

E-Delivery Agent User Guide

E-Delivery is the quickest way to deliver annuity contracts to your clients. Mailing paperwork through the U.S. Postal Service is still available, but mail delivery may take 7 to 10 business days for a contract to arrive by mail.

Benefits

- Decreases contract delivery process time from weeks to hours
- Ensures that your client has reviewed and signed all required documents in a timely manner
- Provides a secure, digital delivery experience
- Increases placement rates and client retention through offering your client an electronic version of their contract for easy reference and review
- Eliminates time and costs associated with manual printing and mailing
- Monitors progress and receipt with a complete auditable trail

How to Set Up E-Delivery for Your Clients

When completing the new business paperwork, include our new Electronic Transactions and Disclosure form (ET-ELEDISC), available both on AppBuilder and E-App.

us at the information provided at the top of this document.

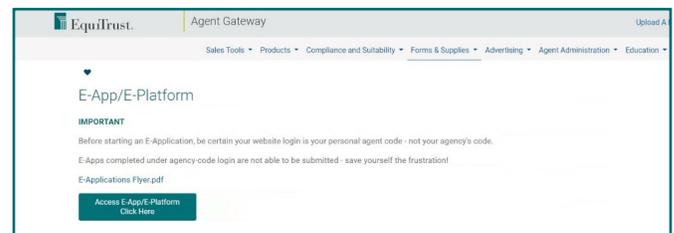
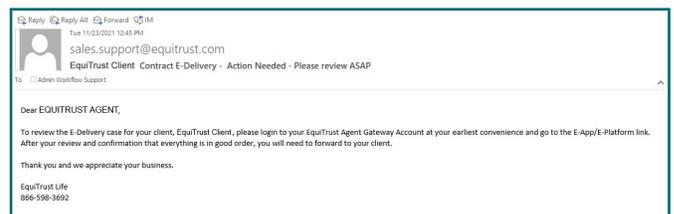
We reserve the right, at our sole discretion, to discontinue providing electronic Communications or to terminate or change the terms and conditions on which we provide electronic Communications or otherwise transact business electronically.

Yes, I provide my consent as described above
 No, I do not provide my consent for electronic delivery

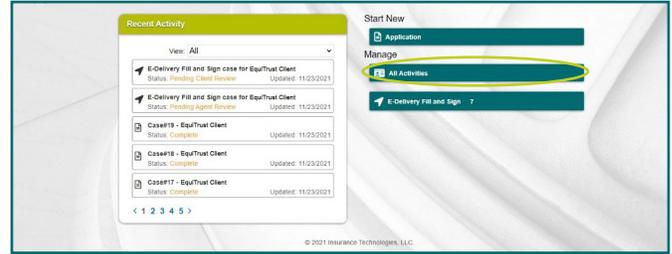
Owner Signature	Date
Joint Owner Signature	Date

Completing the E-Delivery Process

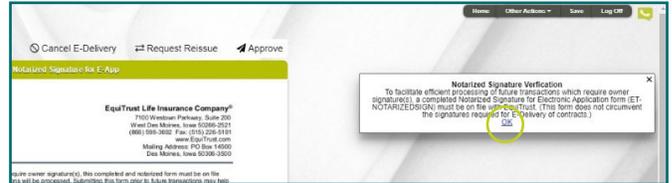
1. Once the contract is issued, EquiTrust will send an email notifying you that it is ready for review.
2. Log in to your Agent Gateway account with your username and password. Click the Forms and Supplies menu item, then the E-App/E-Platform from the dropdown. Then, click the teal button "Access E-App/E-Platform."



4. The All Activities button shows a full history of E-Delivery activity. Click on your client's name to review. To view all E-Delivery activities, click the E-Delivery button right below "All Activities."



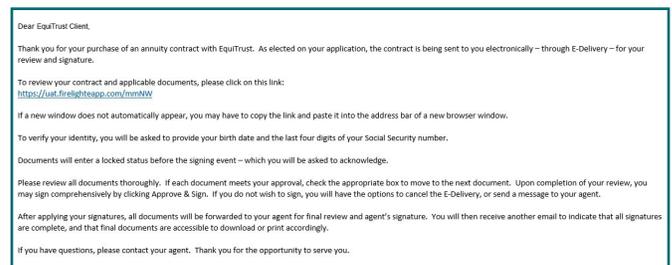
5. Click OK on the Notarized Signature Verification pop-up box.



