



# E-Signature Guide

FireLight

The logo for firelight, featuring the word "firelight" in a lowercase, sans-serif font. The letter "t" is followed by a small orange hexagon icon.

firelight

## **E-SIGNATURE GUIDE**

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# FireLight E-Signature Process Overview

This document provides information about the end user process and technical process of FireLight® e-signature and digital signature.

**NOTE:** Within FireLight, most dates and times in the UI are displayed in the user's time zone (as configured in Preferences). Signatures are different. Signature timestamps on forms are shown in UTC. Signature dates and times elsewhere in the UI, including dates obtained from the Signature Date control, are converted to the time zone of the signer's state of residence.

## FireLight E-Signature User Process

After Data Entry, Signatures can be the next step in the application or activity process. This is where users decide whether to use electronic signatures and whether to use the optional Tele-Sign feature if Tele-sign is implemented for the organization (see [Tele-Sign](#)).

### Use or Decline E-Signature

1. When Data Entry has met the requirements, the user clicks **CONTINUE** on the requirements notification or clicks the **CONTINUE** button on the upper right to access Signatures.
2. After the user chooses to move forward with signatures in FireLight, the user chooses whether to use the e-signature process by clicking a button on the Electronic Signatures page.
  - Clicking **Use E-Signature** collects all signatures in the application or activity electronically.
  - Clicking **Decline E-Signature** collects all signatures manually by wet signing paper copies.

**NOTE:** This single consent covers all signers within the application package, meaning all e-sign or all wet sign. FireLight does not allow a combination of the two methods.

FireLight®

Back to Application

1 DATA ENTRY 2 SIGNATURES 3 REVIEW 4 FINALIZE

### Electronic Signatures

This application will be locked upon making these choices. No changes can be made after signing.

Use E-Signature

Decline E-Signature

If you choose to use E-Signature, all signatures in this application will be collected electronically. Please read the Federal Regulations and Definitions. Please make sure all parties are equipped with these system requirements:

- Internet Access
- Minimum Screen Resolution 1024 x 768
- Web browser: Internet Explorer 8+, Firefox (current version), Safari (current version), Google Chrome (current version), Chrome and Safari mobile browsers.
- 128MB of RAM; Cookies and Javascript Enabled.

If you choose to decline E-Signature, all signatures in this application will be collected manually. Your application will be completed in our system. You may print the application PDF files and deliver to your client via postal or other means. Please note that delivery of the information electronically will result in a superior customer experience.

## Use E-Signature

The user clicks **Use E-Signature** to proceed to the **List of Require Signers** and start the e-signature process.

## Activity Locking

Upon entering the e-signature process with the first user, the activity is locked from further editing and stays this way. At any time, the Agent user can unlock the activity package, which voids all captured e-signatures and requires all e-signatures to be re-captured again.

## Decline E-Signature

The Electronic Signatures Declined page appears if the user clicks **Decline E-Signature** on the previous Electronic Signatures page. Clicking **OK** returns to the application.

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1 DATA ENTRY 2 SIGNATURES 3 FINALIZE

### Electronic Signatures Declined

You have declined to use E-Signature. All signatures for this application must be collected manually.

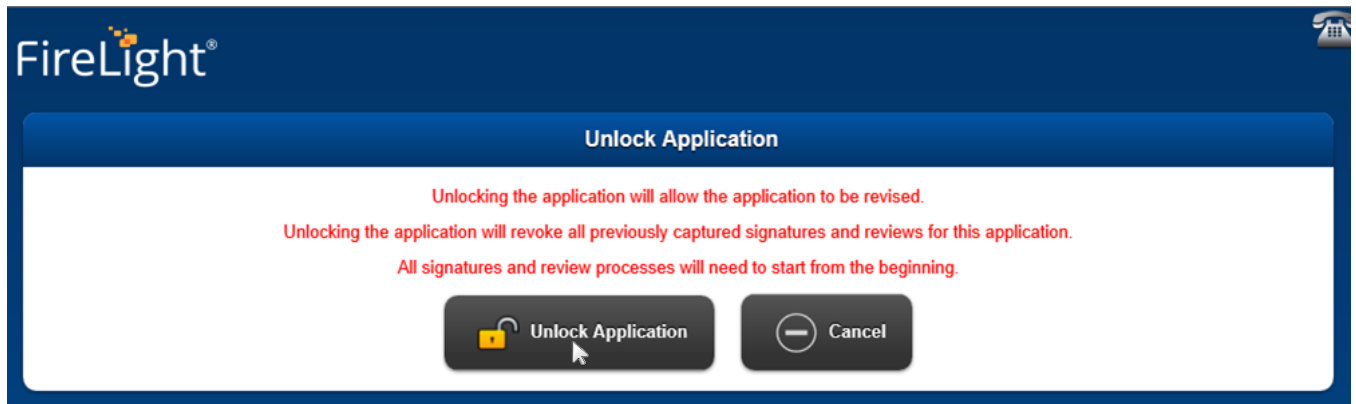
To upload wet signed documents, click on 'Other Actions' and select 'Documents'.

To revise your decision, click on 'Other Actions' and select 'Unlock Application'.

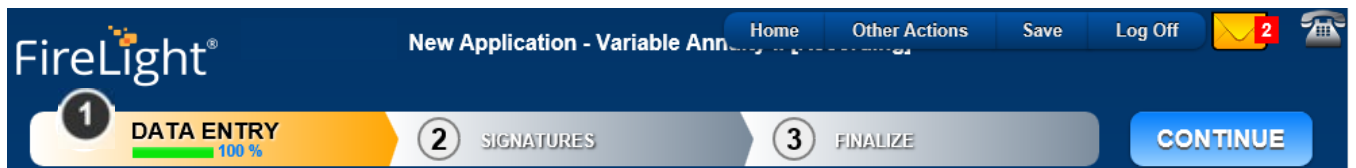
OK

After declining e-signatures, the user can revise their decision and go back to using e-signatures.

