

Place your business faster using Adobe Sign



These step-by-step instructions walk you through using Adobe Sign to resolve outstanding signature requirements on pre-issued, not-in-good-order (NIGO) business and policies awaiting requirements to be placed in-force.

How it works:

- ① Symetra emails the producer and BGA a secure link through Adobe Sign to a preview copy of the policy and the delivery requirements.
 - a. If in good order, the producer/BGA delegates requirements to the policyowner for electronic signature.
 - b. If a producer signature is required, the producer electronically signs the requirements after the policyowner. The fully executed documents are transmitted to Symetra.
- ② Symetra automatically mails the policy to the policyowner by overnight FedEx two-business days following the Adobe notification to allow the producer/BGA review time. If any changes are required, please contact the Symetra Case Manager within the two day window to re-issue the policy.

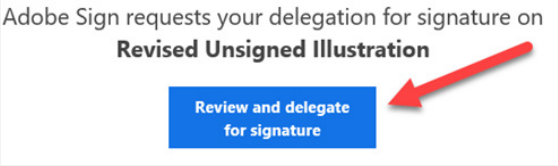
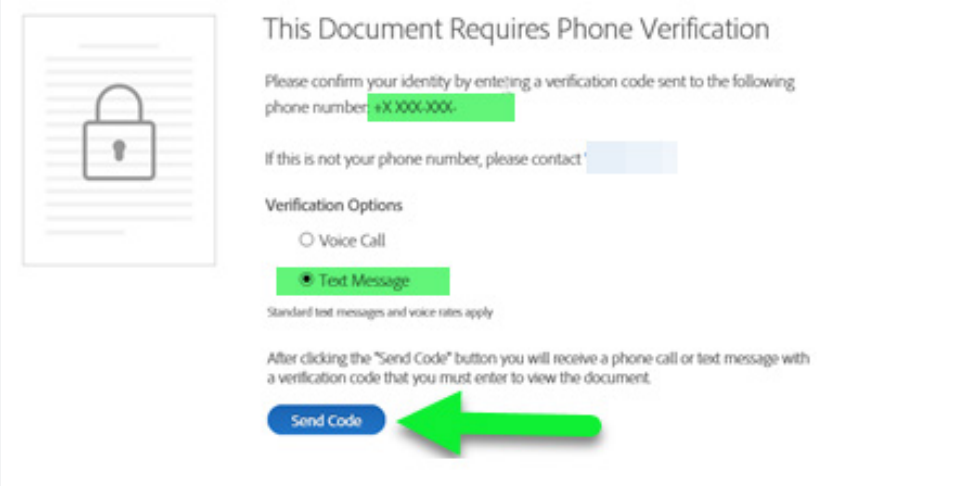

The steps are divided into four sections:



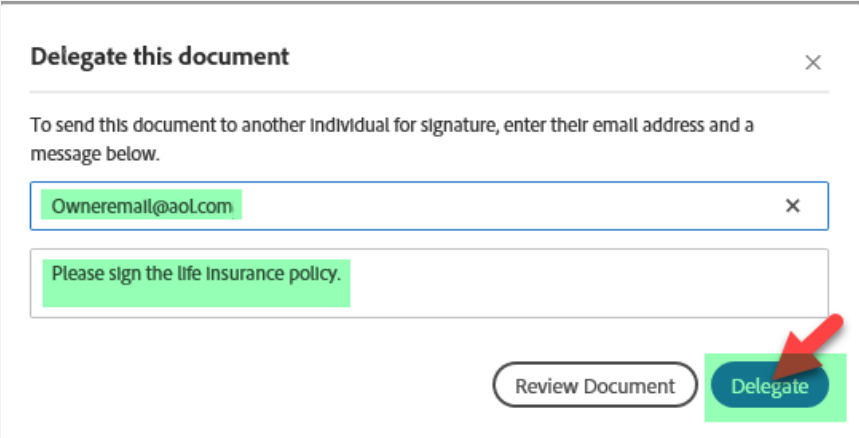
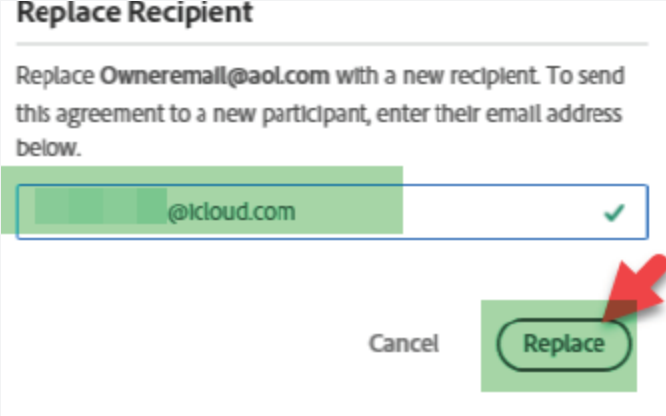
- ① **Delegation**
- ② **E-signature**
- ③ **Completed Signatures**
- ④ **Finished Documents**

Let's get started. >

1 Delegation

Producer receives an email Adobe Sign is ready for delegation.

