

## What is an e-Signature?

An e-Signature, also known as an electronic signature, is the equivalent of a manual wet signature. The key legal requirement of an e-Signature is the fact that the client, authenticated through the login process, the unique e-mail and embedded link, shows the intent to sign the application. The process has been designed with that goal in mind, and your client and you can be confident that the e-Signatures created with this process are as good as a real signature.

## What do I need to participate in the e-Sign process?

In order to participate in the e-Signature process, you must have obtained all green checkmarks in the navigation tree of your InstaApp and a gold star on your page. These visual cues within InstaApp let you know that your application is in good order and ready to be locked for the e-Signature process.

## What information do I need from my client to start the e-Sign process?

You must have the client's e-mail address in order to start the e-Sign process. In addition, your client must also have access to a computer with either an Internet Explorer 7 or higher browser, Firefox or Safari browser installed to interact with the process.

## What e-mail notifications do I receive?

You will receive an e-mail when the client successfully logs into the e-Sign process or if they are unsuccessful because they entered the wrong information, such as social security number. When the client e-Signs the application, you will also be notified via e-mail.

## Can my client reply to the e-Sign invitation e-mails?

No. They cannot reply. Reply e-mails will be sent to a centralized database and will not be received by you. Please remind your clients to send e-mails to regular e-mail address.

## How long does an e-Signature link stay valid?

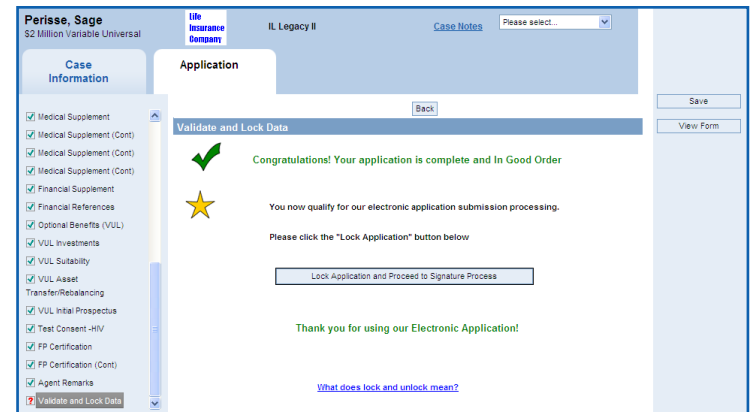
You will have five days to complete an e-Signature and e-Submission once the process has begun. If it is not completed in that time, it will become invalid. If it becomes invalid, you, the agent, will be notified.

## As a producer, when do I e-Sign the application?

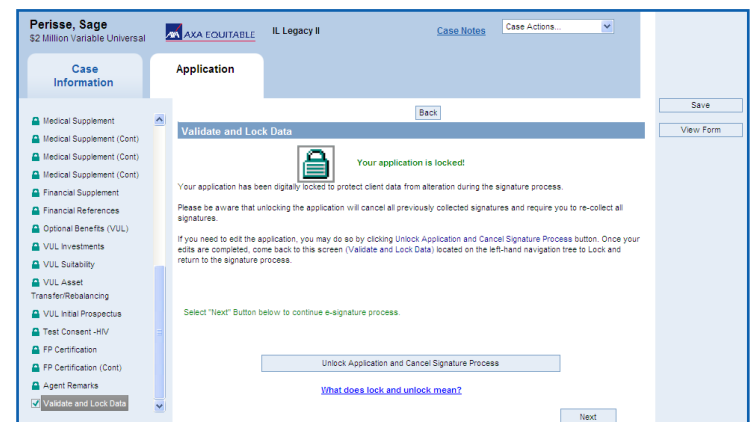
After all parties e-Sign the application, you will receive an e-mail that contains a link in it for you to open up and e-Sign the application.

## When do I e-Submit the application? Where will the application go?

Once your e-Signature is applied, then it is time to e-Submit. Depending on your setup, this will either go to your case manager for final approval, or it will go right to the carrier. Either way, you will know where the submission is going to be routed based on the button at the bottom of the screen.



