
Streamline Transition to Capturing Electronic Signatures 2.19
December (229662)

FIRELIGHT BASE

FireLight®

Platform

STREAMLINE TRANSITION TO CAPTURING ELECTRONIC SIGNATURES 2.19

DECEMBER (229662)

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Insurance Technologies, LLC

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iConnect 229662 Design Approach - Streamline Transition to Capturing Electronic Signatures 2.19 December (229662)

We want to streamline the transition into capturing electronic signatures once form(s) to be signed is/are acknowledged. When multiple forms require a signature, the user must acknowledge each form before moving into the signing ceremony. This is done by selecting the checkbox beside the text "I have reviewed and agree with the terms expressed in this document".

When a form has been reviewed and the signer agrees with the terms presented, they select the checkbox and a green check-mark appears to indicate that form has been reviewed and the signer is in agreement with what was presented. When more than one form requires acknowledgement, you see multiple forms listed. When the user selects the checkbox to indicate that they agree with the terms as presented in one form, the system automatically presents the next form to be reviewed without any additional action by the user.

Currently, after the final form is acknowledged the user is presented with a button labeled "Sign" and they must select the button in order to go to the "Capture Electronic Signature" page. We want to eliminate the step of having to select the "Sign" button. The step of selecting the "Sign" button is unnecessary and provides no benefit.

After selecting the checkbox agreeing to the terms as presented for the last form requiring review, the user should immediately be taken to the "Capture Electronic Signature" page above. This will be more consistent with the process currently in place when navigating through multiple forms that require review.

1 Streamline Transition to Capturing Electronic Signatures (229662)

We want to streamline the transition into capturing electronic signatures once form(s) to be signed is/are acknowledged.

1 DATA ENTRY

2 SIGNATURES

3 REVIEW

4 FINALIZE

Owner : Bubba Smith Signature

Before signing, you must review all pages of each of the 2 documents below.

Please click the buttons below to proceed.

➔

Fees and Expense Disclosure FIA Sample

➔

1035 EXCHANGEROLLOVERTRANSFER eFORM

☐ I have reviewed and agree with the terms expressed within this document.

Demo Financial Institution

Fees and Expense Information for Fixed Indexed Annuities

Annuity contracts carry several different types of fees and charges. It is important to understand all of the expenses and limitations before you invest, as they will reduce the overall value and reduce the return on your annuity investment. While each annuity contract may have different combinations of features and benefits, which may therefore have differing overall charges, annuity contract fees, costs and expenses generally include the following:

- **Surrender charges** - If you withdraw money from an annuity contract or liquidate the entire annuity contract ("surrender") within a certain period of time after investing, with limitations as set by the issuing insurance company generally ranging from three to ten years, the insurance company may assess a surrender charge. The surrender charge is a type of redemption fee and is generally a percentage of the investment amount that is being withdrawn.
- **Income Rider, Death Benefit Rider, or Withdrawal Benefit Rider** - Some FIA contracts offer features and benefits that may carry additional fees and/or charges, such as an income rider, death benefit, a guaranteed minimum withdrawal benefit.

Fees and Expense Disclosure FIA Sample - Page 1 of 2
Fees and Expense Disclosure

➔

When multiple forms require a signature, the user must acknowledge each form before moving into the signing ceremony. This is done by selecting the checkbox beside the text "I have reviewed and agree with the terms expressed in this document" as shown in the image above.

1

DATA ENTRY

2

SIGNATURES

3

REVIEW

4

FINALIZE

Owner : Bubba Smith Signature

Before signing, you must review all pages of each of the 2 documents below.

Please click the buttons below to proceed.

Fees and Expense Disclosure FIA Sample


➔

1035 EXCHANGEROLLOVERTRANSFER eFORM

☐
I have reviewed and agree with the terms expressed within this document.

2

1035 EXCHANGEROLLOVERTRANSFER eFORM - Page 1 of 3
C000005189



1035 EXCHANGE / ROLLOVER / TRANSFER eFORM

Name of Receiving Company
Midland National Life Insurance Company

Business Address
5801 SW 6th Ave
Topeka KS 66636-1001

Mailing Address
5801 SW 6th Ave
Topeka KS 66636-1001

Overnight Address
5801 SW 6th Ave
Topeka KS 66636-1001

This form can be used to accomplish a **FULL** or a **PARTIAL** Exchange of policies pursuant to Internal Revenue Code (IRC) Section 1035. This form can also be used for **Transfers of Funds and Direct Rollovers**. Complete the requested information concerning the existing policy and contract, check the appropriate boxes, and date and sign this form. Refer to the application, and if applicable, prospectus and any state required forms for additional important disclosures and information. Check with both the receiving and surrendering company for form requirements specific to the transaction that is being initiated.

