of the pages that are to be eSigned"* check box and then the *I Agree* button.

    If the client determines that corrections need to be made then they would click the *I Decline* button. An email notification will be sent to the agent so that he can unlock the application, make the necessary changes and resend to the client.

Application Review

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Step 2 of 5

Please click "Review Your Application" below to view your application and supplemental forms. This will enable you to review and verify your personal information on your application. You should also read the related disclosures and consents as well as all pages requiring an eSignature. Please print or download a copy of these documents for you future reference.

If, while reviewing your application, you notice any information that needs to be changed or if you have any questions please contact your agent.

After completing your review, please check the box below to indicate that you have reviewed the application and each of the pages to be eSigned. Once checked, select either "I Agree" or "I Decline" to proceed to the next step.

> [**Review Your Application**]   ☐ I have reviewed the application and read each of the pages that are to be eSigned

> [I Decline]   [I Agree]

5. The **Apply Signature** page will appear. The client will need to click the checkbox and then enter the city and state they signed the application in. Once completed, they click *Apply eSignatures* button to complete the process. They may also click the *Decline eSignature Process* to cancel the process which will send an email notification to the agent informing them.

Apply Signature

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Step 3 of 5

In this step, you electronically sign your application and all related disclosures and consents. Please contact your Agent if there are any changes you need to make to the form(s). If you have no changes, please follow the instructions below to eSign the application.

☐ I Rusty Griswold, hereby agree that:

By clicking "Apply eSignatures", you are signing and acknowledging that you have reviewed the application of insurance with Assurity Life Insurance Company, completed all information to the best of your ability, and attest that all information is accurate. You also acknowledge that you accept the terms and conditions contained in the forms you just reviewed.

Please enter the city and state where you are signing the application.

Signed at City: [   ]

Signed at State: [▼]

> [Decline eSignature Process]   [Apply eSignatures]

6. The **Submit eSigned Application** page will appear. The client can then view their application again with the eSignatures applied by clicking the **View eSigned Application** button. Once ready, they click the **Submit to Agent** button.

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Step 4 of 5

The application review and eSignature process are now complete and your eSignature has been applied to the application.
Please take a moment to print and/or save a copy of the eSigned application for your records by clicking on the button below.

View eSigned Application

The last step is to click the button below and submit the application to your Agent.

Submit to Agent

7. A **Thank You** page will appear verifying that their e-signature has been captured; the client's portion of the e-signature process is complete. An email notification will go to the agent letting them know that the client has successfully e-signed the application. The client can click the **Close iGo Forms** button to close out.

Thank You

Assurity
Life Insurance Company

Step 5 of 5

Your application review and eSignature process are now complete and your eSignature has been applied to the document(s) that you reviewed. An email has been sent to your Agent advising him/her that you have completed the eSignature process.

After closing this screen, you will not be able to access this site again to view your application.
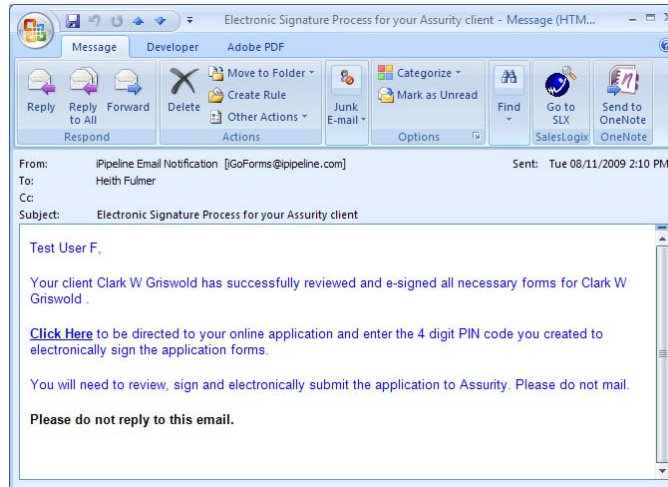
If you have any questions or need a copy of the eSigned application, please contact your Agent.

Thank you again for using our Electronic Application!

Close iGo Forms

WHAT THE <u>AGENT</u> SEES ONCE THE CLIENT(S) HAVE SUCCESSFULLY E-SIGNED THE E-APPLICATION

1. After all necessary e-signatures have been captured by the client(s), the agent will receive the following email. To complete the e-signature process, the agent would click on the blue "**Click Here**" link.

2. A log in page will appear. If there are multiple web browsers open, an error message will appear stating that all other browsers need to be closed before proceeding. This is where the agent enters their 4 digit PIN to log on and then click "**Sign In**." The agent's PIN code can be any alpha-numeric combination.

