

E-Sign Carrier Guidelines

Carrier	Vendors	Valid for these product types & subject to change	New Business	Contracting	PHS	Limitations? (i.e. products, states, policy ownership types, jet issue programs, only with iGO e-App, etc?)	Notes
American General	DocuSign & 3. Adobe Sign (formerly EchoSign)	Term, WL, UL, GUL	Yes	Yes	No	Approved for all products on all New Business documents except for 1035 Exchange forms and all products on L&C documents. Also have drop ticket set up in both LifeSpeed and iGo, use an agent attestation as the eSignature, ExamOne uses DocuSign to collect eSignatures after the teleinterview.	Their requirements for DocuSign are that you would send the certificate of completion along with any document that was eSigned. 1. eSignatures through agent attestation or ticket eApp tools . 2. iGO eApply (2 forms of eSignature – Face-to-Face & eMail eSignatures AKA ClickWrap 3. The Adobe Sign Document History cover page (with the Document signed by, Signature & date/time stamp and IP Address) must be included
AXA	DocuSign	Term, WL, UL, IUL	Yes	No	No	Only available through their e-application platform.	Only with IGO-eApps.
Brighthouse	DocuSign	Term, UL, WL, PAUL, GLT and OYT.	Yes	No	No	Can be used once the MGA signs a contract with Brighthouse that adds on the DocuSign language.	Brighthouse is part of the iGO system, that uses esignatures and voice signatures.
John Hancock	DocuSign	Term, WL, UL, IUL, VUL	Yes	No	No	DocuSign and iGO available on all products and all states for owner/insured and producers. For iGO, they use iPipeLine's eSignature process, which is a click wrap signature	DocuSign requires an agreement and due diligence checklist to be completed by each firm wanting to use the service.
Lincoln	DocuSign	Term, UL, SUL	Yes	No	No	iGO eApp, TermAccel and LincXpress ticket platforms on iPipeline; and DocFast eDelivery-LFG can accept DocuSign signatures outside of their approved platforms if the agency has an electronic signature agreement in place with Lincoln... GI/SI, Trial submissions, Group Conversions cannot be submitted through this platform.	All New Business forms with the exception of the 1035 Absolute Assignment in cases where the losing carrier requires a wet signature. Lincoln accepts electronic docuSign signatures through approved platforms such as iGO eApp, TermAccel and LincXpress ticket platforms on iPipeline; and DocFast eDelivery-LFG
Minnesota Life	DocuSign	All Products	Yes *** See Limitations	*** See Notes	Yes *** See Limitations	All Life New Business and Policy Servicing documents . Not available on surrender forms and incoming or outgoing 1035 forms	For Contracting – Accept eSignatures on broker datasheets (disclosure and permission to run background reports). Also accept other vendors, if the request is submitted with a copy of the candidates "signature authorization" form for the esignature vendor. Please contact your Case Manager before first submission of a DocuSigned document, or for any ongoing DocuSign questions.

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Nationwide	DocuSign	Term, UL, WL	Yes	No	No	1035 forms must be a wet signature, other than that all NB forms can be completed with DocuSign.	Forms that can be signed.. Amendment, Illustration, Delivery Receipt, Advanced Premium Fund form, EFT form, MEC form, No Illustration Acknowledgement form, App Sign Page, Allocation forms, Alcohol Questionnaire, ADB Acknowledgement form, Foreign Travel Questionnaire, TIA App Page, Military Status Questionnaire
North American	DocuSign	Term, UL, VL, WL	Yes	No	Yes	Some 1035 forms will still require wet signatures, depending on carrier. No limitations on products.	Please note that they do require the DocuSign certificate of completion on any forms submitted using DocuSign signature. Also offer e-application process called Simple Submit that the agent's could use which includes e-signature options.
Principal	DocuSign	Term, UL, IUL,VUL	Yes, NB/UW forms, including delivery receipt and part D's	No	No	Not allowed for any NY applications/forms. Not allowed for absolute assignment form.	Will accept e-signatures for Absolute Assignments, but cannot guarantee that the replaced company will accept the form
<p>***Pre-approval is required to submit e-signed documents with Principal. If PLIC receives documents from non approved agent, they will send a DocuSign Certification email that needs to be signed and returned to Principal. It confirms that office has a signed agreement with DocuSign, that you include the Consumer Disclosures Notice in your transmissions, that the highest level of authentication is being used, and ask that you indicate who can submit business through your office (all advisors, specific offices tied to your field office, etc). If your office is already preapproved to use DocuSign, any advisor can submit a request for e-signature through your office using your DocuSign agreement. If an advisor wants to submit something for e-signature independently, PLIC needs to confirm all of the above before they will accept the e-signatures. For pre-approval, contact any New Business Manager- Susan Critz, Courtney Russell, Eric Wishman or Diana Kouri.</p>							
Protective	DocuSign, Adobe, Paperless Solutions, eSign Live	Term, UL	Yes	No	No	No Limitations.	

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Prudential	DocuSign	Term, UL, VUL	Yes	No	No	<p>New York Replacements must be wet signed, New York Index Advantage product must be wet signed, Cannot be used for..</p> <ul style="list-style-type: none"> - New York <p>Replacements</p> <ul style="list-style-type: none"> - New York Indexed Advantage UL Cases - Juvenile Cases - Trust owned - Entity owned - Third party payor arrangements (where the payor is other than the owner) - Delivery Requirements - Multiple Insured's - Application Signed Date: The date on the application is required on the actual date or state line of the application signature page. The date included in the eSignature section is not acceptable to satisfy this requirement. If the date is missing from the date or state line, the application must be issued subject to signature. 	will require an Amendment to the GA/Broker Agreement
Symetra	DocuSign		Yes	Yes	No	Symetra is not yet contracted with DocuSign (it is currently in process), however as long as the writing office/agency is contracted, they can add an addendum to their selling agreement which will allow them to accept documents electronically signed. There are no product or state exceptions.	If it is the agency/ agent's first time submitting DocuSign documents we will email the contracted entity an amendment to their selling agreement and accept the new business.
Transamerica	DocuSign	Term, Med Supp Stonebridge	Yes	No	No	No known limitations.	
United of Omaha	DocuSign, Silanas/ e-SignLive, Alpha Trust, Echo sign	Simplified Issue only (Term Life Express). See Limitations.	Yes	No	No	<p>Used for all new business except for NY.... Term</p> <p>Face amounts: \$25,000-\$300,000 ages 18-50</p> <p>\$25,000-\$250,000 ages 51-65 Guaranteed</p> <p>Universal Life Express</p> <ul style="list-style-type: none"> • Face amounts: \$25,000-\$99,999, issue ages 18-65 \$100,000-\$300,000, issue ages 18-50 \$100,000-\$250,000, issue ages 51-65 Living Promise <p>Final Expense</p> <ul style="list-style-type: none"> • Face amounts: \$2,000-\$40,000 Children's <p>Whole Life</p> <ul style="list-style-type: none"> • Face amounts: \$5,000-\$30,000 Guaranteed <p>ADvantage</p> <ul style="list-style-type: none"> • Face amounts: \$50,000-\$500,000 	Also offer Term Speed which is their e-application platform.