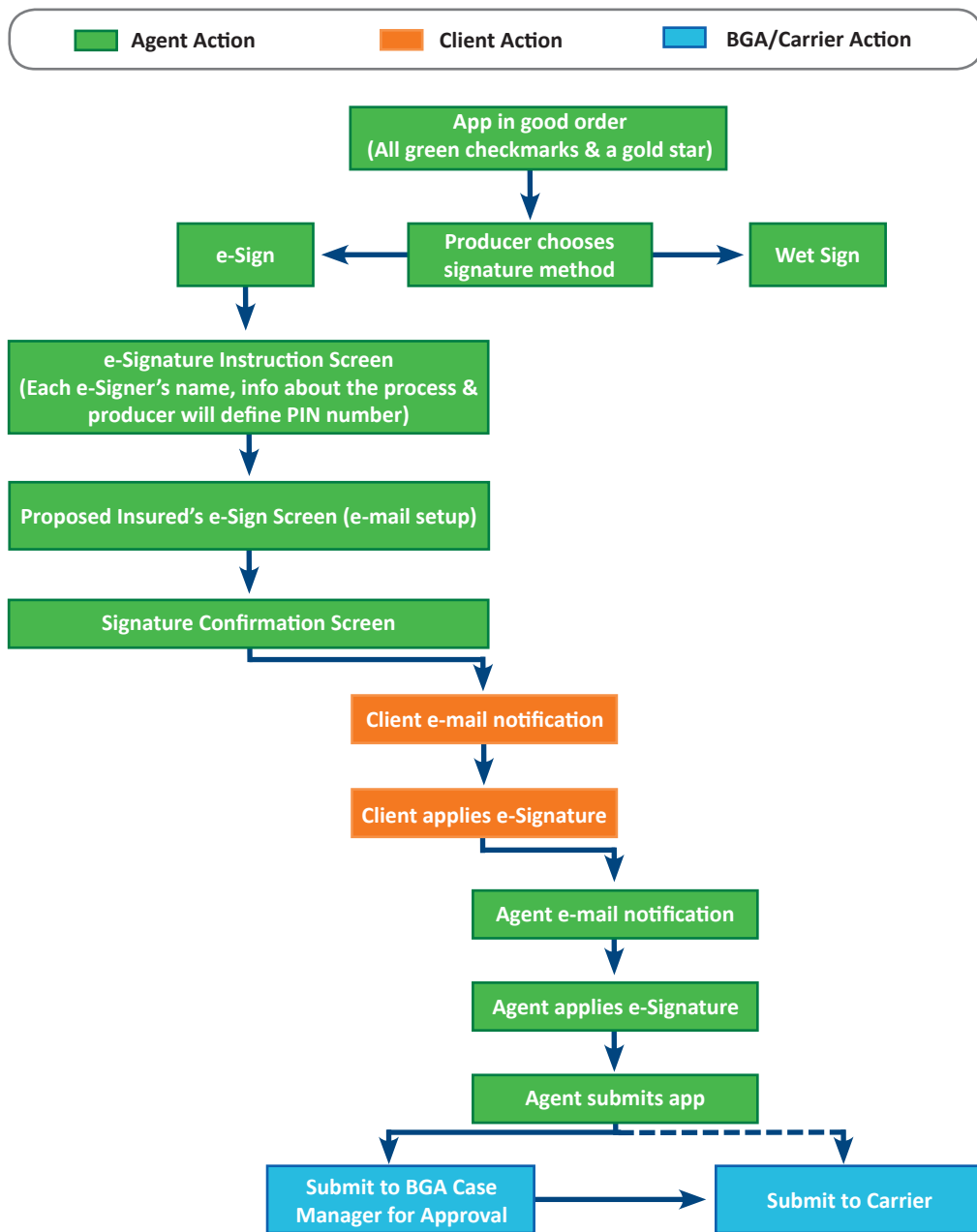
All green checkmarks in the navigation tree and a gold star on your page, allow you to proceed to the e-Signature process.



Locking the application seals the data, preventing anyone from making changes to it during the signature process. Notice that once you lock the application, all the green checkboxes turn into green lock boxes instantly.

Contact sales@ipipeline.com or call (800) 758-0824 for more information.

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## What is the InstaApp workflow process for an agent?

1. Validate that the app is in 100% good order.
2. Lock the app.
3. Choose your signature method:
  - e-Sign
  - Wet Sign - the app is tagged so the distributor and the carrier know that the app is in good order.
4. Choosing e-Signature, you will continue to the instruction screen, which will include:
  - Each e-signer's name
  - Basic information as to how the e-Sign process works
  - Where you, the agent, will define your PIN number
5. Next is the Proposed Insured's e-Sign Screen, which identifies the Proposed Insured, who the application will be e-Signed by and the e-mail setup.
6. Once all signature e-mails have been sent, you will see the signature confirmation screen. This concludes the e-Signature setup portion.
7. Your client will receive an e-mail notification, prompting him or her to click on a link to finish the e-Signature.
8. Once the client clicks on the link in the e-mail, they will have to:
  - Login using the last four digits of their social security number
  - Agree to the "Terms of Use and Signature Consent"
  - Fully review the app before and after applying the e-Signature
  - Enter the city where they are signing the application
  - Apply their e-Signature
9. Once the client has completed their portion of the e-Signature, now it's your turn.
10. You need to agree to the Terms of Use and the Electronic Signature Consent.
11. Afterwards, you must review the app, which will have everyone's signature on it except your own.
12. Apply your e-Signature.
13. Submit the app
  - Depending on your setup, this will either go to your case manager for final approval or right to the carrier. Either way, you will know where the submission is going to be routed based on the button at the bottom of the screen.