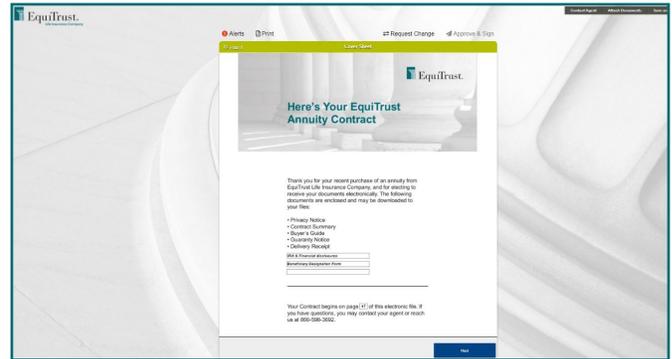
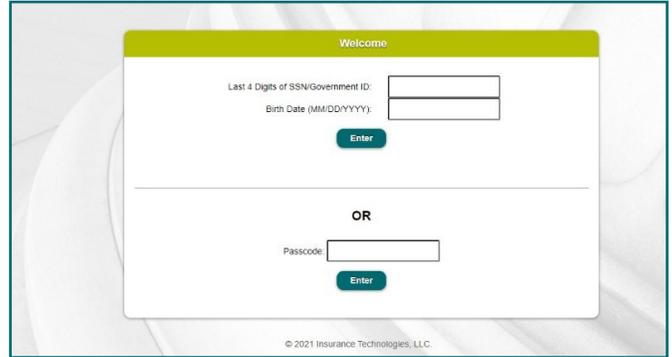
6. Verify the accuracy of contract details and, if everything is correct, select Approve to initiate the client email notification.



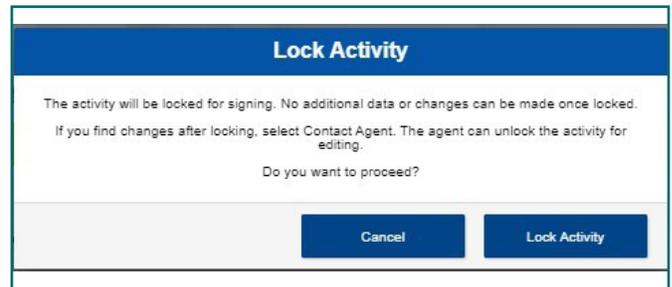
7. This email will be sent to the client.



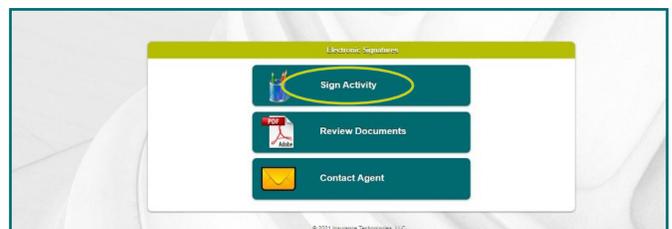
8. The client email includes a link to access the contract. Your client will use either the last four digits of their social security number or Government ID along with their date of birth to login. The contract will then be displayed for review.



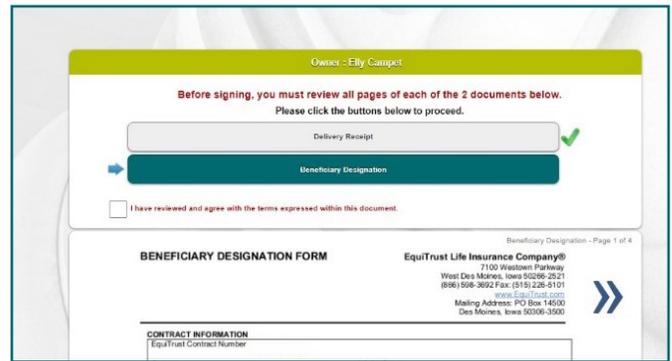
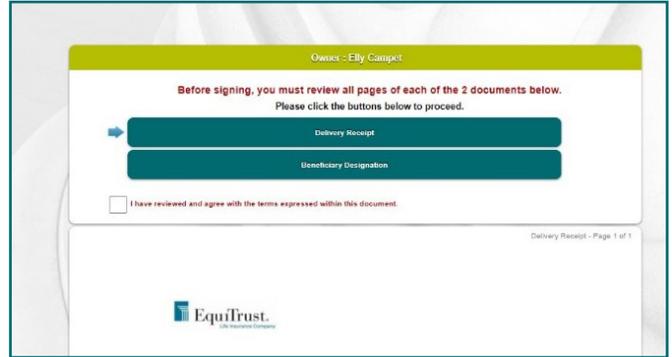
9. Once they have reviewed the contract, they will click the Approve and Sign button located at the top right. A box will then appear prompting the client to Lock Activity, to acknowledge that no edits are needed.