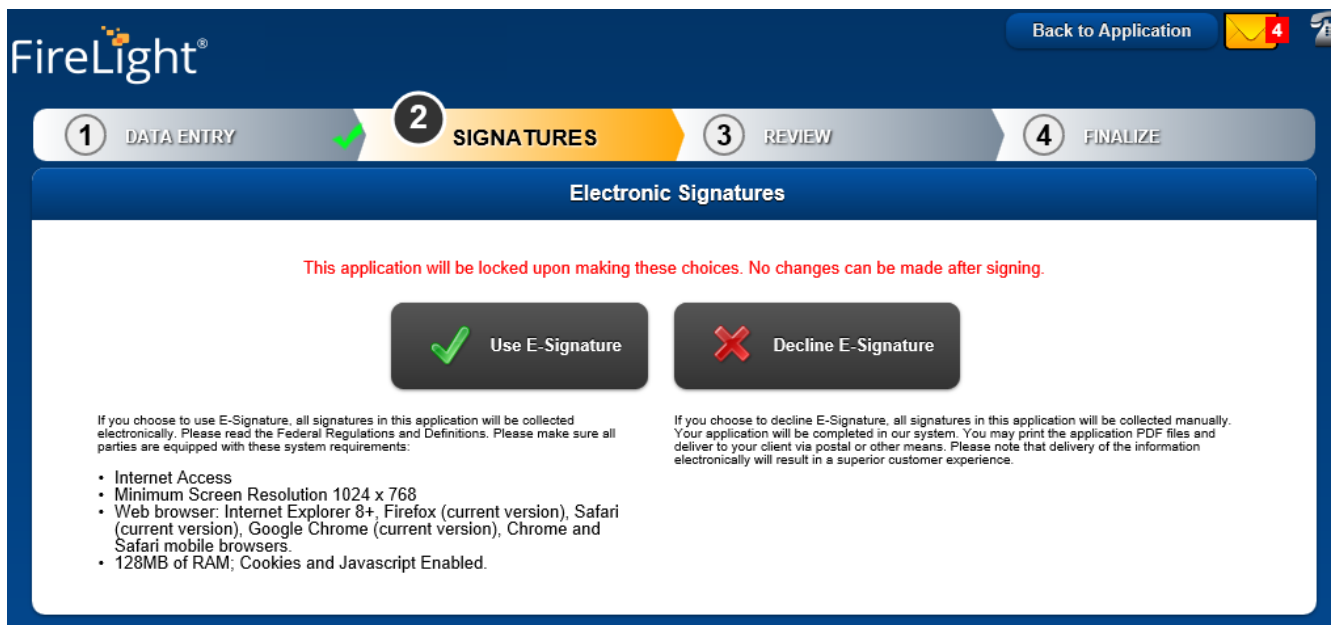
1. After clicking **OK**, the user clicks the **Other Actions** menu and then clicks **Unlock Application**.
2. On the Unlock Application page, the user clicks the **Unlock Application** button to return to the activity.



3. On the right of the activity page, the user clicks **CONTINUE** to go to the Electronic Signatures page.



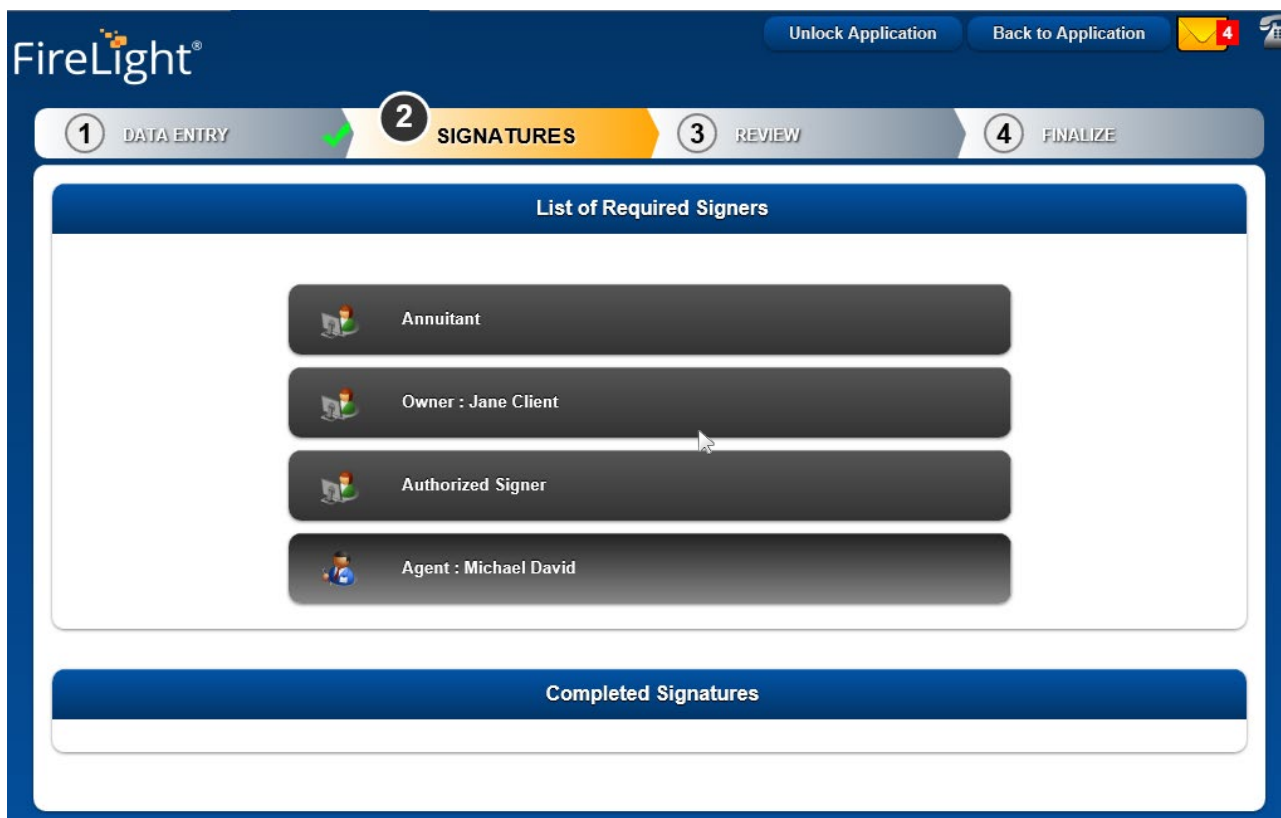
The user clicks the **Use E-Signature** button.



## List of Required Signers and Completed Signatures

The following page appears when a user clicks **Use E-Signature** on the Electronic Signatures page. The List of Required Signers displays all entities' signatures that are required across all forms within the order.

1. The user clicks the applicable signer type in the list (**Annuitant, Owner, Authorized Signer, Agent, Insured, Beneficiary**, etc.) In the following example, the signing agent is the end user of the application. The user clicks one of the Client signer buttons to begin the signing process.



The screenshot displays the FireLight application interface during the 'SIGNATURES' step. The progress bar at the top indicates the current step is 2 of 4. The 'List of Required Signers' section shows four signer types: Annuitant, Owner : Jane Client, Authorized Signer, and Agent : Michael David. The 'Completed Signatures' section is empty.

**OPTIONAL:** If the organization enabled the requirement for the agent to sign first in FireLight Admin, FireLight disables client signer buttons until after the agent signs. If the organization requires the agent to sign last, FireLight disables the Agent button until after all clients sign as shown below.

