

## Policy eDelivery via DocuSign

eDelivery is the primary policy delivery method for all Life and Annuity policies issued by National Life. Conducting policy eDelivery is fast, simple and can be incredibly convenient for both you and your client.

DocuSign provides a safe, familiar, and reliable experience for you and your client. You can easily review and approve policies, view status, and receive updates as your client completes eDelivery.

The National Life Agent Portal and Mobile App also provide convenient visibility and access to tools along the way.

Using DocuSign eDelivery for the first time may require some explanation. Please refer to the guide below for instructions and answers to some of the most frequently asked questions.

## Getting Started

The following is required to conduct policy eDelivery:

- The primary agent's email address
- The policy owner or annuitant's email address
- The Document access code comprised of the signer's last four digits of SSN and date of birth

## How It Works

After the policy is issued via DocuSign, recipients will receive it in the following order:

Life Policy or Annuity Single Premium or Transfer	Annuity Flow Only
<p><b>Primary Agent:</b></p> <ul style="list-style-type: none"> <li>• Enter access code</li> <li>• Sign documents</li> <li>• Approve or decline</li> </ul>	<p><b>Primary Agent:</b> No action required</p>
<p><b>Client:</b></p> <ul style="list-style-type: none"> <li>• Enter access code</li> <li>• Sign documents</li> <li>• Approve or decline</li> </ul>	<p><b>Client:</b></p> <ul style="list-style-type: none"> <li>• Enter access code</li> <li>• Sign documents</li> <li>• Approve or decline</li> </ul>
<p><b>For life and annuity policies that are issued with a lump sum payment,</b> the primary agent will be notified to review, sign, and approve the policy. Upon completion, the document will be sent to the client to complete their signature and approval process.</p>	<p><b>For Annuity policies issued with a recurring payment (flow only),</b> the policy will be sent directly to the client with a copy sent to the primary agent. No agent action is required.</p>

**Note:** All eDelivery messages are sent from [Policy@Docs.NationalLife.com](mailto:Policy@Docs.NationalLife.com)

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No bank or credit union guarantee | Not a deposit | Not FDIC/NCUA insured | May lose value | Not insured by any federal or state government agency

Guarantees are dependent upon the claims-paying ability of the issuing company.

## Steps to Complete eDelivery Using DocuSign

Completing eDelivery is simple and convenient for you and your client as shown in the following example.

### Step 1: eDelivery Policy is Issued

Receive email notification with a link to the DocuSign policy documents. All eDelivery messages are sent from **Policy@Docs.NationalLife.com** and neither you nor your clients need to have an existing DocuSign account in order to review or sign the documents.

### Step 2: Access the DocuSign Portal

Click to access the DocuSign document. You'll be prompted to enter your custom access code.

Your **DocuSign access code** will be the last four digits of your SSN and your DOB (MMDDYYYY).

**Example: SSN = 1234 and DOB = January 15, 1985**  
**DocuSign access code = 123401151985**

### Step 3: Agent Review and e-Signature

Review, sign and approve or decline. Upon completion, the DocuSign document will be sent to the client. Let your client know about eDelivery, assist them with their access code, and provide instructions to complete eDelivery. Review the policy details together and consult as needed.

### Step 4: Client Delivery and e-Signature

Client receives notification email with link to the policy documents. Click to review and sign.

The Client's **DocuSign access code** will be the last four digits of their SSN and DOB (MMDDYYYY).