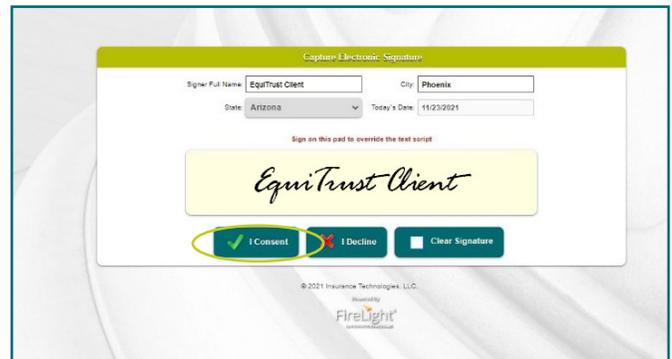
10. The client will then click the Sign Activity button.



11. The delivery receipt and any other delivery requirements such as the beneficiary form or amendment if needed will be displayed. Following your completion and/or review, the client must check each of the boxes located below the respective documents. This acknowledges that each document has been reviewed and approved.



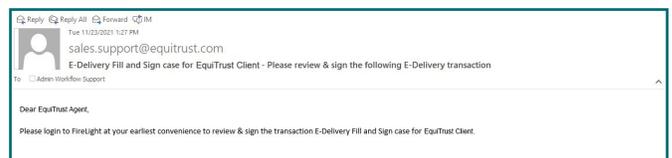
12. Once all necessary boxes are checked, an electronic version of the client’s signature will appear. The client will then select the “I Consent” box with the green check mark.



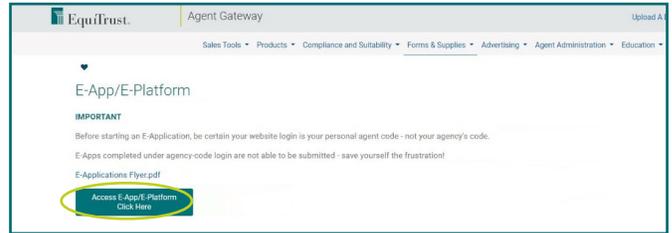
13. A screen will display confirming the client has signed all required documents. After clicking OK, the client will be redirected to the EquiTrust.com Corporate Website.



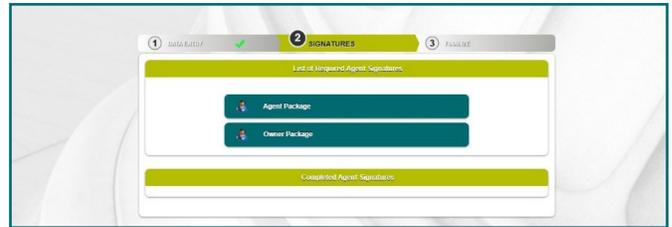
14. After your client has signed all documents, you will receive an email to initiate your signing ceremony.



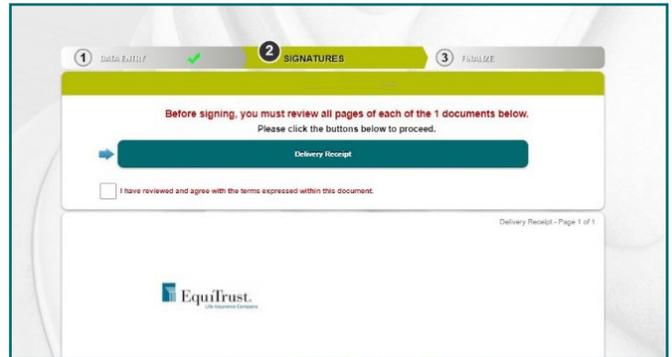
15. Log into the Agent Gateway Website, Access E-App / Platform, and click the Access E-App/E-Platform button.



16. On the corresponding contract, click Sign Now. Agent signature is required on all delivery documents.

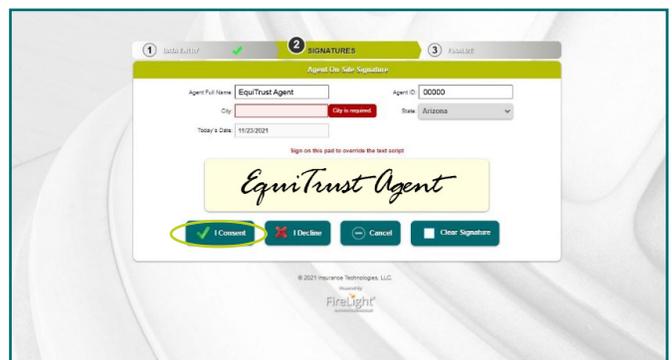


17. Review the delivery documents. Then, check the box below each item, indicating agent agreement with the information in the documents.