List of Required Signers

Owner

Authorized Depositor

Agent

**OPTIONAL:** If the signer is more than one signer type and the organization enabled the multi-signer type feature in FireLight Admin, a user who represents more than one signer type can sign the documents in a single signing ceremony. In the following example, the signer is the Annuitant, Owner and Authorized Signer of the contract. The signer clicks the **Annuitant**, **Owner** and **Authorized Signer** buttons and then clicks the **Proceed** button to begin a single signing ceremony for the selected signer types.

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Unlock Application

Back to Application

5

1 DATA ENTRY

2 SIGNATURES

3 REVIEW

4 FINALIZE

List of Required Signers

Annuitant

Owner : Jane Client

Authorized Signer

Agent : Michael David

If the applicant represents more than one signer type, select each signer type that is applicable and click the "Proceed" button.

Proceed

Completed Signatures



2. On the Client Signature Choice page, the user chooses a method to obtain the Client's signature.
  - If the Client is with the agent, the agent clicks **Sign Now**. If only one signer is selected, the signer type and name appear on the Client Signature Choice page.
  - If the Client is not present and would prefer to sign using a secure website, the agent clicks **Send Email Request**.

The screenshot shows the FireLight application interface. At the top, there's a dark blue header with the FireLight logo on the left and a 'Back to Application' button on the right. Below the header is a progress bar with four steps: 1 DATA ENTRY, 2 SIGNATURES (highlighted in orange), 3 REVIEW, and 4 FINALIZE. Below the progress bar is a blue banner that reads 'Client Signature Choice for Owner : Jane Client'. Underneath the banner is a white box containing the text 'Please indicate below the method you would like to use to obtain the client signature.' At the bottom of this box are two buttons: 'Sign Now' with a person icon and 'Send Email Request' with an email icon.

## Sign Now

### Agent and Client Identification Verification

The user clicks **Sign Now** on the **Client Signature Choice** page. The Agent and Client Identification Verification page appears and displays the in-person ID verification process along with client data that can be validated against the order as another line of ID verification. The user fills in any missing information and clicks the **Verified** button to proceed with signing. Optionally, the user can click **Cancel** to return to the Signatures page without the Client signature. Optionally, the user can click **Back to Application** on the upper right to return to the application without capturing signatures.

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Back to Application

1 DATA ENTRY 2 SIGNATURES 3 REVIEW 4 FINALIZE

Agent Identification Verification

Agent ID: b08677b7-ae20-46d2-b142-4bc

Owner : Jane Client : Client Identification Verification

Form of Identification: Drivers License

ID Issue Jurisdiction: Colorado

ID Number:

Name: Jane Client

Last 4 Digits of SSN/Government ID:

Birth Date:

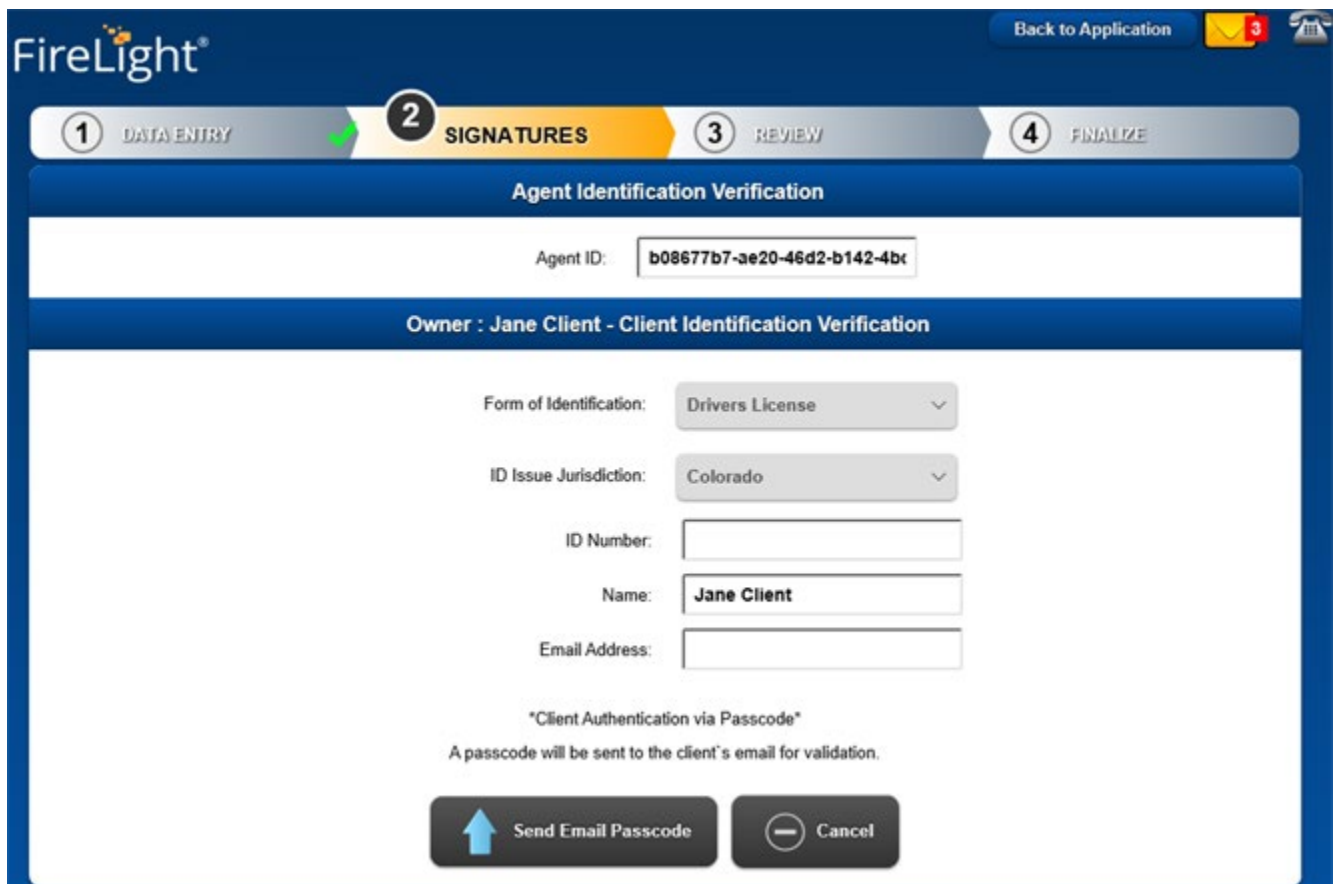
Email Address:

Verified Cancel

## Optional Passcode Only Validation

**NOTE:** Using the Passcode Only Validation setting in FireLight Admin without adding SMS Text Authentication or LexisNexis Client Identification Verification for multi-factor authentication can weaken the link from a security perspective. The URL link to access completed documents is sent to the email address entered by the agent/advisor, followed by an additional email containing the passcode. If the email address is incorrectly entered (but is a valid email) there is a potential security risk involved with this process. All users should ensure emails are properly entered and/or add a multi-factor authentication. If the organization feels there is an enhanced security risk, please do not use this setting.

