

## FREQUENTLY ASKED QUESTIONS

# ePolicy Delivery

### How does ePolicy Delivery work?

1. Your clients consent to ePolicy Delivery while applying through the eApp during the signature process.
2. You have the option to elect ePolicy Delivery on the eApp. Even if your clients consent to eDelivery, you get to choose if the policy will be eDelivered or not.
3. Once the policy is approved and ready for delivery, 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 products are available for ePolicy Delivery?**

ePolicy Delivery is available for all life products offered on eApp, including the SecureCare product line.

#### **When is a policy ineligible for ePolicy Delivery? How will I be notified if it's 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 you or your clients when 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?**

Yes. ePolicy Delivery is optional (except for Drop Ticket applications). Financial professionals can elect ePolicy Delivery during the eApp process.

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

Your clients can opt out of ePolicy Delivery after the eApp is submitted. However, if they don't opt in during the eApp process, they cannot change their election once the eApp has been submitted.

#### **What documents will clients receive electronically if they opted in to eDelivery?**

eDelivery is only available for policy delivery requirements at this time.

#### **Can I send a personalized comment to clients?**

No, the email sent via DocuSign is standard messaging.

# What you need to know about DocuSign®

## How does the authentication process work?

All signers will receive an email with a secure link. To access the policy and documents contained in the link, each signer must authenticate themselves using a four-digit PIN that will be either the last four digits of the signer's Social Security number (SSN) or Taxpayer Identification Number (TIN). If an ePolicy Delivery case manager has been added, their PIN will be the first four digits of your Securian Financial life insurance code.

## What happens if the DocuSign link has expired?

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

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

Yes. Visit the Life Pending Business Tool to resend the eDelivery link. Note: Expired links must be resent by the Securian Financial New Business Team.

## How long is the DocuSign email valid?

The DocuSign email link is good for 60 calendar days.

## 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 within 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 Financial if you need to make changes or would prefer paper delivery.

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

Call our customer service team at 833-365-0329 or send us an email at [policydeliveryteam@securian.com](mailto:policydeliveryteam@securian.com).

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SecureCare products contain qualified long-term care agreement(s) that cover care such as nursing care, home and community-based care, and informal care as defined in those agreements. These agreements provide for the payment of a monthly benefit for qualified long-term care services. These agreements are intended to provide federally tax qualified long-term care insurance benefits under Section 7702B of the Internal Revenue Code, as amended. However, due to uncertainty in the tax law, benefits paid under these agreements may be taxable. Additionally, SecureCare products may contain other additional agreements, which may be subject to additional costs and restrictions, and may not be available in all states or exist under a different name in various states.

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