3. The **Terms of Use** and **eSignature Consent** page will appear. Anything highlighted in yellow is a required field. The agent will need to click the highlighted boxes and then the *I agree* button to proceed.

Welcome - Consent

Assurity Life Insurance Company

Step 1 of 5

Welcome Test User F, your access has been granted!

To begin the signature process, please read the **Terms of Use** and **Electronic Signature Consent** below. You should print and retain a copy of these documents for future reference.

After reading these documents, please check the box indicating you have read them and then select either "I Agree" or "I Decline".

TERMS OF USE

CONDITIONS OF USE

By using this Web site in relation to an application for insurance with Assurity Life Insurance Company (together with its affiliates, "Assurity"), you agree with the

Print   ☐ I have read the **Terms of Use**

CONSENT TO USE OF ELECTRONIC SIGNATURES AND RECEIPT OF DISCLOSURES EXCLUSIVELY THROUGH ELECTRONIC MEANS

Thank you for using Assurity Life Insurance Company's electronic application process. You are applying for insurance coverage using electronic records, transactions and signatures. Assurity is legally required to provide you with certain

Print   ☐ I have read the **Electronic Signature Consent**

[I Decline]   [I Agree]

The agent may also click the *I Decline* button which will terminate the e-signature process. If so, this is the page that will be displayed.

Decline eSignature

If you decided to decline and cancel the eSignature process, the following will happen:

• All signatures will be removed from the application and the authorization process restarts

• You will have to reenter the case, make any required changes, then resend the signature emails to all signing parties.

• All signing parties must complete their esignature before you will be able to begin the Agent esignature process again

Do you wish to continue with declining and canceling the eSignature process?

[No - Resume eSignature Process]   [Yes - Cancel eSignature Process]

If the agent clicks the **No - *Resume eSignature Process*** button, he will be taken back to resume the e-signature process. If he clicks the ***Cancel eSignature Process*** button, the following page will be displayed.

Decline Confirmation

You have opted out of the E-Signature process. Your E-Signature has been removed from the application. Please contact your agent to inform them of any questions or concerns that you have regarding the eSignature process.

In the meantime, you will not be able to re-enter your online application until you and your agent have spoken. If your concerns can be addressed, your agent will resend you an email containing a new access link to your on-line application.

Close Window

4. The **Application Review** page will appear. The agent will need to click the ***Review Your Application*** button to view the completed application for accuracy. If the application looks good then the agent would click the ***"I have reviewed the application and read each of the pages that are to be eSigned"*** check box and then the ***I Agree*** button.

    If the agent determines that corrections need to be made then they would click the ***I Decline*** button. He would then need to unlock the application, make the necessary changes and start the eSignature process all over again.

Application Review

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Step 2 of 5

All necessary eSignatures have been successfully applied.

After reviewing the application and reading each of the pages that are to be eSigned, please check the box indicating that you have read it and then select either "I Agree" or "I Decline".

Review Your Application ☐ I have reviewed the application and read each of the pages that are to be eSigned

I Decline   I Agree

5. The **Apply Signature** page will appear. The agent will need to check the box and click the *Apply eSignatures* button.

Apply Signature

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Life Insurance Company

Step 3 of 5

☐ I Cousin Eddie, hereby agree that:

- I certify that to the best of my knowledge and belief the answers on the application and in this statement are true and correct; and
- I am signing the Replacement Notice, if any; and
- I am the agent who solicited the application and I herby sign it.

Decline eSignature Process   Apply eSignatures

If the agent clicks the **Decline eSignature Process** button, he will get the following screen and will need to determine next steps.

Decline eSignature

If you decided to decline and cancel the eSignature process, the following will happen:

- All signatures will be removed from the application and the authorization process restarts

- You will have to reenter the case, make any required changes, then resend the signature emails to all signing parties.

- All signing parties must complete their esignature before you will be able to begin the Agent esignature process again

Do you wish to continue with declining and canceling the eSignature process?

No - Resume eSignature Process   Yes - Cancel eSignature Process

6. The **Submit eSigned Application** page will display where the agent has another opportunity to view the completed e-application. If all of the information is correct, the agent clicks the **Submit iGO Application** and their app will bypass our Imaging Services Unit and be automatically submitted directly into our workflow system (may take about an hour).

Submit eSigned Application

Step 4 of 5

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The application review and eSignature process are now complete and your eSignature has been applied to the application.

Please take a moment to print and/or save a copy of the eSigned application for your records by clicking the button below.

View eSigned Application

The last step is to click the button below to submit your application to Assurity.

Submit iGO Application

7. The agent will see a **Thank You** screen confirming the successful submission of the e-application.

Thank You

Assurity®
Life Insurance Company

Step 5 of 5

Congratulations!

Your application has been successfully eSubmitted.

Thank you again for using our Electronic Application!