

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

DocuSign provides a safe 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.

Using DocuSign eDelivery for the first time may require some assistance. 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 qualify for eDelivery:

- The primary agent's email address, last four digits of SSN/ITIN, and date of birth
- The policy owner/insured's or annuitant's email address, last four digits of SSN/ITIN, 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>• Approve or decline</li> <li>• Sign documents</li> </ul>	<p><b>Primary Agent:</b> <i>No action required</i></p>
<p><b>Client:</b> (Policy owner/Insured)</p> <ul style="list-style-type: none"> <li>• Enter access code</li> <li>• Sign documents</li> </ul>	<p><b>Client:</b></p> <ul style="list-style-type: none"> <li>• Enter access code</li> <li>• Approve or decline</li> <li>• Sign documents</li> </ul>
<p><b>Note:</b> The primary agent will be notified to review and sign the policy. The client will receive the link to review and sign.</p>	<p><b>Note:</b> For annuity policies issued with a recurring payment (flow only), the eDelivery link will be sent to the Client with the Agent cc'd in the communication. <i>Agents are NOT required to sign Flow Annuity policies.</i></p>

National Life Group® is a trade name of National Life Insurance Company (NLIC), Montpelier, VT, Life Insurance Company of the Southwest (LSW), Addison, TX, and their affiliates. Each company of National Life Group is solely responsible for its own financial condition and contractual obligations. Life Insurance Company of the Southwest is not an authorized insurer in New York and does not conduct insurance business in New York.

Centralized Mailing Address: One National Life Drive, Montpelier, VT 05604 | 800-906-3310 | www.NationalLife.com

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.

**For Agent Use Only – Not For Use With the Public**

## Frequently Asked Questions

### What if the DocuSign document is locked out?

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. You may email [policypackagedelivery@nationallife.com](mailto:policypackagedelivery@nationallife.com) to ask for assistance.

*Note: it is a good practice to consult your client proactively to assist with access and eDelivery instructions.*

### What if a change is required on the policy?

Please select the option to "Decline" the policy, and then select "Change required on the policy" from the list of reasons for declining. A representative from the rewrites team will reach out to assist you.

### What information is required for eDelivery?

Obtaining a valid email address, SSN/ITIN, and date of birth is necessary so that the policy qualifies for eDelivery.

### Can Policy Owner and Insured use the same email for eDelivery?

Yes, the policy owner will receive the link to enter their access code for signature. Once they've signed, another link will be sent to the same email for the insured to enter their access code and sign. Ideally, different emails for the Policy Owner and Insured avoid confusion for a seamless signature process.

### Why do I keep receiving email reminders?

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.

### How can I check status?

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.

### How will I know if my client has completed their signatures?

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.

### Will I receive a copy of the completed, signed policy packet?

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 the email.

### Where can I find a copy of the policy?

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.

### Can my client decline in DocuSign?

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 does **not** decline the policy coverage.

### Do DocuSign links expire?

Yes, the DocuSign link will expire 90 days after the send date. If the link is expired or cannot be accessed, contact National Life for help at [policypackagedelivery@nationallife.com](mailto:policypackagedelivery@nationallife.com).

### In what case is eDelivery unavailable?

There are some conditions that cannot currently be supported via eDelivery. These include missing or invalid contact details or policies for corporations, trusts, pensions, joint ownership policies, group policies, OIR and CMC rider policies if the 2<sup>nd</sup> insured is not the insured/owner, and some foreign nationals.

### Why was a physical policy mailed?

In the event eDelivery notifications are undeliverable, there is a missing SSN, email address, or date of birth, or the eDelivery is not completed in a timely manner, a physical policy may be mailed.

### What if my client doesn't want eDelivery?

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 prior issue.