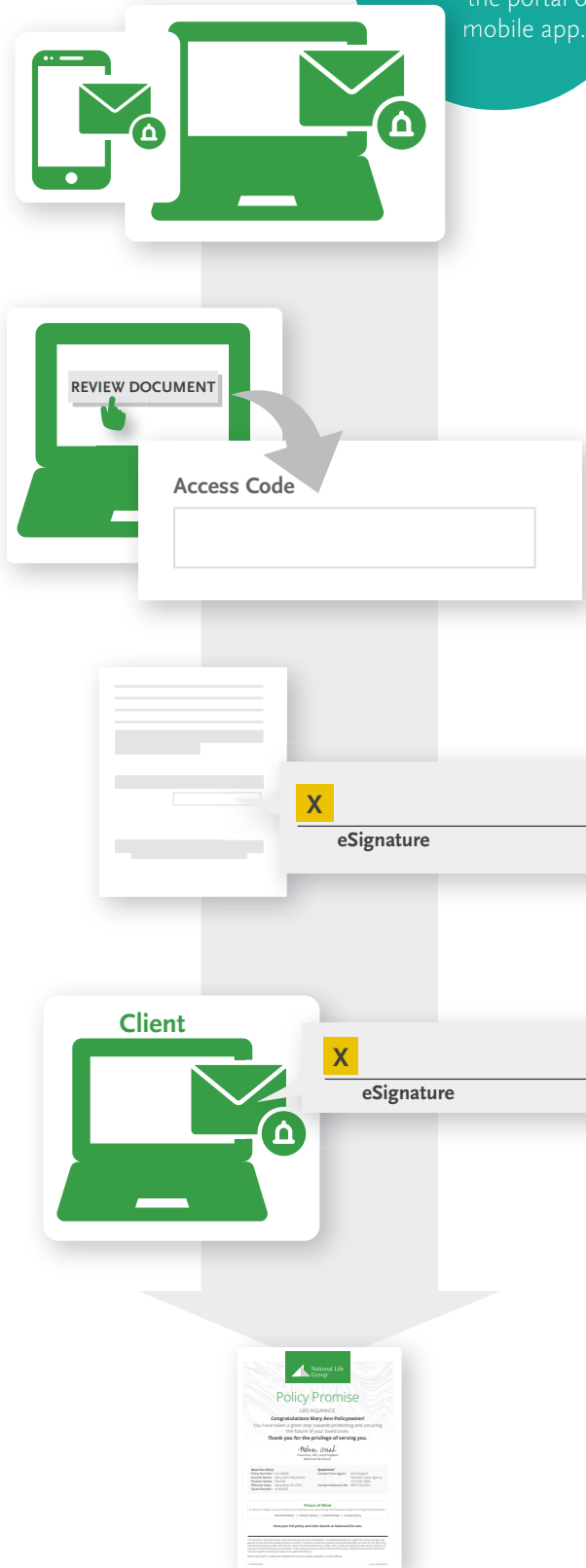
**Example: SSN = 1234 and DOB = January 15, 1985**  
**DocuSign access code = 123401151985**

### Step 5: Deliver Client Policy Promise

Using the Agent Portal or App, you can order and track the delivery status of a National Life Policy Promise to be sent directly to your client. Or you can receive the policy yourself and make arrangements to hand deliver the Promise in your next client meeting.

#### Hint:

Opt in to receive New Business text alerts via the portal or mobile app.



## The Policy Promise: Helping You Create Peace of Mind at Delivery

National Life has introduced the **Policy Promise** to help you engage your clients through eDelivery and to create a lasting impression that will support your long-term client relationship. Unique to National Life and exclusive to eDelivery, the Policy Promise is a keepsake document for your clients to represent the value and benefits of their National Life policy.

- Access the Policy Promise for your new clients in the Agent Portal or Mobile App
- Download and print yourself or order the Policy Promise to be printed and mailed
- It can be sent directly to your client from National Life after eDelivery is completed or receive it yourself and bring the Promise to your next client meeting
- Clients can access the Policy Promise online via the Client Portal

When ordered by mail, the Promise is printed on quality stock paper and packaged in a custom folder.



Sample life insurance Policy Promise and folder.