1. If the organization uses Passcode Only Validation, the Last 4 Digits of SSN/Government ID and Birth Date field entries are not included in the Client Identification Verification. A \*Client Authentication via Passcode\* message appears above the option to Send Email Passcode. The user enters client information and clicks the **Send Email Passcode** button,



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Back to Application

1 DATA ENTRY 2 SIGNATURES 3 REVIEW 4 FINALIZE

Agent Identification Verification

Agent ID: b08677b7-ae20-46d2-b142-4bc

Owner : Jane Client - Client Identification Verification

Form of Identification: Drivers License

ID Issue Jurisdiction: Colorado

ID Number:

Name: Jane Client

Email Address:

\*Client Authentication via Passcode\*

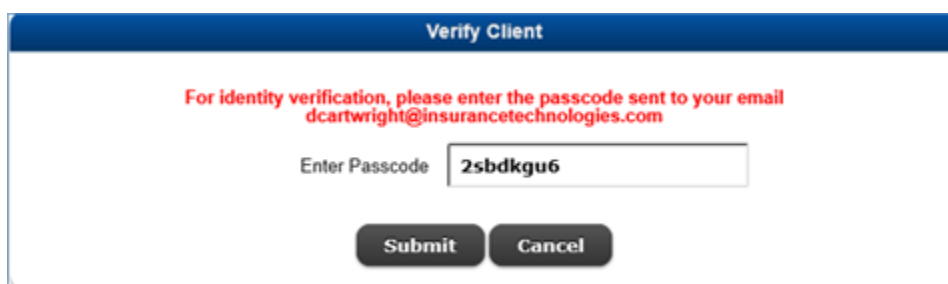
A passcode will be sent to the client's email for validation.

Send Email Passcode Cancel

- The client receives an email similar to the following.

The Passcode For the Recent Request is 2sbdkgu6 for |APPLICATION\_NAME|, |APPLICATION\_ID|, Tuesday, February 16, 2021, |PRODUCT\_NAME|, |PRODUCT\_TYPE|, |COMPANY\_NAME|.

- The user enters the Passcode from the email into the Verify Client dialog and clicks the **Submit** button.



Verify Client

For identity verification, please enter the passcode sent to your email  
dcartwright@insurancetechnologies.com

Enter Passcode 2sbdkgu6

Submit Cancel

- The user clicks **Verified** to proceed with the normal Sign Now workflow.

The screenshot displays the 'SIGNATURES' step of a four-step process (1. DATA ENTRY, 2. SIGNATURES, 3. REVIEW, 4. FINALIZE). The 'Agent Identification Verification' section shows an 'Agent ID' of 'b08677b7-ae20-46d2-b142-4b...'. The 'Owner : Jane Client - Client Identification Verification' section contains the following fields:

- Form of Identification: Drivers License (dropdown)
- ID Issue Jurisdiction: Colorado (dropdown)
- ID Number: CO123
- Name: Jane Client
- Email Address: jclient@noemail.com

Below these fields, a note states: '\*Client Authentication via Passcode\*' and 'A passcode will be sent to the client's email for validation.' At the bottom, there are two buttons: 'Verified' (with a green checkmark) and 'Cancel' (with a minus sign).

## Optional SMS Text Authentication

1. On the Client Identification Verification page, FireLight prefills the Mobile Number field with the mobile number provided in the SSO or by data entry. The user fills in client identity information and clicks the **Send SMS Text** button.

**NOTE:** If the organization enabled the Validate Identity Verification setting in FireLight Admin, the Last 4 Digits of the SSN/Government ID number, Birth Date, and Mobile Number are blank and need to be filled in during signer verification. The entered values must match values entered in the application.

1 DATA ENTRY

2 SIGNATURES

3 REVIEW

4 FINALIZE

Agent Identification Verification

Agent ID: b08677b7-ae20-46d2-b142-4bd

Owner : Jane Client - Client Identification Verification

Form of Identification: Drivers License

ID Issue Jurisdiction: Colorado

ID Number:

Name: Jane Client

Last 4 Digits of SSN/Government ID:

Birth Date: 12/23/1976

Email Address:

Mobile Number: (719) 000-0000

A SMS Text will be sent to the client's phone for validation.

Send SMS Text

Cancel

**NOTE:** If the organization uses Passcode Only Validation, SMS Text will be the method of authentication in lieu of the passcode email. The user enters the information including the Mobile Number and clicks **Send SMS Text**.

1 DATA ENTRY 2 SIGNATURES 3 REVIEW 4 FINALIZE

Agent Identification Verification

Agent ID: b08677b7-ae20-46d2-b142-4br

Owner : Jane Client - Client Identification Verification

Form of Identification: Drivers License

ID Issue Jurisdiction: Colorado

ID Number: CO123

Name: Jane Client

Email Address:

Mobile Number:

A SMS Text will be sent to the client's phone for validation.

Send SMS Text Cancel

- The user enters the Passcode sent to the client's mobile number in the dialog box and clicks the **Submit** button.

Owner : Jane Client - Client Identification Verification

Form of Identification: Drivers License

ID Issue Jurisdiction: Colorado

ID Number: CO123456

Verify Client

For identity verification, please enter the passcode sent to your mobile phone 719-000-0000

Enter Passcode bN4i8dPZ

Submit Cancel

A SMS Text will be sent to the client's phone for validation.

- FireLight verifies the mobile number and replaces the Send SMS Text button with a Verified button. The user clicks the **Verified** button to proceed with the normal Sign Now workflow.

1 DATA ENTRY 2 SIGNATURES 3 REVIEW 4 FINALIZE

Agent Identification Verification

Agent ID: b08677b7-ae20-46d2-b142-4b

Owner : Jane Client - Client Identification Verification

Form of Identification: Drivers License

ID Issue Jurisdiction: Colorado

ID Number: CO123

Name: Jane Client

Email Address: jclient@nomail.com

Mobile Number: 7196600001

A SMS Text will be sent to the client's phone for validation.

Verified Cancel

## Optional LexisNexis Client Identification Verification

FireLight incorporates the LexisNexis Instant ID and Instant Authentication services into the client verification/authentication process during the signing process for both Sign Now and Sign Later (external signing). FireLight supports the LexisNexis Instant ID process, sending the client's name, address, date of birth, and SSN for validation. FireLight includes the application ID and DTI number in the message to use as the customer reference values within the LexisNexis system.