Complete one form for each surrendering company and contract. Please apply funds to:

New / Existing Contract Number: _____

Receiving Carrier DTCC #: 4758

(for Money Settlement)

Without this contract number, the funds will be applied to a new contract.
The receiving company may not accept the exchange / rollover / transfer if the funds do not meet its minimum premium requirements.

1. SURRENDERING COMPANY POLICY / ACCOUNT / CONTRACT INFORMATION
Surrendering Company Name (Complete one form for each surrendering company)

Surrendering Company Account / Policy / Contract Number
19500

Street Address Line 1

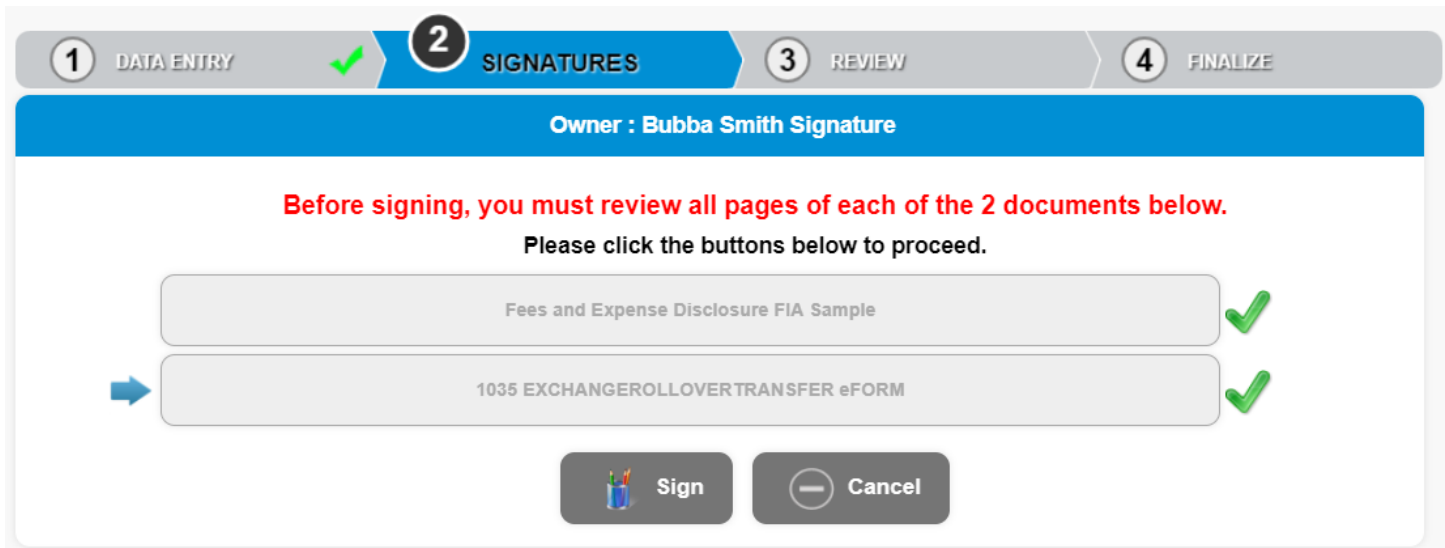
Address Line 2

When a form set has been reviewed and the signer agrees with the terms presented, they select the checkbox and a green check-mark appears to indicate that form has been reviewed and the signer is in agreement with what was presented. If more than one form requires acknowledgement, you see multiple forms listed as shown above. When the user selects the checkbox to indicate that they agree with the terms as presented in one form, the system automatically presents the next form to be reviewed without any additional action by the user as shown above.

Currently, after the final form is acknowledged the user is presented with a button labeled "Sign" and they must select the button in order to go to the next step as shown below in order to go the "Capture Electronic Signature" page. We want to eliminate the step of having to select the "Sign" button.

