

E-Delivery FAQs

Q: What is E-Delivery?

A: E-Delivery is a means to deliver annuity contract documents to your clients electronically through the E-Delivery application. E-Delivery is elected by the client at the time of application with the Electronic Transactions and Disclosure form (ET-ELEDISC), included in E-App and AppBuilder. You can elect E-Delivery with paper applications – not just E-App.

Q: If my client wants E-Delivery am I required to submit the application via E-App or can I submit a paper application?

A: E-Delivery is available for both E-App and paper applications.

Q: What does E-Delivery change for me as an agent?

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

Q: What are the benefits of E-Delivery for me and my clients?

A: E-Delivery provides your clients fast delivery of contracts that they can easily review and sign. E-Delivery provides you the assurance that your client has reviewed and signed all required documents in a timely manner. In addition, E-Delivery:

- Provides a secure, modernized and digital delivery experience
- Eliminates the need to “chase” delivery requirements
- Reduces time and costs associated with manual printing and mailing
- Monitors delivery and receipt progress for a complete auditable trail
- Decreases delivery process time from weeks to hours

Q: At this time, in what states is E-Delivery not available?

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

Q: In what ways will EquiTrust accept my client’s opt-in or opt-out form for E-Delivery?

A: The Electronic Transactions and Disclosures Agreement form can be submitted to EquiTrust via mail, email, fax or Upload A Doc.

Q: After initially electing E-Delivery, if a client subsequently prefers a printed contract, how do they opt-out of E-Delivery?

A: There are two ways to revert to printed-contract delivery methods after initially electing E-Delivery. The first option is by phone with verbal consent from owner of the contract. The second option is with a confirmation email from the owner of the contract.

Q: If the Electronic Transactions and Disclosures Agreement form is received, but both “Yes” and “No” are blank, does EquiTrust NIGO for correction or do they default to “No”?

A: The form is a required form in E-App, requiring a yes or no answer. For AppBuilder, E-Delivery requires a positive affirmation to opt in prior to electronic delivery of any documents; if no box is checked, the contract will be issued in print.

Q: After the E-Delivery, if I subsequently discover an error in the contract, how do I have the error corrected?

A: Contact EquiTrust to request a reissue and provide details to correct the contract.

Q: Why is a beneficiary form being displayed for my client’s E-Delivery contract?

A: EquiTrust includes a beneficiary form in your client’s E-Delivery contract if some of the needed beneficiary information is missing on the original application. Your client should complete and resubmit through the signing process. The form may also be printed, completed and submitted through Upload A Doc.

Q: If the beneficiary form appears in the E-Delivery process, can I as the agent complete the beneficiary form on behalf of the client?

A: Either can complete the beneficiary form, but only the client can sign it.

Q: What is the purpose of the Notarized form?

A: If E-Delivery is elected but the client’s signature is not on file, EquiTrust requires your client to have the notarized form completed and submitted before any future transactions will be processed.

Q: What forms require signing?

A: Depending on the actual contract details, your client must sign the Delivery Receipt and, if necessary, the Amendment or Beneficiary forms.

Q: How long will the E-Delivery contract be available for my client to sign?

A: The E-Delivery expires after 15 days. EquiTrust will email reminders to you every 5 days starting from the date of the initial signing.

Q: How long does my client have to download the documents contained within the E-Delivery process?

A: The documents will be available for client download for 15 days after completion of signing.

Q: If I need to access E-Delivered documents after 15 days, what are my options?

A: Contact EquiTrust at 1-888-400-5759 for alternate arrangements.

Q: Who can cancel or request a reissue of an E-Delivered contract?

A: Either the agent or client can initiate this process.

Q: What do I need to do if my client wants to free look their contract after they've E-signed?

A: The free-look window begins when the client receives the "Print or Download Fill and Sign" email notification that the contract has been E-Delivered. The free-look process is no different for E-Delivered contracts. EquiTrust requires a letter of instruction signed by your client to process a free-look.

Q: If I am both the agent and the client, does the E-Delivery process change?

A: No, you will receive emails directed to you separately as agent and as client.

Q: If the client opts for E-delivery and a year later requests a printed contract, what are my options?

A: Contact EquiTrust at 1-888-400-5759 to discuss the options for a printed contract.

Q: Are any products not available for E-Delivery?

A: E-Delivery is available for all annuity products.

Questions?

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



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