In the Sign Now process, the initial call to LexisNexis occurs at the time of client verification after the agent submits the verification screen for the selected signer. In the Sign Later process, FireLight initiates the web service call to LexisNexis after the SSN/DOB or passcode validation occurs.

If the organization added the LexisNexis client identification and validation integration with FireLight, an additional LexisNexis **Client Authentication** page appears. The signer selects an answer for each multiple-choice question and clicks the **Submit** button. Based on the responses to the initial questionnaire, LexisNexis may return a bonus question. The signer selects an answer for the multiple-choice bonus question and clicks the **Submit** button.

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Back to Application

Client Authentication

Please answer the following question(s) to authenticate your identity.

Which of the following PROPERTIES have you PREVIOUSLY or CURRENTLY owned?

☐ 4558 DENBY PKWY NE

☐ 14 LAY DAM CIR

☐ 4229 GOOSE POND CTR

☐ NONE OF THE ABOVE

Which of the following CITIES has a current or former association to you?

☐ HUNTINGTON BEACH

☐ MODESTO

☐ SAN JOSE

☐ NONE OF THE ABOVE

Which of the following is/was your PHONE NUMBER?

☐ 243-8111

☐ 957-3591

☐ 525-8790

☐ NONE OF THE ABOVE

Submit

Cancel

## Client Document Review and Consent

1. The client signer clicks a document button to open and review all pages in the document.

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View Application PDF

Contact Agent

Log Off

Owner Signature

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

Please click the buttons below to proceed.

→

VA Two Application



VA Two Application 2

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



- The Signature page displays the first form within the order's package of forms that requires the Client's signature.

The screenshot shows a web interface for document review. At the top, a progress bar has four steps: 1 DATA ENTRY, 2 SIGNATURES (highlighted in orange), 3 REVIEW, and 4 FINALIZE. Below the progress bar, it says "Owner : Jane Client". A red warning message states: "Before signing, you must review all pages of each of the 1 documents below. Please click the buttons below to proceed." Below this, there are two dark grey buttons labeled "VA Two Application" and "VA Two Application 2". A blue arrow points to the first button. At the bottom of this section, there is a checkbox labeled "I have reviewed and agree with the terms expressed within this document." Below this is a section titled "VARIABLE ANNUITY APPLICATION" with a sub-header "Peak Life Insurance". It has four tabs: CONTRACT (highlighted), PARTICIPANTS, INVESTMENT ALLOCATIONS, and SIGNATURES. Under the CONTRACT tab, there is a "PLAN TYPE" section with checkboxes for IRA, SEP IRA\*, ROTH IRA\*, and SIMPLE IRA\*. To the right, there are checkboxes for NONQUALIFIED (checked with an 'X'), 403(b) TSA, 457 DEFERRED COMPENSATION, and 457(f). At the bottom, there are two input fields for "INITIAL PURCHASE PAYMENT \$", with the second field containing the value "\$250,000.00". A large blue double arrow points to the right.

- The client reviews all of the pages in the document by clicking the forward  and back  buttons (forms only) or the **Next** and **Previous** buttons (wizards and forms combined) to move to the next and previous pages in the document.
- The client selects the check box for **I have reviewed and agree with the terms expressed within this document** to indicate their consent to the document.
- The client repeats the review and consent process for each document.

**NOTE:** If a form requires capture of signer initials, the signer type (e.g., "Owner") and "Initial" appear in the page title. An "Initials are required in this document set" message appears below the document name.

The signer reviews all of the documents in the document set and clicks in the initials text box with the green border. The **Please enter your initials** dialog box opens.

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Back to Application

1 DATA ENTRY 2 SIGNATURES 3 REVIEW 4 FINALIZE

Owner : Jane Client Initial

**Before signing, you must review all pages of each of the 1 documents below.**  
Please click the buttons below to proceed.

➔ VA Two Application

Initials are required in this document set.

VA Two Application - Page 4 of 4

VARIABLE ANNUITY APPLICATION Peak Life Insurance

CONTRACT PARTICIPANTS INVESTMENT ALLOCATIONS SIGNATURES

REPLACEMENTS

Does the applicant have any existing life insurance policies or annuity contracts?  
Is this annuity being purchased to replace any existing life insurance or annuity policy?

Yes\* No  
Yes\* No

Replacement includes any lapse, loan, surrender, withdrawal, reduction in or redirection of payments on an annuity or life insurance contract in connection with this annuity application.

XX

\*Additional disclosure and replacement forms are required and must be attached.

The signer clicks in the text box on the **Please enter your initials** dialog box and enters his or her initials.

- Clicking **OK** continues the signing process.
- Clicking **Cancel** returns the signer to the document.

Please enter your initials

By signing your initials, you declare that you have read each question/section, understood and agreed with the statement.

JC

OK Cancel

**NOTE:** Signer's initials are entered in this dialog box only once for all documents in the Initials document set for that signer type. The client simply clicks the initials check box on all succeeding forms.

## Client Signature Capture

1. When the Client reviews and approves all documents, the Capture Electronic Signatures page opens. The Client enters their information. If the organization enabled script fonts, the Client can select a script font in the **Select Font** list. If the organization did not enable script fonts, FireLight uses the standard block font.

To override the text script, the Client can sign on the pad.

The Client clicks one of the following:

- **I Consent** to authorize the signature.
- **I Decline** to decline the signature.
- **Clear Signature** to clear the signature and use the text script.



### (Optional) Re-Sign Completed Signatures

If the Client would like to review and re-sign the application, the agent does the following:

- a. In the **Completed Signatures** list, the agent clicks the **Re-Sign** link next to the applicable signature type (Owner, Annuitant, Authorized Signer, Insured, etc.).

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Unlock Application Back to Application

1 DATA ENTRY 2 SIGNATURES 3 REVIEW 4 FINALIZE

List of Required Signers

Agent : Michael David

Completed Signatures

Authorized Signer :	Jane Client	7/25/2019	Colorado	<a href="#">Re-Sign</a>
Owner :	Jane Client	7/25/2019	Colorado	<a href="#">Re-Sign</a>
Annuitant :	Jane Client	7/25/2019	Colorado	<a href="#">Re-Sign</a>

- b. The user clicks **OK** on the Re-Sign Signature verification dialog box.
2. The user clicks a required signer in the **List of Required Signers** to continue the electronic signature process. The remaining required signers electronically sign the application package using the same process as the first signer.
3. A notification appears when the required signatures are completed. The user clicks the **CONTINUE** button on the upper right to go to Review (if the PreSubmit Review is enabled for the organization) or to go to Finalize. This is a fully configurable message by organization.