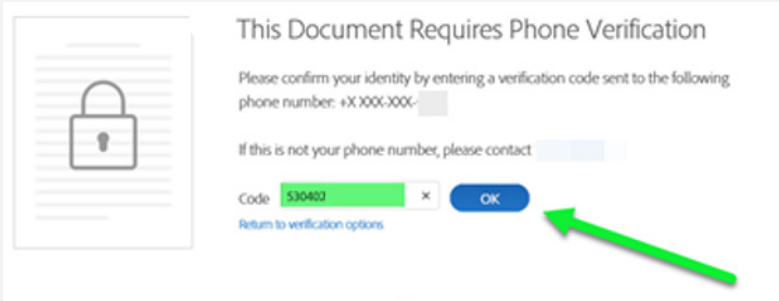
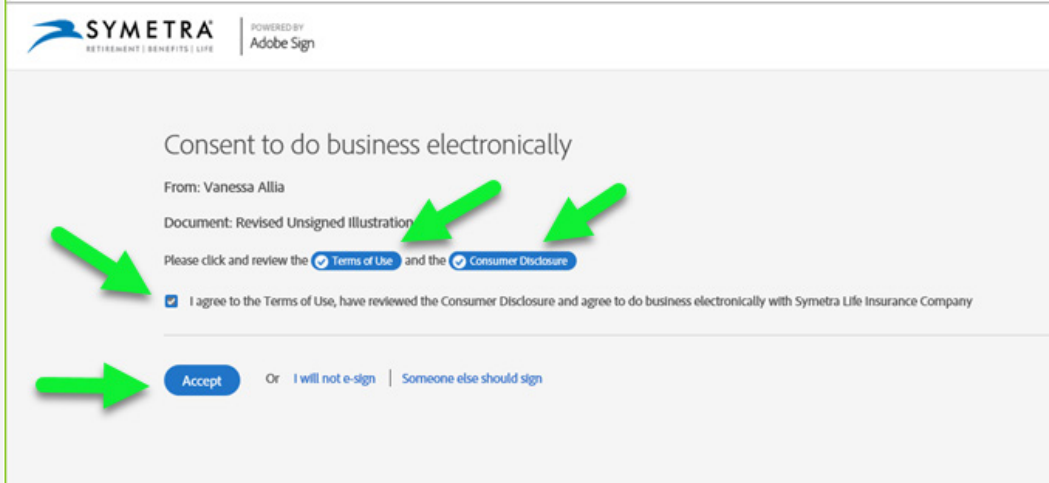
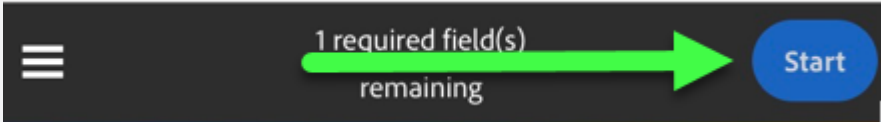
Step	Action
1.1	<p>Producer receives an email showing Adobe Sign is ready to delegate to the policyowner. <i>The BGA also receives the documents that require signature for viewing.</i></p> <p>Adobe Sign requests your delegation for signature on Revised Unsigned Illustration</p>  <p>CLICK "Review and delegate for signature"</p>
1.2	<p>Producer selects how they want to receive phone verification after verifying last four digits of their phone number: either voice call or text message, then clicks on Send Code.</p> <ul style="list-style-type: none">• Voice Call = Cell or Landline• Text Message = Cell Phone  <p>NOTE: If the phone number is incorrect, please contact your case manager at Symetra.</p>
1.3	<p>Producer enters the code received by voice call or text message and clicks OK.</p> 

