

e-Signature Enhancements – What You Need to Know

Effective October 11, 2023, we have updated our e-application e-signature process for customers. What once had several steps that could be challenging to get through, we are confident your customers will experience a much smoother flow!

We've created this reference guide to help answer any initial questions you may have regarding the changes.

What products are included in the enhanced e-signature process?

For our initial release, we have enhanced the owner/insured signature processes for the following products:

- Living Promise® Whole Life
- Indexed Universal Life Express®
- Term Life Express®
- Children's Whole Life

What is the new process for completing the e-signatures for customers?

When it comes time to capture the owner/insured's signature on our e-application, you will navigate to the signature method page first. Once there, you will choose whether the insured/owner will be using the present or not present signature method.

Please note that we've added a reminder in in this section explaining when to choose the present or not present signature method.

If present is selected

- All parties must be physically located in the same place and the customer must have the ability to physically click the device on which the signature screen is displayed
- The owner/insured will simply:
 - Review the bulleted list of acknowledgements and agreements shown on the screen
 - Then, click the "I agree and consent to applying my signature" checkbox if they are signing the HIPAA authorization
 - If they are in the final signature process, they only need to click the "Apply e-signature" button
 - If they are on a touch enabled device, they will be asked if they want to physically sign the application using a finger or stylus. If they say yes, then they will physically sign on the device and then click the "Sign" button before clicking "Apply e-signature"
- They will also have the option to review all forms and applications by clicking the "Review Your Application and Disclosures" button on the screen. We no longer require the customer to view the documents before applying the signature. This is completely optional



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If non-present is selected

- You will have the option to select either email delivery or text delivery
- If email is selected, the insured/owner's email and the last four of their social security number will populate from information provided earlier. Both fields can be changed based on the customer's preference
- If text is selected, the insured/owner's primary phone number and the last four of their social security number will populate from information provided earlier. Both fields can also be changed based on the customer's preference
 - Please note that if the text method is chosen, you will be required to read the disclosure statement shown in red before sending the text message
 - We also provided the 800 number that will include the link the customer should use to begin the signature process
- Once the information has been captured and any disclosures have been read, simply click the "send" button to send the signature link to the customer
- If the customer does not receive the text, validate the cell number and click "resend"

Please note that if you are completing this for the final signature method, you will be required to enter the city the owner will be signing the application in.

What will the client do once the text or email is received?

Once the text has been received, the client will:

- Tap or click the link to open the signature page in a web browser on the insured/owner's phone.
 - Please note that if a pop-up does appear, simply click allow
- Enter the 4-digit pin that was entered prior to sending the text and click "Sign In." Unless it was changed, it will be the last four digits of their social security number
- Review all the bulleted list of acknowledgements and agreements shown on the screen

Once reviewed

- If it is the HIPAA authorization, simply tap or click the "I agree and consent to applying my signature" checkbox
- If it is the final signature process, simply tap or click the "Apply e-signature" button
- If they are on a touch enabled device, they will be asked if they want to physically sign the application using a finger or stylus
 - If they say yes, then they will physically sign on the device and then click the "Sign" button before clicking "Apply e-signature"
 - If they say no, they will simply tap or click the "Apply e-signature" button
- As with the present signature method, they will also have the option to review all forms and applications by clicking the "Review Your Application and Disclosures" button on the screen. We **no longer require** the customer to view the documents *before* applying the signature. This is now completely optional
- Once complete, they will see a green confirmation box, and you can proceed with the e-application

We strive to continually make improvements to help increase the ease of doing business, and we hope the e-signature enhancements will help give you and your clients the best experience possible.

Please contact a member of your Life Sales Team if assistance is needed.



If you would like additional training, scan or click the QR code to watch our e-signature training video.