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Jane Client - Variable Annuity II

Home Other Actions Log Off

1 DATA ENTRY 2 SIGNATURES 3 REVIEW 4 FINALIZE

CONTINUE

OPEN Page 1

Finished 2 of 4 Steps. Please continue.

VARI Insurance

4. The user goes to the Agent Signature if the agent has not yet signed.

## Agent Signature Capture

1. In the List of Required Signers, the agent clicks the **Agent** button to begin the agent signature process.

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Unlock Application Back to Application

1 DATA ENTRY 2 SIGNATURES 3 REVIEW 4 FINALIZE

List of Required Signers

Agent : Michael David

Completed Signatures

Authorized Signer :	Jane Client	7/25/2019	Colorado	<a href="#">Re-Sign</a>
Owner :	Jane Client	7/25/2019	Colorado	<a href="#">Re-Sign</a>
Annuitant :	Jane Client	7/25/2019	Colorado	<a href="#">Re-Sign</a>

2. If initials are required in a document, an “Initials are required in this document set” message appears.

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Back to Application

1 DATA ENTRY 2 SIGNATURES 3 REVIEW 4 FINALIZE

Agent : Michael David Initial

Before signing, you must review all pages of each of the 1 documents below.  
Please click the buttons below to proceed.

➡ 1168AgentsReport2017

Initials are required in this document set.

The agent goes to the document page and clicks in the initials text box with the green border.



**AGENT'S REPORT**

**AGENT'S REPORT**

Does the applicant have any existing life insurance policies or annuity contracts? ☐ Yes ☐ No

Is this annuity being purchased to replace any existing life insurance or annuity policy(ies)? ☐ Yes ☐ No

If "Yes" to either, applicable disclosure and replacement forms must be attached.

☐ ☒ XX

In the dialog box, the agent enters their initials and clicks **OK**.

**Please enter your initials**



By signing your initials, you declare that you have read each question/section, understood and agreed with the statement.

MD

**OK** **Cancel**

**NOTE:** Signer's initials are entered in this dialog box only once for all documents in the document set for that signer type. The agent simply clicks the initials check box on all succeeding forms.

- The agent clicks a document button and reviews all pages for that document.


**FireLight®** [Back to Application](#)  

**1 DATA ENTRY** **2 SIGNATURES** **3 REVIEW** **4 FINALIZE**

**Agent : Michael David Signature**

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

**Please click the buttons below to proceed.**

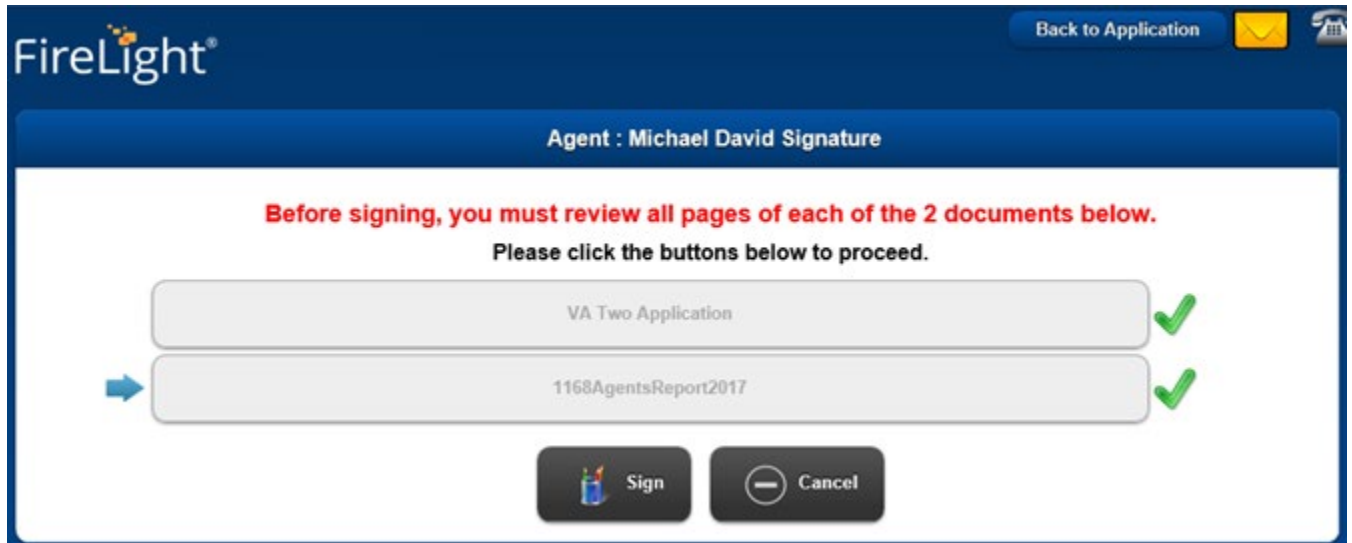
 **VA Two Application**

**1168AgentsReport2017**

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

- When finished reviewing the document, the agent selects the check box for **I have reviewed and agree with the terms expressed within this document**. The agent repeats the review and consent process for each document until all documents are reviewed and approved.

5. Agent clicks **Sign** to sign the documents.



The screenshot shows the FireLight interface for Agent Michael David Signature. At the top right, there is a 'Back to Application' button and an envelope icon. The main heading is 'Agent : Michael David Signature'. Below this, a red message states: 'Before signing, you must review all pages of each of the 2 documents below. Please click the buttons below to proceed.' Two document entries are listed: 'VA Two Application' and '1168AgentsReport2017'. Each entry has a green checkmark to its right. A blue arrow points to the '1168AgentsReport2017' entry. At the bottom, there are two buttons: 'Sign' (with a signature icon) and 'Cancel' (with a minus icon).

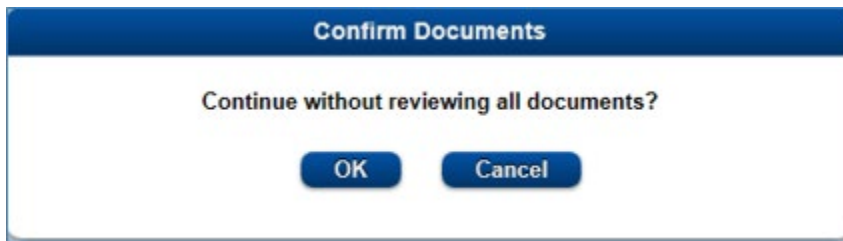
6. **OPTIONAL for Agents only:** If the organization allows Agents to sign without reviewing all of the documents, the agent can select the **Confirm all documents without reviewing individually check box** and proceed to signature capture.