Step	Action
1.4	Click on the yellow start sticker, located in the corner. 
1.5	Producer clicks on the Click to Delegate button. 
1.6	Producer enters the POLICYOWNER’S email address and phone number on the input screens. Add a message then click Delegate. 
1.7	If the producer enters an undeliverable email, they will receive the message: <div data-bbox="240 1079 1523 1314" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Unsigned Illust - issue: Undeliverable</p> <p>We were unable to deliver your document to the email address Owneremail@aol.com. Please check that this is the correct email address. Click here to cancel and delete this document and resend to the correct email address</p> </div> <p><i>Steps 1.7 and 1.8 are only needed if the email is undeliverable.</i></p> <p><i>Click on the “Click here” link to cancel and delete the document.</i></p>
1.8	Enter the correct policyowner email and phone number and click Replace: 

2 E-Signature


Policyowner receives an email Adobe Sign is ready to review and sign documents.

Step	Action
2.1	<p>Producer sets up an over-the-phone or video meeting to go over all documents requiring signature and the policy.</p> <ul style="list-style-type: none">To allow time for the BGA/Producer to review, the policyowner will automatically be sent the policy two days after Adobe notification is sent from Symetra.
2.2	<p>Policyowner receives an email showing Adobe Sign is ready for their review and signature.</p> <div data-bbox="212 596 854 1094"><p>Symetra Financial requests your signature on Revised Unsigned Illustration</p><p>Review and sign</p><hr/><p>Please review the document for the following corrections:</p><p>SYMETRA FINANCIAL @Symetra.com</p><hr/><p>After you sign Revised Unsigned Illustration, all parties will be notified.</p><p>Don't forward this email: If you don't want to sign, you can delegate to someone else.</p></div>
2.3	<p>Policyowner selects how they want to receive phone verification after verifying last four digits of their phone number: either voice call or text message, then clicks on Send Code.</p> <ul style="list-style-type: none">Voice Call = Cell or LandlineText Message = Cell Phone <div data-bbox="212 1297 1089 1728"><p>This Document Requires Phone Verification</p><p>Please confirm your identity by entering a verification code sent to the following phone number: +X XXXX.XXXX</p><p>If this is not your phone number, please contact: [Redacted]</p><p>Verification Options</p><p><input type="radio"/> Voice Call</p><p><input checked="" type="radio"/> Text Message</p><p><small>Standard text messages and voice rates apply</small></p><p>After clicking the "Send Code" button you will receive a phone call or text message with a verification code that you must enter to view the document.</p><p>Send Code</p></div>

Step	Action
2.4	<p>Policyowner enters the code received by voice call or text message and clicks OK.</p> 
2.5	<p>Policyowner must select and agree to each of the following items in the order below to consent to do business electronically:</p> <ul style="list-style-type: none"> • Terms of Use (Terms of Use Screen will pop up) • Customer Disclosure (Customer Disclosure Screen will pop up) • Check the I Agree box to accept terms • Click Accept 
2.6	<p>Policyowner clicks Start on the corner right of screen to begin electronic signature process.</p> 

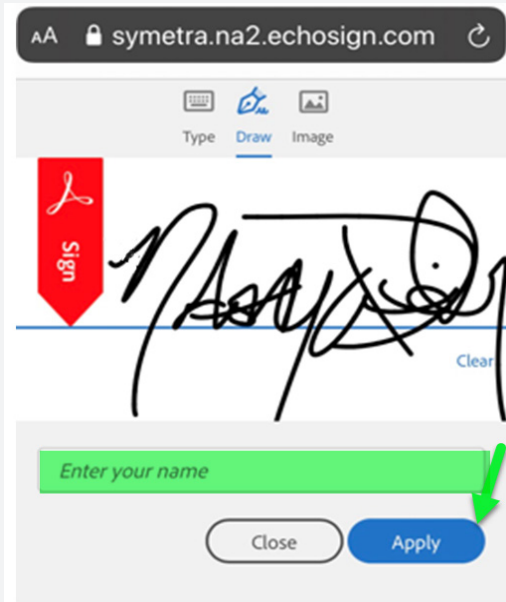
Step	Action
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2.7 Policyowner taps on Tap to Sign on their smartphone/device for signature.



