

# DocuSign in eApp 12-1-20 Rollout



**American Income  
National Income**  
life insurance companies

REV 11-30-2020



# Introduction to using DocuSign

The purpose of this project is to provide an option to complete life insurance sales virtually in eApp and capture customer signatures through the 3<sup>rd</sup> party service 'DocuSign' while abiding by the social distancing ordinance in place in our communities.

There will not be any changes to the existing "In-person" or "Virtual Zoom" sales.

**Zoom Signatures are still preferred**

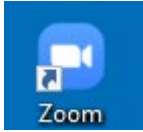
for all Virtual Sales. DocuSign is an alternative when Zoom Signatures will not work. (iPhone)



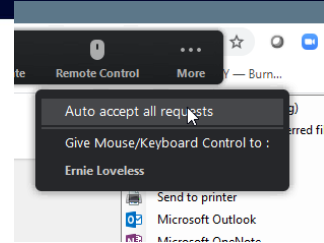
# Unlocking Zoom Setting for eApp Control

## Download

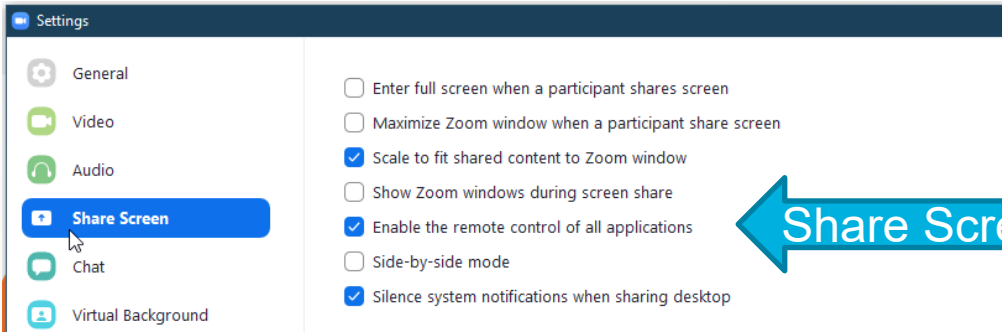
- Meetings Client
- Zoom Rooms Client
- Browser Extension
- Outlook Plug-in
- Lync Plug-in
- iPhone/iPad App
- Android App
- Zoom Virtual Backgrounds



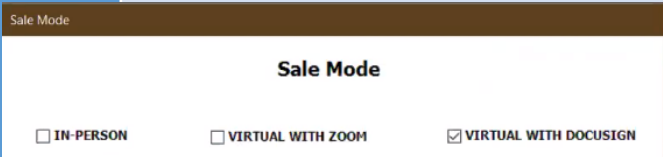
Meeting Client from Zoom.us



Setting



Share Screen/Enable Remote Control of all Apps

<div>IN PERSON SALE</div> <div>'IN PERSON SALE'</div> <div>In the Remarks Section on the App</div>	<div>VIRTUAL with Zoom</div> <div>'Zoom Signature'</div> <div>In the Remarks Section on the App</div>	<div>VIRTUAL DOCUSIGN SALE</div> <div>'DocuSign Signature'</div> <div>In the Remarks Section on the App</div>
<ol style="list-style-type: none"> <li>1. Launch eApp, Start Presentation</li> <li>2. Enter information for Primary Insured</li> <li>3. Select Lead Type</li> <li>4. Navigate to Needs Analysis and Complete Survey</li> <li>5. Complete the application and validation process</li> <li>6. New 'Sale Mode' screen pops up with In-Person, Virtual Zoom and Virtual DocuSign options. Virtual DocuSign will be selected by default.</li> <li>7. Agent signs his signature</li> <li>8. Customer signs</li> <li>9. Sale goes into a locked state</li> <li>10. Agent move onto remaining screens (summary, remarks, etc. NOTE: NY Suitability screen would appear in this part of the flow)</li> <li>11. Agent submits the sale</li> </ol>	<ol style="list-style-type: none"> <li>1. Launch eApp, Start Presentation</li> <li>2. Enter information for Primary Insured</li> <li>3. Select Lead Type</li> <li>4. Navigate to Needs Analysis and Complete Survey</li> <li>5. Complete the application and validation process</li> <li>6. New 'Sale Mode' screen pops up with In-Person, Virtual Zoom and Virtual DocuSign options. Virtual DocuSign will be selected by default.</li> <li>7. Agent signs his signature</li> <li>8. Customer signs</li> <li>9. Sale goes into a locked state</li> <li>10. Agent move onto remaining screens (summary, remarks, etc. NOTE: NY Suitability screen would appear in this part of the flow)</li> <li>11. Agent submits the sale</li> </ol>	<ol style="list-style-type: none"> <li>1. Launch eApp, Start Presentation</li> <li>2. Enter information for Primary Insured</li> <li>3. Select Lead Type</li> <li>4. Navigate to Needs Analysis and Complete Survey</li> <li>5. Complete the application and validation process</li> <li>6. New 'Sale Mode' screen pops up with In-Person, Virtual Zoom and Virtual DocuSign options. Virtual DocuSign will be selected by default</li> <li>7. Agents completes signing all the forms and clicks on next, finishes the final remarks and clicks on Finish button. <i>The customer signature fields will be disabled</i></li> <li>8. <b>Sale is locked</b>-Clicking 'Finish' button will initiate DocuSign process and will send emails to customers. Selecting Finish on the Sale Packaging screen will change the sale status from open to 'WaitingForSignatures'. <b>Agent MUST WAIT UNTIL ALL DOCUSIGN DOCUMENTS ARE RETURNED.</b></li> <li>9. After all signatories have signed, status will change to 'ReadyToTransmit'.</li> </ol>
		

**AGENT'S STATEMENT**

I certify that I have asked all questions and truly and accurately recorded the information supplied by the Applicant. To the best of my knowledge and belief, the insurance applied for ☐ is ☒ is not intended to replace any insurance now in effect.