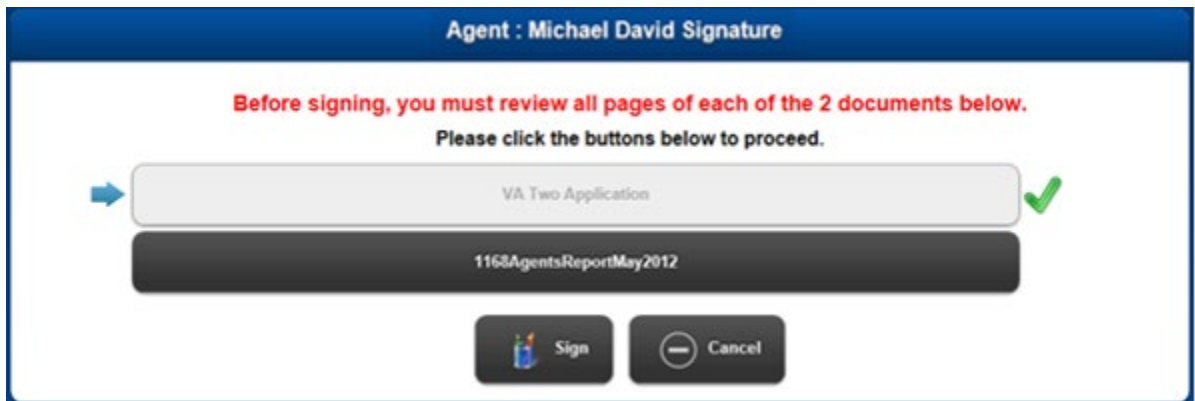
The screenshot shows the FireLight interface for Agent Michael David Signature. At the top right, there is a 'Back to Application' button and an envelope icon. The main heading is 'Agent : Michael David Signature'. Below this, a red message states: 'Before signing, you must review all pages of each of the 2 documents below. Please click the buttons below to proceed.' Two document entries are listed: 'VA Two Application' and '1168AgentsReportMay2012'. Each entry has a green checkmark to its right. A blue arrow points to the 'VA Two Application' entry. At the bottom, there are two checkboxes: 'I have reviewed and agree with the terms expressed within this document.' and 'Confirm all documents without reviewing individually.' The second checkbox is selected.

The agent does the following to sign the document without first reviewing all of the document pages.

- Agent selects the **Confirm all documents without reviewing individually** check box.
- Agent clicks **OK** on the **Confirm Documents** dialog box.



c. Agent clicks **Sign**.



7. On the **Agent On-Site Electronic Signature** page, agent enters their Agent information. FireLight inserts **Agent Full Name** into the signature pad. If available, agent selects a font for their signature in the **Select Font** list. To override the text script, agent clicks in the signature block and simply signs on the pad. To clear the signature and use the text script, agent clicks **Clear Signature**.





The image shows a screenshot of the FireLight software interface for the 'Agent On-Site Signature' step. At the top, a progress bar indicates four steps: 1 DATA ENTRY, 2 SIGNATURES (highlighted in orange), 3 REVIEW, and 4 FINALIZE. Below the progress bar, the title 'Agent On-Site Signature' is centered. The form contains several input fields: 'Agent Full Name' with the value 'Michael David', 'Agent ID' with the value 'b08677b7-ae20-46d2-b142-4bc', 'City' with 'Colorado Springs', 'State' with a dropdown menu showing 'Colorado', and 'Today's Date' with '9/6/2018'. There is also a 'Select Font' dropdown menu showing 'The Girl Next Door'. Below these fields, a red instruction reads 'Sign on this pad to override the text script'. A large yellow rectangular area displays the handwritten signature 'Michael David'. At the bottom, there are four buttons: 'I Consent' (with a green checkmark icon), 'I Decline' (with a red X icon), 'Cancel' (with a minus icon), and 'Clear Signature' (with a blue square icon).

Agent clicks one of the following buttons:

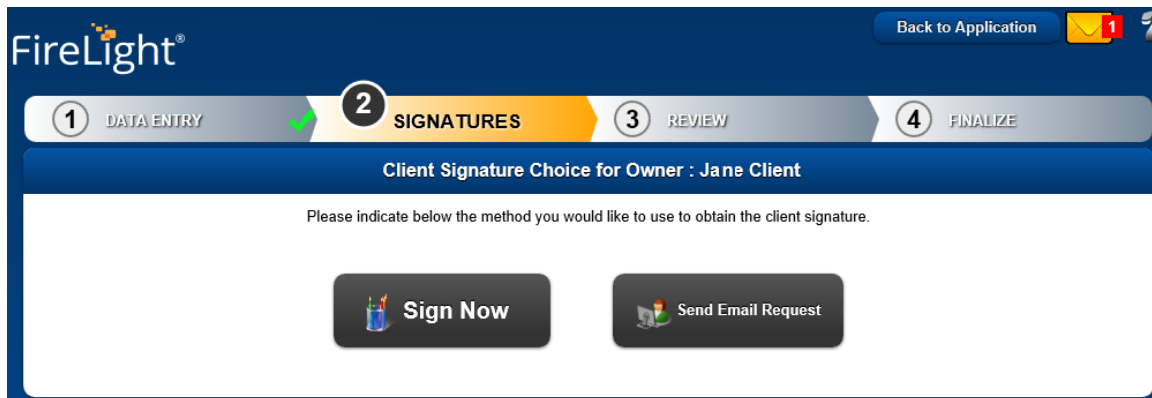
- **I Consent** to authorize the signature and complete the signing process.
- **I Decline** to decline the signature.
- **Cancel** to cancel the signature process and return to the List of Required Signers page.
- **Clear Signature** to clear the signature.

