

# DocuSign® FAQ

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## Questions?

For more information about DocuSign please visit [www.docusign.com](http://www.docusign.com) or call their sales team at 1-877-720-2040.

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## Securian Financial will accept DocuSign to electronically sign forms as noted in the scope below.

### What is DocuSign?

DocuSign is a vendor that provides a digital transaction platform. Firms and agencies can create an account with DocuSign and utilize its system to capture electronic signatures on forms being submitted to Securian Financial.

### What documents will be accepted when electronically signed through DocuSign?

All life and annuity new business applications and servicing forms will be accepted. This is not allowed for life or annuity New York Securian Life Insurance Company applications or Regulation 60 forms.

### How is an electronic signature captured through DocuSign?

An electronic signature can be captured in one of two ways.

1. **Remote:** The person signing is not present with the financial professional at the time of obtaining the signature. The signer must always provide an email address to obtain an email and begin the process. Once the email is received, they will authenticate themselves based upon the authentication type set up.
2. **In person:** The person signing is present with the financial professional at the time of obtaining the signature. The signer must always provide the agent with their driver's license. Once the driver's license is entered into the DocuSign system, the signer will authenticate themselves based upon the authentication type set up.

### How does the process work?

Follow the below easy steps to leverage DocuSign to obtain eSignatures on applications and servicing forms:

- Activate the authentication setting for each signer of the envelope
- Select one of the authentication options: SMS, Phone, or Access Code.
  - For all transactions involving money leaving Securian Financial, authentication must be SMS or Phone with a matching phone number on file at Securian Financial for the eSigner.
- Send eSigned documents via secure email to the same email address you send other documents to Securian Financial.

### What types of authentication will be required through DocuSign prior to submission?

Based upon how you capture the e-signature, the signer needs to provide either their email or driver's license. The next step is for the signers to authenticate themselves through one of the three DocuSign options.

- Forms relating to money leaving Securian Financial such as policy loans, systematic withdrawals, outgoing 1035s, surrenders, partial surrenders, RMD withdrawals and annuitizations, authentication must be SMS or Phone with a matching phone number on file at Securian Financial for the eSigner. No exceptions will be made to this requirement.
- If a non-natural owner is signing, they must use SMS authentication.
- All other forms can use one of the following: SMS, Phone, or Access Code.
- Financial professionals using their own DocuSign account or one that matches their email address do not need to authenticate. The only exception is if they are signing a form requesting money out in which case, they need to authenticate using SMS or Phone with a matching phone number on file at Securian Financial as noted above.

For more information about the authentication set up details, please work directly with DocuSign.

### How does my firm/agency sign up to use DocuSign?

Each firm/agency is responsible for working directly with DocuSign to set up a contract. The contract is between DocuSign and the firm/agency. Securian Financial will not be your primary resource regarding the DocuSign process. For more information about DocuSign contracts, you will need to contact DocuSign directly.

### **Are there any fees to use the DocuSign service?**

DocuSign typically charges fees to use their services, which depend upon the plan and individual or firm purchase. Securian Financial does not charge any fees to receive documents with an electronic signature.

### **Does Securian Financial have specific requirements for my firm to use DocuSign?**

Each firm/agency has the following responsibilities:

- Establish a contract with DocuSign. For example, template set-up, usage, fees, maintenance.
- Utilize the most current versions of the forms from our websites which may require updates to DocuSign data tags for the forms loaded into DocuSign. Notifications of updated forms are not always sent. Outdated forms will be returned for new signatures.
- Utilize the required and accepted authentication options, as noted above.
- To utilize the Access Code Authentication option, the firm is obligated to authenticate the signer before providing them the access code. For example, the signer needs to provide one of the following: date of birth, social security number, address, or financial professional code. The Access Code must NOT be sent to the same email address used for eSigning.
- Forms relating to money leaving Securian Financial such as policy loans, systematic withdrawals, outgoing 1035s, surrenders, partial surrenders, RMD withdrawals and annuitizations, authentication must be SMS or Phone with a matching phone number on file at Securian Financial for the eSigner. No exceptions will be made to this requirement.

### **How do I set up an authentication for each signer? (See Exhibit A)**

1. In the recipient row, click the 'More' drop down and select 'Add access authentication'.
2. Select the authentication method for each signer and complete the required fields.
3. Click close to collapse the authentication information.
4. The summary authentication details appear below each recipient's information.

### **How do I submit an electronically signed document to Securian Financial?**

- Open DocuSign account to download the PDF including the Certificate of Completion
  - Ensure that each page has the Envelope ID matching the Certificate of Completion
  - Ensure that each signer has been authenticated
- Select Manage tab to locate completed envelope.
- Select open.
- Select download button on top middle bar and select Combine PDF option.
- Send a secure email to the same email address you send documents today with the attached PDF from DocuSign.

### **Is electronic delivery (eDelivery) the same as electronic signatures?**

No, eDelivery is when a policy or forms are provided to the client in an electronic format only. Please note the following policies about eDelivery and electronic signatures.

- At this time, eDelivery is only allowed when Securian Financial initiates this process.
- For all other policy delivery, the client may electronically sign the delivery documents after the original policy is delivered to the client via paper. eDelivery or email of a policy to the policyowner is not allowed and is non-compliant with our policies and procedures.
- All forms must be provided to the client via paper. Providing the client only an electronic version will not satisfy the requirement.

### **Can I use an electronic signature service other than DocuSign?**

Yes. We allow electronic applications. We also allow Adobe Acrobat Sign following these same guidelines. We do not accept electronic signatures through other electronic signature capture services.

**Securian Financial reserves the right to discuss any e-signature situation before processing the request.**

**If you have any questions about using DocuSign for Securian Financial forms, please contact your Securian Financial Case Manager, if applicable. Otherwise, please contact Ruth Abrahamson at 651-665-3886 or [ruth.abrahamson@securian.com](mailto:ruth.abrahamson@securian.com).**

## Exhibit A – Authentication Set Up

### Add Recipients to the Envelope

As the sender, you automatically receive a copy of the completed envelope.

Set signing order

1

**Role**

**Name**

**Email**

**NEEDS TO SIGN** **MORE**

**Select access authentication** Close

**Access Code**  
Phone \$  
SMS \$  
Knowledge Based \$

Enter access code Discard

recipient.

Codes are not case-sensitive.  
You must provide this code to the signer.  
This code is available for you to review on the Envelope Details page.

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