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1 DATA ENTRY 2 SIGNATURES 3 REVIEW 4 FINALIZE

Owner : Bubba Smith Signature

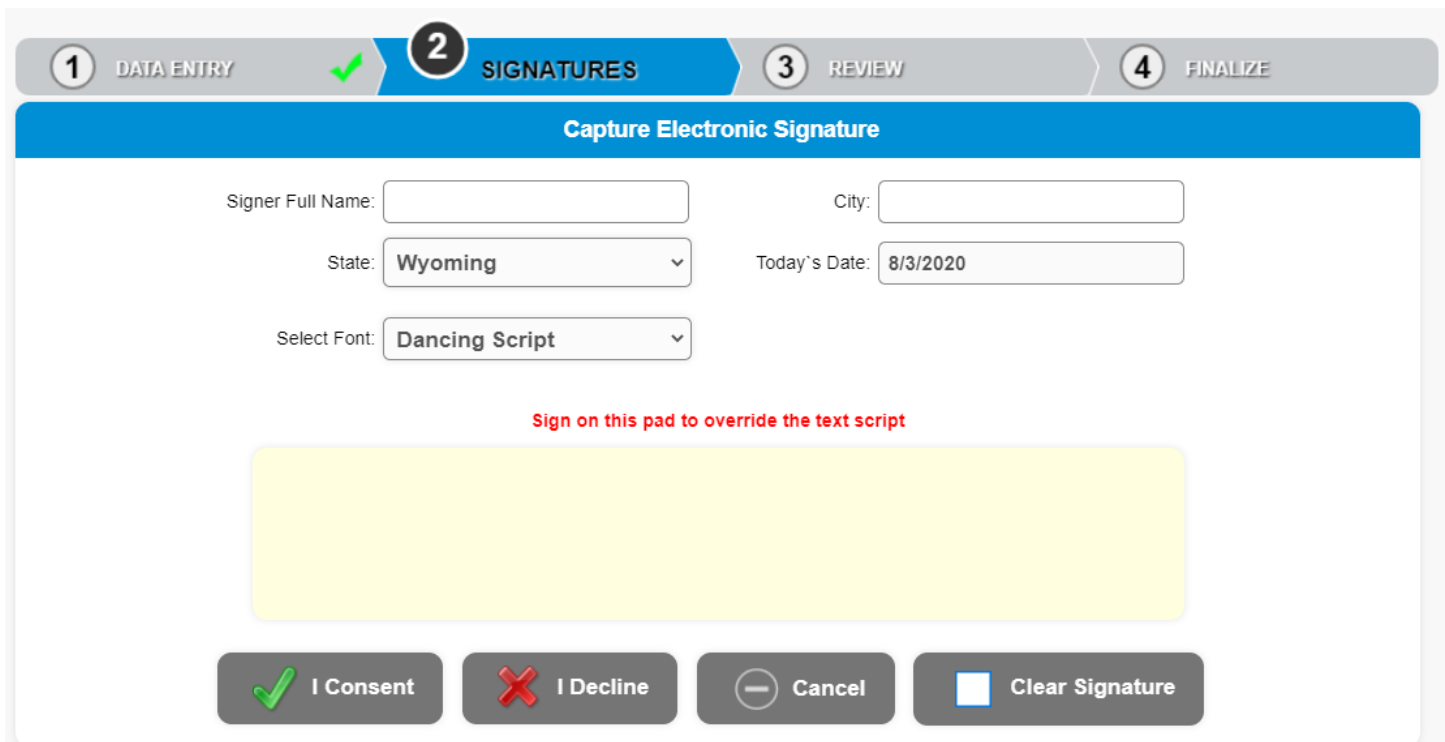
Before signing, you must review all pages of each of the 2 documents below.
Please click the buttons below to proceed.

Fees and Expense Disclosure FIA Sample ✓

1035 EXCHANGEROLLOVERTRANSFER eFORM ✓

Sign Cancel

The step of selecting the "Sign" button is unnecessary and provides no benefit.



1 DATA ENTRY 2 SIGNATURES 3 REVIEW 4 FINALIZE

Capture Electronic Signature

Signer Full Name: City:

State: Wyoming Today's Date: 8/3/2020

Select Font: Dancing Script

Sign on this pad to override the text script

I Consent I Decline Cancel Clear Signature

After selecting the checkbox agreeing to the terms as presented for the last form requiring review, the user should immediately be taken to the "Capture Electronic Signature" page above. This will be more

consistent with the process currently in place when navigating through multiple forms that require review.

1.1 UI Changes - Steps to Streamline Transition to Capturing Signatures (229662)

Change logic in FireLight UI to transition from acknowledgment of all forms in a document set to the "Capture Electronic Signature" page.

Forms can be acknowledged in any order, so the logic can't be driven by the checkbox of the last form listed but must be driven by the fact that there are no remaining forms to be acknowledged.

Eliminate stop that presents "Sign" and "Cancel" buttons prior to presentation of the "Capture Electronic Signature" page.

Acceptance Criteria

- On selection of the checkbox of the final form requiring acknowledgement, the user interface will transition immediately to the "Capture Electronic Signature" page.