H A R T \_\_\_\_\_ IS016 \_\_\_\_\_ ☒ \_\_\_\_\_  
Agent L. Name (5 ltrs) Agent# Signature of Agent

**REMARKS OR INSTRUCTIONS**

Best time to call 8am - 12pm ▾

ZOOM SIGNATURE

★ Driver's License # for children age 16 + — For separate life policies ONLY:

AG-2549-1

Mail Policy To: ☐ Agency ☒ PolicyholderCA  
P2549J**AGENT'S STATEMENT**

I certify that I have asked all questions and truly and accurately recorded the information supplied by the Applicant. To the best of my knowledge and belief, the insurance applied for ☐ is ☒ is not intended to replace any insurance now in effect.

H A \_\_\_\_\_ IS016 \_\_\_\_\_ ☒ \_\_\_\_\_  
Agent# Agent# Signature of Agent

**REMARKS OR INSTRUCTIONS**

Best time to call 8am - 12pm ▾

★ License # for — For separate life policies ONLY:

AG-2

Mail Policy To: ☐ Agency ☒ PolicyholderCA  
P2549J

3CD5DC7A-C8B0-4BB0-B554-33E6920029C1 ▾

**AGENT'S STATEMENT**

I certify that I have asked all questions and truly and accurately recorded the information supplied by the Applicant. To the best of my knowledge and belief, the insurance applied for ☐ is ☒ is not intended to replace any insurance now in effect.

H A R T \_\_\_\_\_ IS016 \_\_\_\_\_ ☒ \_\_\_\_\_  
Agent L. Name (5 ltrs) Agent# Signature of Agent

**REMARKS OR INSTRUCTIONS**

Best time to call 8am - 12pm ▾

IN PERSON SALE

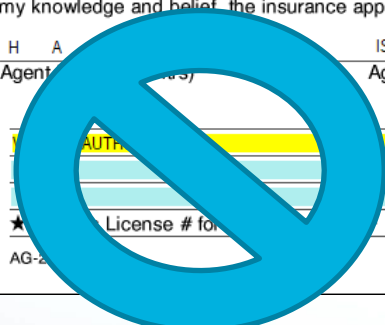
★ Driver's License # for children age 16 + — For separate life policies ONLY:

AG-2549-1

Mail Policy To: ☐ Agency ☒ PolicyholderCA  
P2549J

3CD5DC7A-C8B0-4BB0-B554-33E6920029C1

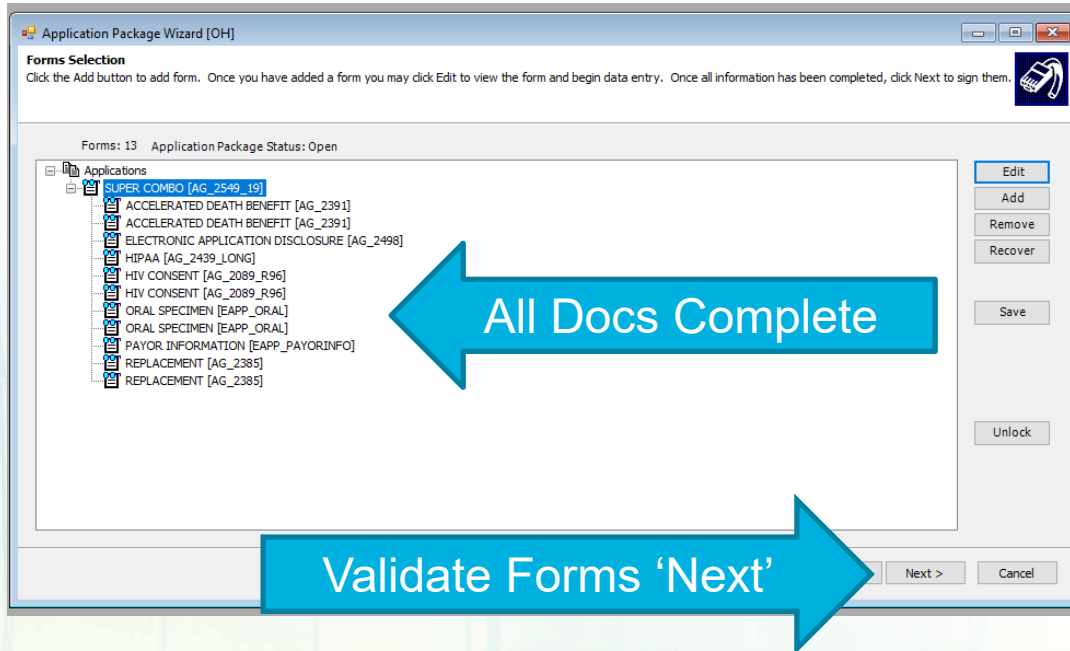
DocuSign Signature





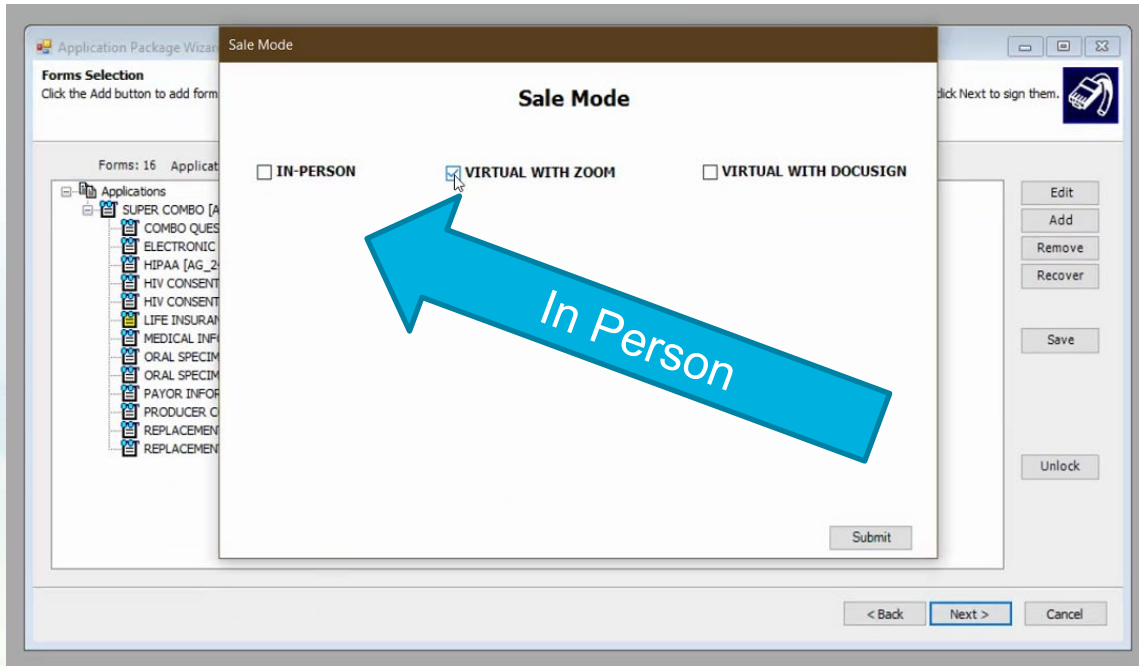
# eApp Screen Change

Nothing changes until you Select the NEXT button after all documents have been completed. Right before the Validation and signatures.



# In Person

When this sale mode is selected, the sale flow will function as it does today in Production eApp.



The screenshot shows the 'Application Package Wizard' window with the 'Sale Mode' tab selected. The window has a title bar 'Application Package Wizard' and a subtitle 'Sale Mode'. On the left, there is a 'Forms Selection' panel with a tree view of applications. The main area displays three radio button options: 'IN-PERSON', 'VIRTUAL WITH ZOOM', and 'VIRTUAL WITH DOCUSIGN'. A large blue arrow points to the 'IN-PERSON' option, and the text 'In Person' is written across the arrow. The 'Submit' button is at the bottom right. On the right side of the window, there are buttons for 'Edit', 'Add', 'Remove', 'Recover', 'Save', 'Unlock', and 'Cancel'.



# Virtual Zoom

When this sale mode is selected, the sale flow will function as it does today in Production eApp. (Stable Internet connection needed) (NO-IPHONES) Application notes must denote “Zoom Signature”

The screenshot shows the 'Application Package Wizard' window in 'Sale Mode'. On the left, a 'Forms Selection' pane lists various application forms. The main area displays three radio button options: 'IN-PERSON', 'VIRTUAL WITH ZOOM', and 'VIRTUAL WITH DOCUSIGN'. The 'VIRTUAL WITH ZOOM' option is selected and highlighted by a large blue arrow pointing to it with the text 'Virtual Zoom'. To the right of the options are buttons for 'Edit', 'Add', 'Remove', 'Recover', 'Save', and 'Unlock'. At the bottom are '< Back', 'Next >', and 'Cancel' buttons. A 'Submit' button is also visible at the bottom right of the main area.





# Virtual DocuSign

This will be a new eApp Sale Flow. When this is selected the customer signatures (Payor, Insured(s), Spouse, & Owner) will be disabled in eApp. The agent signatures will be required to be completed to proceed with the sale. (Stable Internet connection needed)

Application Package Wizard

Forms Selection  
Click the Add button to add forms

Forms: 16 Applications

- Applications
  - ✓ SUPER COMBO [A]
  - COMBO QUES
  - ELECTRONIC
  - HIPAA [AG\_2]
  - HIV CONSENT
  - LIFE INSURAN
  - MEDICAL INF
  - ORAL SPECIM
  - ORAL SPECIM
  - PAYOR INFOR
  - PRODUCER C
  - REPLACEMENT
  - REPLACEMENT

Sale Mode

☐ IN-PERSON ☐ VIRTUAL WITH ZOOM ☒ VIRTUAL WITH DOCUSIGN

Please Complete the following for obtaining eSignatures

Payor	SMITH JASON	E-mail	
Insured	SMITH JASON	E-mail	SHWETHA.TUMKUR@GMAIL.COM
Owner	SMITH JASON	E-mail	SHWETHA.TUMKUR@GMAIL.COM
Spouse	SMITH DINA	E-mail	

Submit

< Back Next > Cancel

Virtual w/DocuSign



# Virtual DocuSign

All e-mails are required and can be the same.

Each insured will receive a separate email from DocuSign and each must be completed and returned prior to uploading to Home Office.

The only time we recommend using 2 emails, is when insured and spouse are NOT in the same location.

Sale Mode

**Sale Mode**

☐ IN-PERSON    ☐ VIRTUAL WITH ZOOM    ☒ VIRTUAL WITH DOCUSIGN

Please Complete the following for obtaining eSignatures

Payor	SMITH JASON	E-mail	<input type="text"/>
Insured	SMITH JASON	E-mail	SHWETHA.TUMKUR@GMAIL.COM
Owner	SMITH JASON	E-mail	SHWETHA.TUMKUR@GMAIL.COM
Spouse	SMITH DINA	E-mail	<input type="text"/>