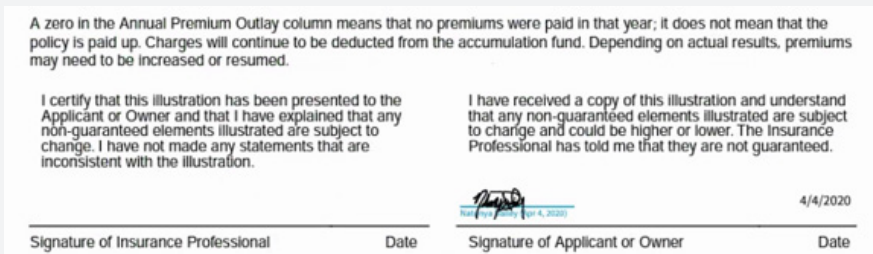
The screenshot shows the Adobe Sign interface on a mobile device. At the top, it says '1 required field(s) remaining'. Below this is a table with three columns: 'Guaranteed Insurance Rates (0.00%)', 'Majority Insurance Rates (0.75%)', and 'Current Insurance Rates (0.00%)'. Each column has sub-columns for 'Net Cash Surrender Value', 'Net Death Benefit', and 'Net Cash Surrender Value'. Below the table, there is a 'Tap to sign' button and a 'Sign here' button. A red arrow points to the 'Tap to sign' button.

2.8 Policyowner may draw and then type their name in the signature areas then tap Apply. If policyowner selects type only, they will not have to draw. In cases where the signer is executing a signature on behalf of another person or entity, Symetra will prefill the proper signing capacity, which the signer should verify and agree with.



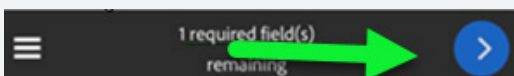
The screenshot shows the Symetra mobile app interface. At the top, the URL 'symetra.na2.echosign.com' is visible. Below the URL are icons for 'Type', 'Draw', and 'Image'. A signature is being drawn on a blue line. Below the signature is a green text input field with the placeholder text 'Enter your name'. A green arrow points to the 'Apply' button.

2.9 Once the policyowner selects Apply, their signature will appear on the document.

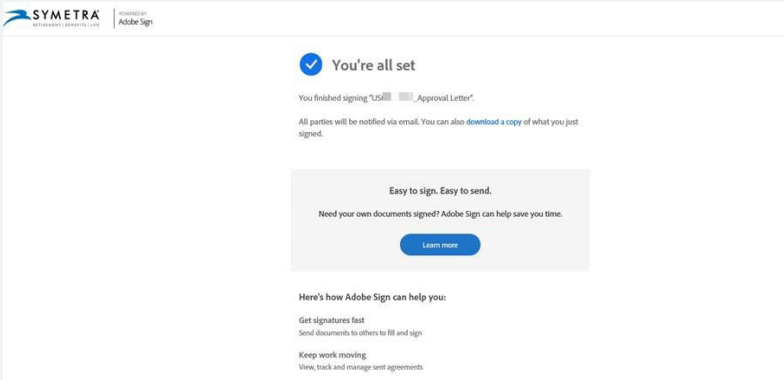


The screenshot shows the document with the signature and date of the policyowner. The signature is 'John Doe' and the date is '4/4/2020'. The text below the signature reads: 'Signature of Insurance Professional Date Signature of Applicant or Owner Date'.

2.10 To move to the next document to sign, click the arrow at the top of the screen.

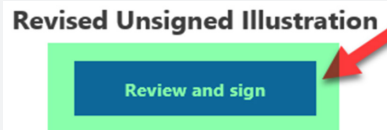


The screenshot shows the Adobe Sign mobile app interface. At the top, it says '1 required field(s) remaining'. A green arrow points to a blue arrow button.

Step	Action
2.11	<p>When finished signing all documents, the policyowner clicks Finish.</p> 

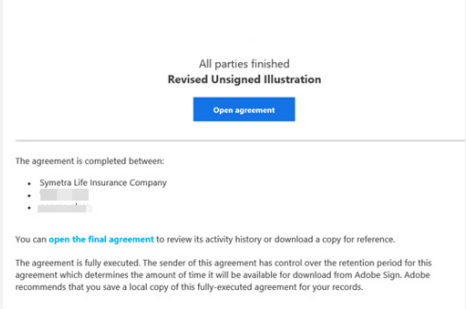
3 Completed signatures

Producer receives an email from Adobe Sign, if applicable.

Step	Action
3.1	<p>If applicable, the producer receives an email from Adobe Sign that their signature is required.</p> 
3.2	<p>Producer follows the signature steps outlined in Section 2.</p>

4 Finished documents

View and download completed documents.

Step	Action
4.1	<p>All parties will be notified that signing is Complete.</p> 
4.2	<p>It is recommended that each party view, download and retain the documents completed through Adobe Sign.</p>

**Contact Symetra's Life
Sales Desk for additional
information or assistance.**

Symetra Life Sales Desk

1-877-737-3611

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