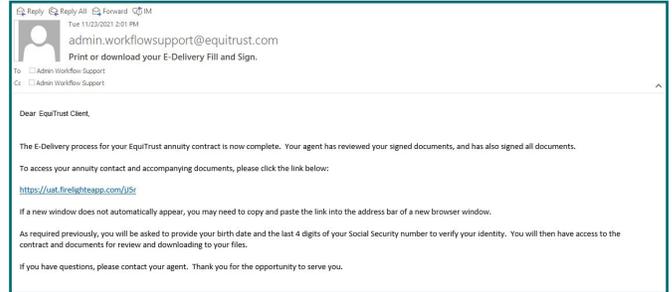


18. If everything is approved, click the I Consent box with the green check mark.

Be sure to indicate approval for both the client packet and agent packet.



19. After agent sign off, the client will receive this email which includes a link to access their EquiTrust contract.



20. To login, your client will again enter the last four digits of their social security number or Government ID and birth date. Their contract will be available in PDF format for review, downloading and/or printing. Your client will have 15 days to download or print the PDF contract.

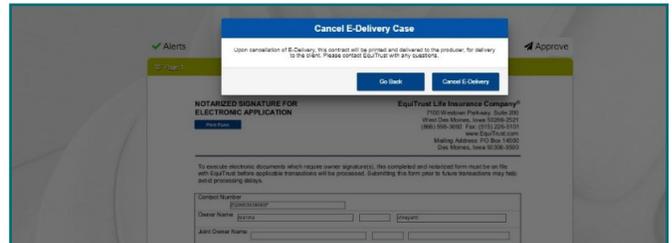


Note: The agent cannot see the client’s signatures or beneficiary information. However, the client can see the agent signature on various documents.

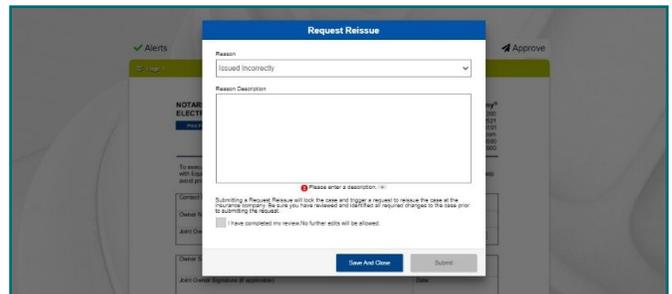


Corrections are Needed or Your Client Declines the Contract

21. If you wish to cancel E-Delivery for your client, or your client has requested of you to cancel E-Delivery, click the Cancel E-Delivery button. The contract will then be printed and mailed to you for delivery to your client.

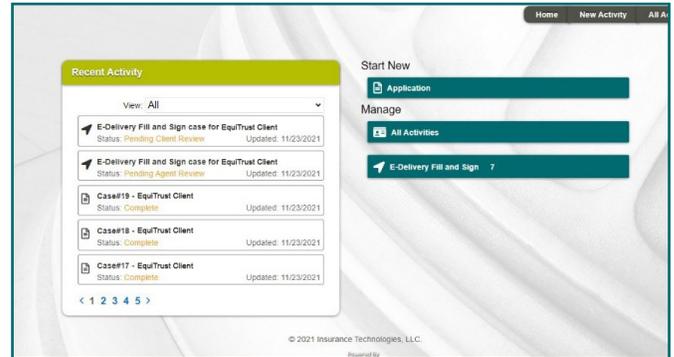


22. If you wish to Request Reissue of the contract, provide the Reason and Reason Description for the reissue. Once submitted, the request will be reviewed. If you wish to cancel out of this screen, the back arrow must be selected to exit the screen.



Recent Activity Box

The recent activity box reflects the current status of each application within the E-Delivery platform.



Canceling the E-Delivery process: Reverting Back to Paper Delivery Methods

Canceling E-Delivery and reverting to paper contract delivery methods is accomplished by the Owner verbally, by phone, or via email.

By Phone

Client requests on a recorded line a withdrawal of the previously-given consent to receive electronic notices, disclosures and contract document. Client confirms that future documents are to be sent via U.S. Mail to client's address.

By Email

Client will confirm change in contract delivery method by replying affirmatively to email sent by EquiTrust.

Not Available in Some States

E-Delivery is currently not available in: Alabama, Arizona, California, Colorado, Florida, Iowa, Maine, Missouri, New Hampshire, Ohio, Rhode Island, Utah and West Virginia. We will alert you if and when E-Delivery is made available in these states.

Questions?

Call EquiTrust at 888-400-5759
Or email Customer.Service@EquiTrust.com