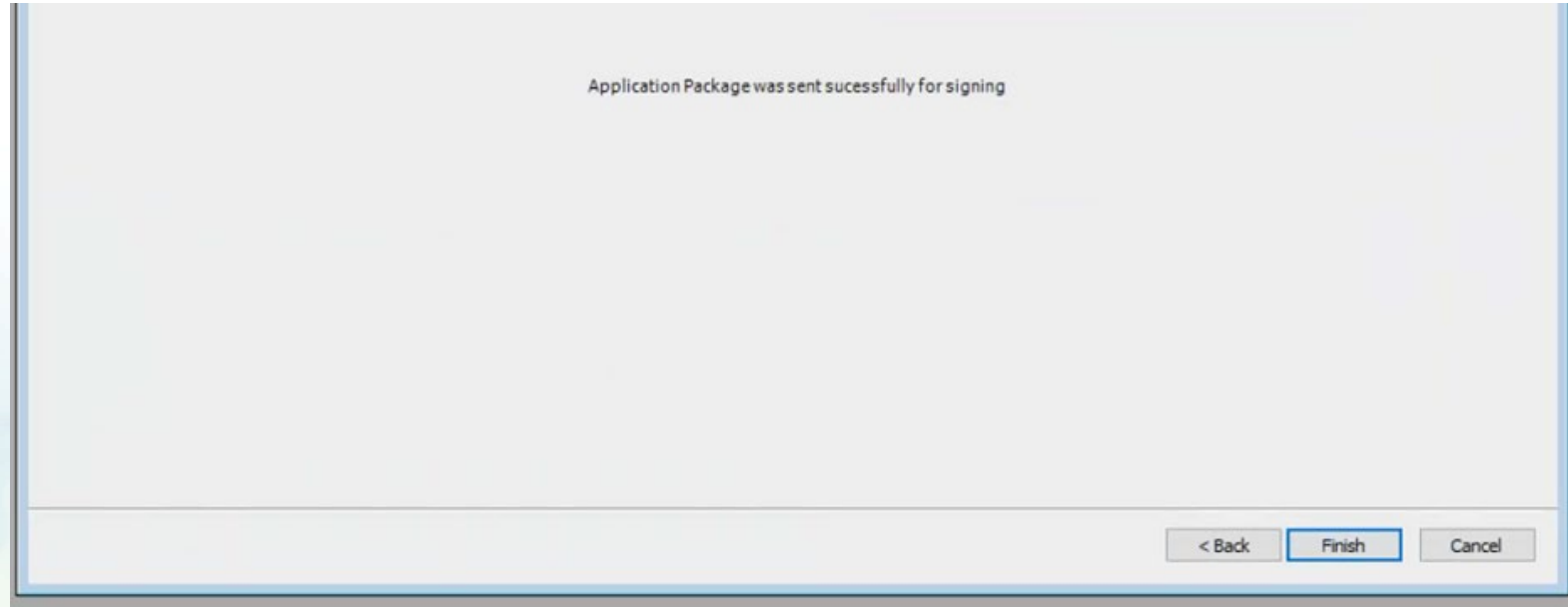
Submit

All emails are required



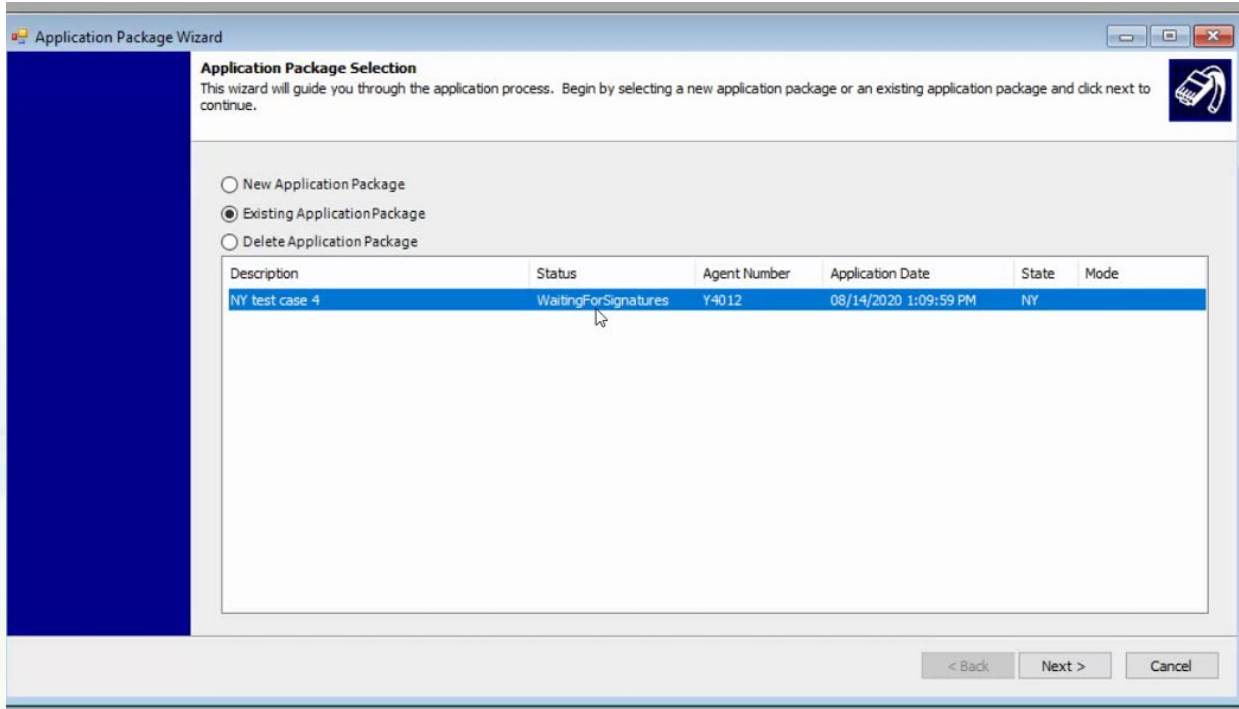
# Virtual DocuSign

Once you get to finish all documents they will be sent via email to the clients to sign electronically. You will see “application package was sent successfully for signing”



# Virtual DocuSign

While you are waiting on the signatures, the application status will be in the application package wizard. The Status will be 'Waiting for Signatures until it is returned'.



**Application Package Wizard**

**Application Package Selection**  
This wizard will guide you through the application process. Begin by selecting a new application package or an existing application package and click next to continue.

