

Annuity eSignature acceptance update

We are expanding Annuity eSignature usage for eligible New Business and Post-issue transactions. Please read the bulletin for full scope.

What you need to know

New Business: Submissions and corrections are now eligible to be electronically signed. This includes initial applications, forms, policy updates and corrections. *Please note eSignature is not approved for new business submitted outside of order entry platforms (e.g., paper applications) in the state of NY.*

In Force: eSignature is formally accepted for eligible transactions when all Good Order requirements are met, including withdrawals, 1035 exchanges, and beneficiary/address/owner/annuitant changes, and more. See below for full details.

Business rules required to be considered in Good Order (IGO)

An eSignature submission must include the required supporting audit evidence and meet the signer, timestamp, and authorization requirements below.

- All required fields and related business rule needs must be In Good Order (IGO).
- The submission must include a Certificate of Completion or Audit Report with a date that matches the electronic signature on the form, relevant e-mail addresses of the parties involved, IP addresses, etc.
- The timestamp in the Certificate of Completion, or the date on the form, should be within 6 months and cannot be future dated.
- The holder or envelope creator should be the active servicing/writing agent, or the agency/firm on the system. For external transfers, rollovers, or 1035 exchanges, it can be the receiving carrier.
- Signatures on the form must match the signer listed in the Certificate of Completion or Audit Report.
- Signers should be authorized signatories for the policy.

Practical review reminders

- Confirm the eligible transaction is listed as in scope before applying the Good Order test above.
- If the platform is not preapproved, we will consider it case by case only if it meets the above requirements for eligible transactions.
- The email domain of the holder or envelope creator must identify to the active writing/servicing agent or agency/firm in our system for the business.

See page 2 for additional clarity regarding platforms and eligible transactions.

Preapproved e-signature platforms when provided and in Good Order:

DocuSign

OneSpan (formerly eSign Live)

Adobe Sign

Signwell

ZohoSign

DocHub

Alpha Trust

Note: Other eSignature platforms can be considered case by case when they meet the business rule parameters.

Annuity eSignature scope by function

The table below summarizes functions that are accepted when in Good Order and any stated limitations.

Function	Accepted if In Good Order	Out of scope / not accepted
New Business: eSubmission/Order Entry platforms	Firelight, AnnuityNet, and iPipeline	
New Business: paper submissions /requirements	- Applications and forms including initial submissions and updates may be e-signed - Policy NIGO corrections	All NY forms (except NY Reg 60 disclosure statement and the Resolcitaion Form is accepted)
IR Financial	RMD, Systematic withdrawals, EFT updates, Transfers/1035s/Direct Rollovers, LAD Complete/Surrender, Partial <=\$50k gross, Loans <=\$50k gross, Surrender/Termination <=\$50k gross	Free Look Cancellation, Partial >\$50k gross, Loans >\$50k gross, Surrender/Termination >\$50k gross
Inforce Non-Financial	Owner changes, Address changes, Beneficiary changes, Annuitant change, Name changes, DOB correction, SSN correction, Corporate Resolution, Collateral Assignment, Roth Acknowledgement, Supplemental Request/Class Code Change, Reg60 replacement processing, CPA forms; replacements	- Certificate of Trust - POA, - DADL (Divorce Asset Division) (Form)
Claims	Accord 951-E	All other Claims transactions are out of scope.
Licensing, Contracting, and Commissions	All LC&C events allow eSignature	
Letter of Intent & Hold Harmless Agreements	- From Firms: Acceptable if authorized party from the firm(s) - Policy Owners: Acceptable if original request was allowed based on eSignature business rules	

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