## Frequently Asked Questions

<b>What is my DocuSign access code?</b>	Your access code will always be the last four digits of your SSN and DOB (MMDDYYYY). <i>Example: SSN = 1234 + DOB = January 15, 1985 would be 12340115198</i>
<b>What is my client's access code?</b>	The Client's DocuSign access code will be the last four digits of their SSN and DOB (MMDDYYYY). <i>Example: SSN = 1234 + DOB = January 15, 1985 would be 12340115198</i>
<b>What if the DocuSign document is locked-out?</b>	Access to the document will be locked after three unsuccessful attempts with the access code. This status will also be reflected in the Agent Portal and Mobile App. If this occurs, access the New Business policy on the Agent Portal or Mobile App and use the self-service Unlock feature to issue a new notification and document link in real time.  <i>Note, it is a good practice to consult your client proactively to assist with access and eDelivery instructions.</i>
<b>What if a change is required on the policy?</b>	If you find that a policy change is required, decline the DocuSign policy and select the reason for the change. National Life's rewrites team will be in touch to address the change. It may be helpful to notify your case manager with instructions.
<b>What information is required for eDelivery?</b>	Obtaining a valid email address is important to ensure your client receives eDelivery notifications. You can view delivery status on the Agent Portal.
<b>Why do I keep receiving email reminders?</b>	Reminders will be sent to the current signature party every 3 days after the policy is sent via DocuSign to indicate that eDelivery is still pending and has not been completed or declined. Reminders will cease after 30-days or when the required action is completed.

<b>How can I check status?</b>	You can view policy delivery status any time in the National Life Agent Portal and Mobile App. Status will indicate if the document has been opened, signed or if access or delivery was unsuccessful. You can also sign-up to receive SMS notifications for eDelivery updates online.
<b>How will I know if my client has completed their signatures?</b>	You will receive an email notification when your client has completed eDelivery. You can also view policy delivery status on the Agent Portal and Mobile App.
<b>Will I receive a copy of the completed, signed policy packet?</b>	Yes, all recipients receive a notification from DocuSign when the signatures are completed. You can access and download the completed DocuSign documents from the link in email.
<b>Where can I find a copy of the policy?</b>	The policy PDF is available in the Agent Portal or Mobile App and can be printed at any time. It is also available in the Client Portal and App. Additionally, all documents can be downloaded or printed from DocuSign.
<b>What is a Policy Promise?</b>	The Policy Promise is unique to National Life and exclusive to eDelivery. This keepsake document lists key details of the policy including agent contact information and living benefits. The document is packaged in a custom folder and can be ordered online up to 90-days after issue and can be sent to you or mailed directly to your client.
<b>How do I request a Policy Promise?</b>	Available on eDelivery only, the Policy Promise can be downloaded or ordered on the Agent Portal or Mobile App. Access the <i>New Business Policy Details</i> and click <i>Actions</i> to view or order. The Policy Promise can be downloaded for free at any time. You can view a sample before ordering the Policy Promise.
<b>When is the Policy Promise sent?</b>	<b>If sent to you</b> , the Policy Promise will be mailed in 7-10 days or you can download and print the document from the Portal. <b>If sent to your client</b> , the Policy Promise will be mailed 7-10 days <i>after</i> eDelivery is completed and all required forms are satisfied. This is to avoid any confusion of an incomplete eDelivery.
<b>Is the Policy Promise available in other languages?</b>	Currently, the Policy Promise is only available in English.
<b>Why was a Physical policy mailed?</b>	In the event eDelivery notifications are undeliverable or the eDelivery is not completed timely, a physical policy may be mailed.
<b>Can my client decline in DocuSign?</b>	Yes, decline options are available. In the event your client declines eDelivery you will be notified, and a physical policy may be mailed. Declining in DocuSign is a rejection of the eDelivery method and <i>does not decline</i> the policy coverage.
<b>Do DocuSign links expire?</b>	Yes, the DocuSign link will expire after 90 days after the send date. If the link is expired or cannot be accessed, contact National Life for help.
<b>In what case is eDelivery unavailable?</b>	There are some conditions that cannot currently be supported via eDelivery. These include missing or invalid contact details or policies for corporations, trusts, pensions, group policies and some foreign nationals.
<b>What if my client doesn't want eDelivery?</b>	If your client prefers physical policy delivery, decline the eDelivery in DocuSign and select the preference to receive a mailed policy. If you know this information ahead of policy issue, notify your Case Manager to request a physical policy at issue.

**Have Feedback?** Contact us at [AgentWeb@NationalLife.com](mailto:AgentWeb@NationalLife.com)