☐ New Application Package  
☒ Existing Application Package  
☐ Delete Application Package

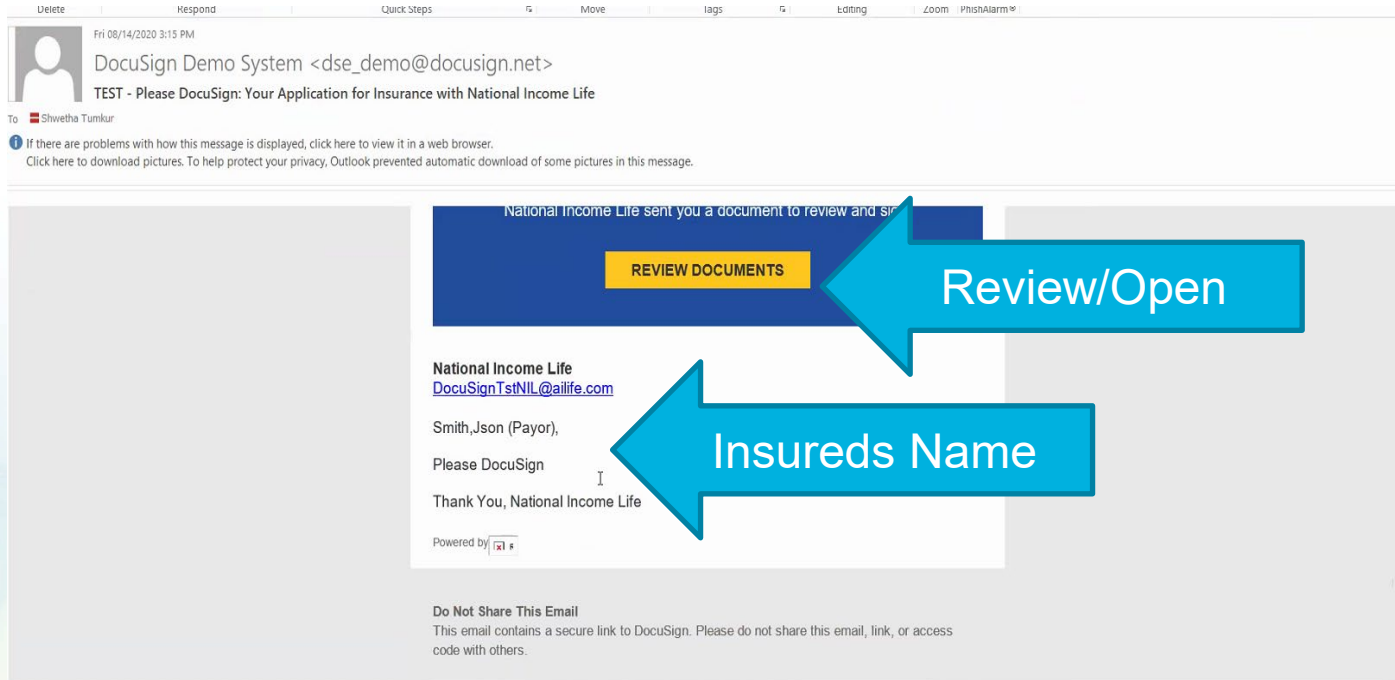
Description	Status	Agent Number	Application Date	State	Mode
NY test case 4	WaitingForSignatures	Y4012	08/14/2020 1:09:59 PM	NY	

< Back   Next >   Cancel



# DocuSign

Your client will receive a series of Emails from DocuSign. When they receive the emails they need to first, open or REVIEW the documents.





# DocuSign

Next you will instruct your client to choose Start and then Sign.

Please read the Electronic Record and Signature Disclosure.

☒ I agree to use electronic records and signatures.

**Agree**

CONTINUE OTHER ACTIONS ▾

Please review the documents below.

FINISH OTHER ACTIONS ▾

START

**Start**

15. I have received a disclosure statement:

☒ Yes ☐ No

Monthly Bank Draft  
MED  
Total Paid with application  
\$ 205.74

Receipt of Unemployment Due to Strike and Layoff Waiver of Premium Benefits may be considered taxable income.

★ PLACE ORAL SPECIMEN STICKER HERE

★ PLACE ORAL SPECIMEN STICKER HERE

Receipt of accelerated death benefits may affect eligibility for public assistance programs and may be taxable.

**AUTHORIZATION FOR PREAUTHORIZED PAYMENTS**

National Income Life Insurance Company is authorized to initiate debit entries for the specified premiums due on the above policy(ies) to the account indicated below. The depository institution named below is authorized to debit the same to such account. This authority can be terminated by the undersigned at any time by written notification to the Company. This is provided only that the Company and the depository will have a reasonable opportunity to act on such notification.

Depository Name \_\_\_\_\_ State NY

Transfer # \_\_\_\_\_

☒ Checking ☐ Savings

Signature of Payor \_\_\_\_\_

**PLEASE ATTACH A VOIDED PERSONAL CHECK**

★ - Indicates items used for Administrative Purposes.

AG-2549-29

NY 12008



# DocuSign

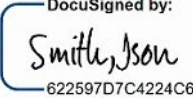
The client will type their full name (first/Last, full name etc and choose a style .


**Adopt Your Signature** [X]

Confirm your name, initials, and signature.

\* Required

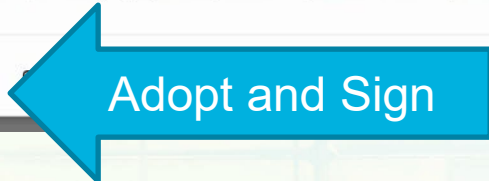
**Full Name\***  **Initials\*** Change Style

DocuSigned by:  
  
622597D7C4224C6...



By selecting Adopt and Sign, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initial.

**ADOPT AND SIGN**



# DocuSign

The client will type their full name (first/Last, full name etc and choose a style .

The screenshot displays an email interface. At the top, a blue banner contains the text "Please read the Electronic Record and Signature Disclosure." followed by a checked box for "I agree to use electronic records and signatures." and buttons for "CONTINUE" and "OTHER ACTIONS". Below this, the email header shows the date "Fri 08/14/2020 3:20 PM" and the sender "DocuSign Demo System <dse\_demo@docuSign.net>". The subject line reads "Completed: TEST - Please DocuSign: Your Application for Insurance with National Income Life". The email body includes a warning about Outlook preventing automatic download of pictures and a context menu with options like "Download Pictures" and "Change Automatic Download Settings...". The main content area features a blue box with the text "Your document has been completed" and a button labeled "VIEW COMPLETED DOCUMENTS". A large blue arrow points from the right towards this button, with the word "Completed" written inside it.

Please read the Electronic Record and Signature Disclosure.  
☒ I agree to use electronic records and signatures. CONTINUE OTHER ACTIONS ▾

Fri 08/14/2020 3:20 PM  
DocuSign Demo System <dse\_demo@docuSign.net>  
Completed: TEST - Please DocuSign: Your Application for Insurance with National Income Life

Shwetha Tumkur

If there are problems with how this message is displayed, click here to view it in a web browser.  
Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

Download Pictures  
Change Automatic Download Settings...  
Add Sender to Safe Senders List  
Add the Domain @docuSign.net to Safe Senders List  
View in Browser

Your document has been completed  
VIEW COMPLETED DOCUMENTS

Completed



# DocuSign

Do NOT have client Sign up for DocuSign. Just complete and Close

Skip the Sign up

DocuSign

**You're All Done!**

You'll receive a copy once everyone has signed.

Think Signing was Easy?

Send out documents for signatures and complete them within minutes.

TRY IT OUT

ed document.

### Save a Copy of Your Document

Sign up for a FREE DocuSign account today and sign all your documents electronically.

Email  
sasurace@allife.com

Password

Confirm Password

Country  
-- select --

By clicking the "SUBMIT" button, you agree to the [Terms & Conditions](#) and [Privacy Policy](#).

**SUBMIT** NO THANKS

Electronically sign any document.

Get signatures from others.

Sign on the go with DocuSign Mobile!

AG-2057 (R977)

CA 92371

ecb91431-69c4-451a-9034-f9a43df48ebf

1 of 2

DEMONSTRATION DOCUMENT ONLY

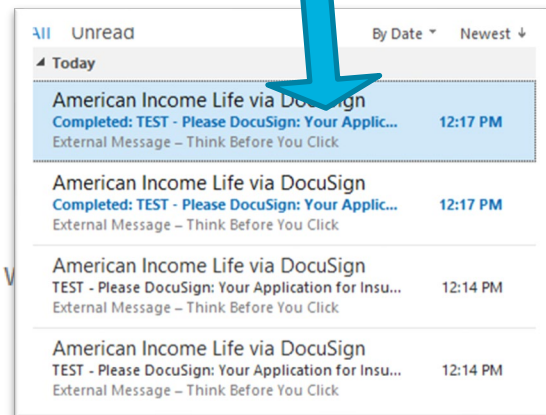
# You're All Done!

You'll receive a copy once everyone has signed.

## Think Signing was Easy?

Send out documents for signatures and complete them v

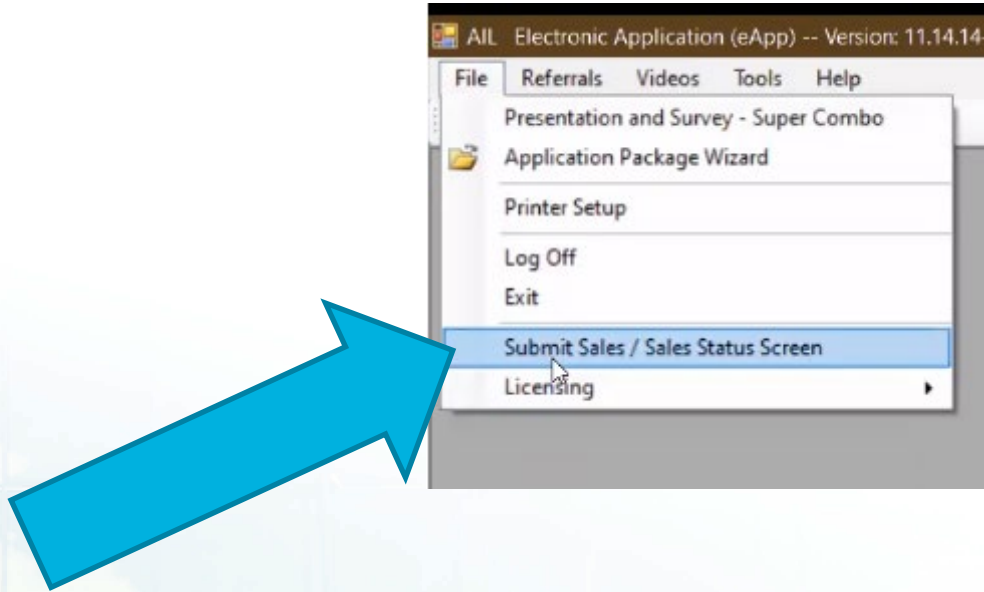
TRY IT OUT





# Finalizing in eApp for DocuSign

Now the sales is ready to be submitted.



# Finalizing in eApp for DocuSign

If you do not see the sale ready for transfer, press the refresh.

**Sale Status**

Incomplete sales: 3

Description	Agent Number	Person	Mode
Demo_Zoom	LM331-00		VirtualZoom
UAT_Digital_TC3	JB712-00		InPerson
demo_doc_2			VirtualDocuSign

Refresh

On next online, these sales will be automatically abandoned if older than 3 days.

**Sales ready for transfer: 1**

Description	Agent Number	Electronic Forms	Total Cash	Sale Age
<input checked="" type="checkbox"/> Jason demo	LH627-00	8	\$11.61	0 days

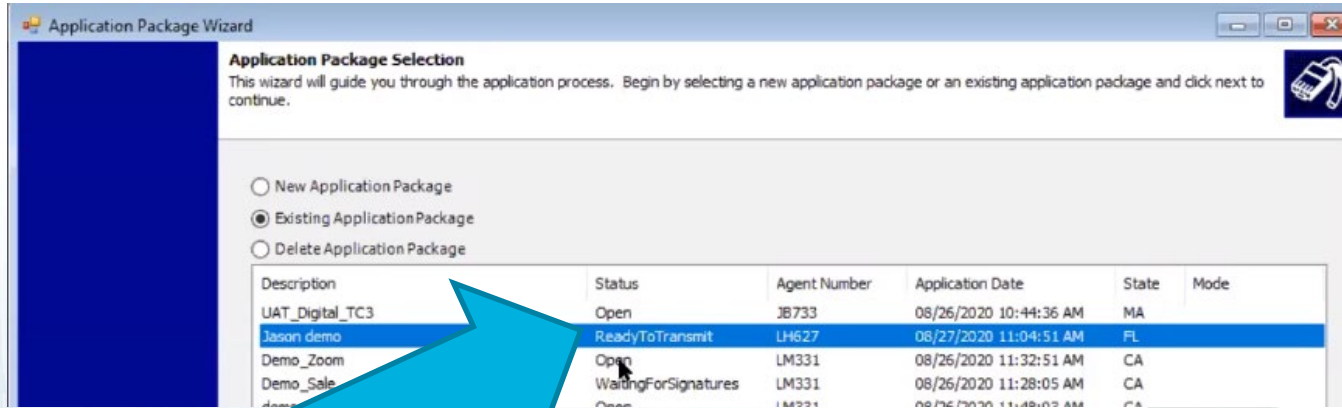
Ready

Upload to Agent Workspace



# Finalizing in eApp for DocuSign

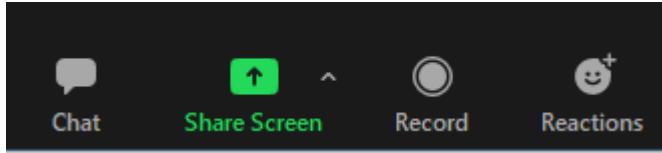
When the client has successfully signed and returned their DocuSigned Applications your Application status will read 'Ready to Transmit'



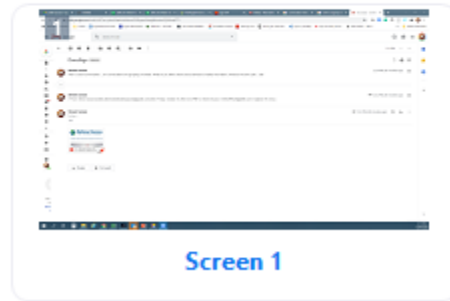
# Common Errors

- Do NOT get off the call until all packets have been signed
- (sharing screens of clients allows you to see what is happening)
- Spam Folder
- In Gmail all three under 1 email, must expand the conversations
- Temp offline- see photo attached
- Use the correct G-Mail Account (Verify)
- Ensure Email program is online and able to send and receive (some emails do NOT work when not on Wifi) emails must be forced.
- Unlock and resend
- eapphelp@ailife.com

# Share Screen in Zoom



Select a window or an application that you want to share







Gmail

Refresh



Refresh



Primary

459



Dropb



Zoom



Zoom



Zoom



Zoom



Dropb



Zoom



Zoom



Dropb



Zoom



Gmail



Compose



Inbox

459



Starred



Snoozed



Sent



Drafts



More



Less



Important



Chats



Scheduled



All Mail



Spam






Trash

Spam/trash



# Conversation Groupings in GMAIL

☐ ☆ Steven, me 8 DocuSign - From: Steve Surace [mailto:ailevelandtrainingroom@gmail.com] Sent: Friday, October 9, 2020 2:34 PM To: Steven Surace <SASURACE@aillife.com> Subject: Re: DocuSign External Message – Think Before 2:42 PM

 3 - NILICO Intro ...  3b- AIL Intro Pa...  2 part program... +1

DocuSign Inbox x



Steven Surace

2:28 PM (31 minutes ago) ☆

This is a test conversation....for conversation and grouping of emails. What do you think. Steve Surace Director of Sales Innovation | American Income Life c: 330

5



Steven Surace



 2:42 PM (17 minutes ago) ☆

7 From: Steve Surace [mailto:ailevelandtrainingroom@gmail.com] Sent: Friday, October 9, 2020 2:34 PM To: Steven Surace <SASURACE@aillife.com> Subject: Re: Docu



Steven Surace

to me ▾

 2:42 PM (17 minutes ago) ☆  



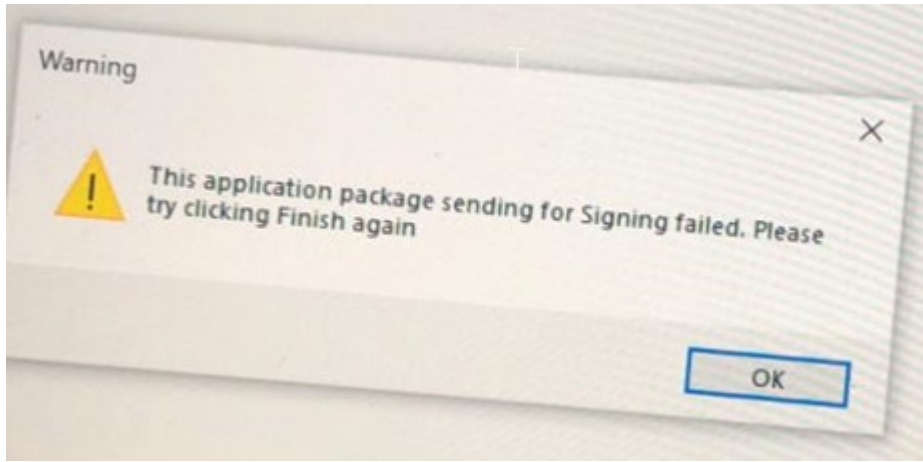
Founded in 1991 and has been in business for over 10 years.



 3 - NILICO Intro Pa...

 Reply

 Forward



There are two cases in which you could receive that message:

- 1) if the agent isn't connected to the internet or has lost internet connectivity prior to uploading, or
- 2) our internal service is temporarily down (which shouldn't happen often since it is hosted in amazon).

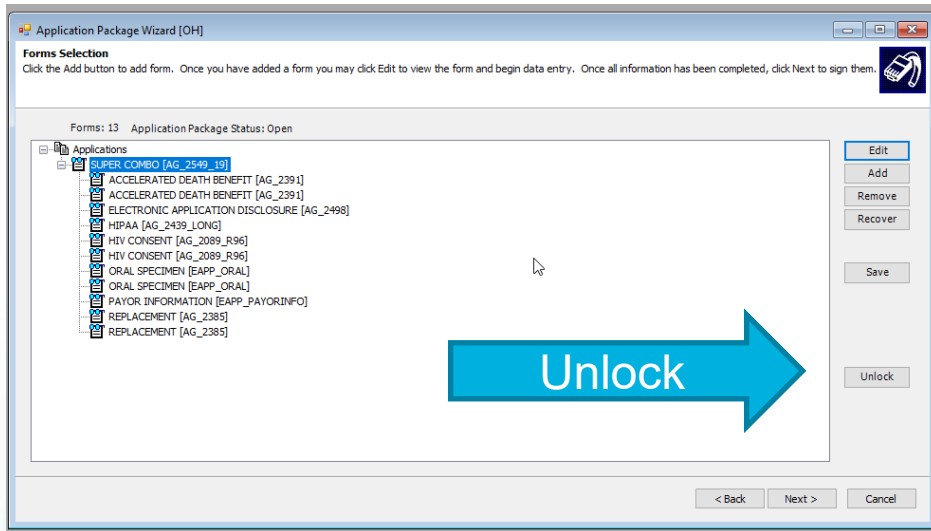
click on the 'Ok' button again and make sure they aren't having internet issues.



# Unlock, Verify Email Addresses and Resend

If the client has not verified they have received the emails and they are NOT in Junk, Not in Spam, their email client is ONLINE (verify they are on wifi). Then you should unlock the eApp, verify email address and resend. This will void out the initial email and require the NEW packages be signed and completed.

Agents Signatures will be removed and you will need to resign and complete process to resend.



Application Package Wizard [OH]

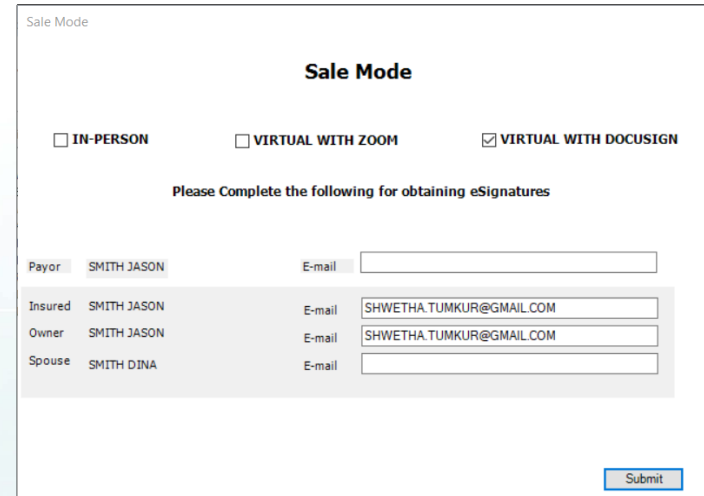
**Forms Selection**  
Click the Add button to add form. Once you have added a form you may click Edit to view the form and begin data entry. Once all information has been completed, click Next to sign them.

Forms: 13 Application Package Status: Open

Applications

- ✓ SUPER\_COMBO [AG\_2549\_19]
- ✓ ACCELERATED DEATH BENEFIT [AG\_2391]
- ✓ ACCELERATED DEATH BENEFIT [AG\_2391]
- ✓ ELECTRONIC APPLICATION DISCLOSURE [AG\_2498]
- ✓ HIPAA [AG\_2439\_LONG]
- ✓ HIV CONSENT [AG\_2089\_R96]
- ✓ HIV CONSENT [AG\_2089\_R96]
- ✓ ORAL SPECIMEN [EAPP\_ORAL]
- ✓ ORAL SPECIMEN [EAPP\_ORAL]
- ✓ PAYOR INFORMATION [EAPP\_PAYORINFO]
- ✓ REPLACEMENT [AG\_2385]
- ✓ REPLACEMENT [AG\_2385]

Buttons: Edit, Add, Remove, Recover, Save, Unlock, < Back, Next >, Cancel



Sale Mode

**Sale Mode**

☐ IN-PERSON ☐ VIRTUAL WITH ZOOM ☒ VIRTUAL WITH DOCUSIGN

Please Complete the following for obtaining eSignatures

Payor	SMITH JASON	E-mail	
Insured	SMITH JASON	E-mail	SHWETHA.TUMKUR@GMAIL.COM
Owner	SMITH JASON	E-mail	SHWETHA.TUMKUR@GMAIL.COM
Spouse	SMITH DINA	E-mail	

Submit

# Productive Ideas for downtime

1. Google Review
2. Solidify the Sale
3. Golden or After Sale Insurance Referral
4. Referral Testimony Video (15-30 seconds long and get the applicants permission)
5. Roll the Referral, attempt to get the referral onto the current call and roll into an immediate appointment.