## Send Email Request

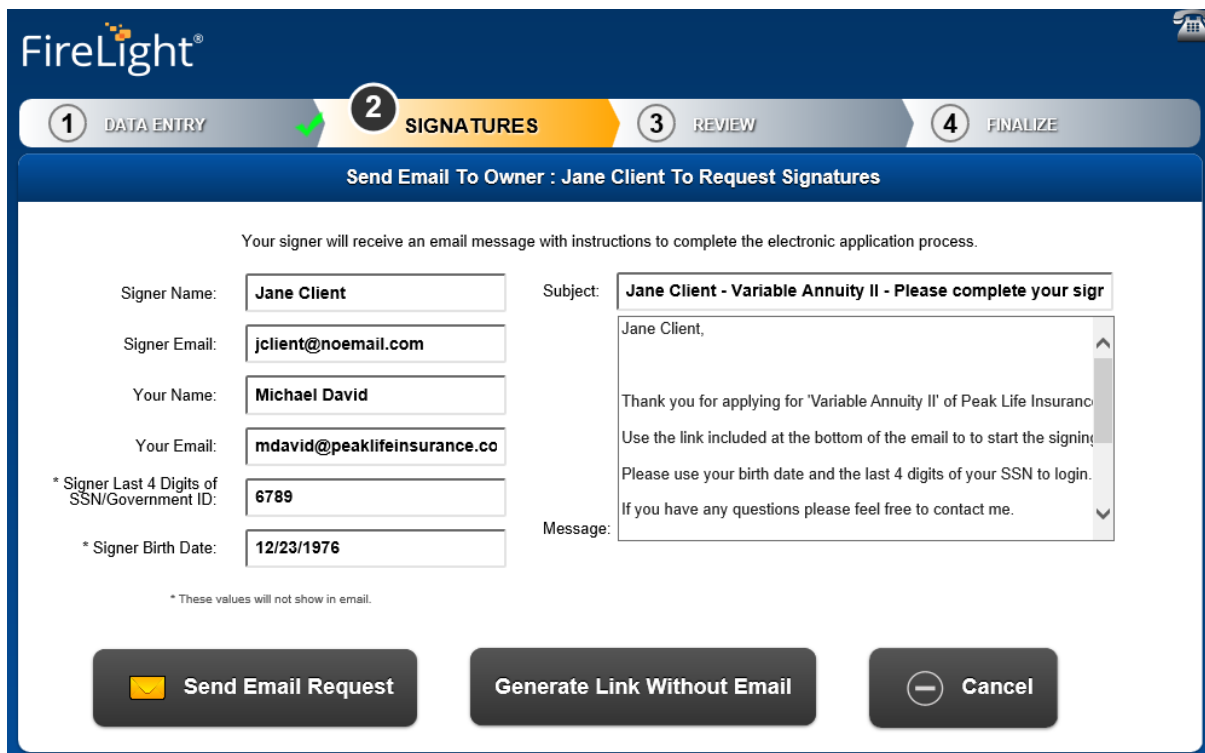
**NOTE:** The email request is valid for the number of days set in the **Requests Timeout** option in FireLight Admin on the Organizations page, Activity tab.

### Client Signer Validation and Log In to FireLight

1. The agent user clicks the **Send Email Request** button on the Client Signature Choice page.



The following **Send Email to Client to Request Signatures** page appears and displays the email template for e-signature, which FireLight uses along with additional ID verification information to generate the email. The agent can send an email request or provide a URL link to the client via phone or text.



- The user clicks **Send Email Request** to send the email signature request to the client via email. FireLight uses the agent's email address as the "from" email address and the client's email address as the "to" email address. Sample email template text appears below in the right panel.

**NOTE:** If the organization uses Passcode Only Validation, the user enters the Signer Name, Signer Email, Your Name and Your Email, and clicks **Send Email Request**. A \*Client Authentication via Passcode\* message displays below the client section.

The screenshot shows the 'SIGNATURES' step of a four-step process (1. DATA ENTRY, 2. SIGNATURES, 3. REVIEW, 4. FINALIZE). The form is titled 'Send Email To Owner : Jane Client To Request Signatures'. It contains the following fields and text:

- Signer Name: Jane Client
- Signer Email: JaneClient@noemail.com
- Your Name: Michael David
- Your Email: @insurancetechnologies.com
- Subject: JC Application - iSured Term - Please complete your signat
- Message: Dear [CLIENT\_NAME],  
Thank you for applying for 'iSured Term' of Peak Life Insurance.  
Use the link included at the bottom of the email to to start the signing process. You will be asked to acknowledge your acceptance of the disclosure terms and consents. The instruction for completing your 'Electronic Signature' will be provided as well.  
Please use your birth date and the last 4 digits of your SSN to
- \*Client Authentication via Passcode\*

At the bottom, there are three buttons: 'Send Email Request' (with an envelope icon), 'Generate Link Without Email', and 'Cancel' (with a minus icon).

After sending the email request to the client, FireLight assigns an access Passcode to provide separately to the client for extra security when logging on to the system. The agent can provide the Passcode to the client via phone or text. If the Allow PassCode Email group setting is enabled in FireLight Admin, the system automatically sends the Passcode to the client in a separate email.

- The user clicks **Back to Signers** to close the signature request.

1 DATA ENTRY

2 SIGNATURES

3 REVIEW

4 FINALIZE

### Send Email To Owner : Jane Client To Request Signatures

If you use "Send Email Request", your signer will receive an email message with instructions to complete the electronic application process.

Signer Name:	Jane Client	Subject:	Jane Client - Variable Annuity II - Please complete your sigr
Signer Email:	jclient@noemail.com	Message:	Dear [CLIENT_NAME],
Your Name:	Michael David		
Your Email:	mdavid@peaklifeinsurance.cc		
* Signer Last 4 Digits of SSN/Government ID:	6789		Thank you for applying for "Variable Annuity II" of Peak Life Insurance.
* Signer Birth Date:	12/23/1976		

\* These values will not show in email.

Message sent to dcartwright@insurancetechnologies.com at 3/10/2021 12:08:54 PM.

Recipient(s) can also use this link:  
<https://firelight.insurancetechnologies.com/BrW>

Back To Signers

- FireLight sends the client request via email. The Client is instructed to click a URL link, enter the last four digits of their SSN/Government ID and Birth Date or a Passcode to access and complete the e-signature process for the application. The URL link is valid for a set amount of time determined by the carrier.

Dear Jane Client,

Thank you for applying for 'Variable Annuity Four' of Peak Life Insurance.

Use the link included at the bottom of the email to to start the signing process. You will be asked to acknowledge your acceptance of the disclosure terms and consents. The instruction for completing your 'Electronic Signature' will be provided as well.

Please use your birth date and the last 4 digits of your SSN to login.

If you have any questions please feel free to contact me.

Sincerely,

Michael David

To sign your application, click on [\[https://FireLightURL\]](https://FireLightURL), enter the last 4 digits of your SSN, and your birth date. If a new window does not automatically appear, you may have to copy the link and paste it into the address bar of new browser window.

5. The Client clicks the URL on the email and enters the Passcode from the Passcode Email or Agent, or enters the Last Four Digits of SSN/Government ID and Birth Date, and clicks **Enter** to go to electronic Signatures in FireLight. A message appears if the Client enters invalid or expired login SSN/Government ID, Birth Date, or Passcode.

The screenshot shows a login interface with a blue header bar containing the word "Welcome". Below the header, there are two main sections separated by a horizontal line. The top section is for login using "Last 4 Digits of SSN/Government ID" and "Birth Date (MM/DD/YYYY)". Each label is followed by a text input field. Below these fields is a dark grey button with the text "Enter". The bottom section is for login using a "Passcode". It is preceded by the word "OR" in bold. Below the "OR" is a "Passcode:" label followed by a text input field. Below this field is another dark grey button with the text "Enter".

If the organization uses Passcode Only Validation, the client enters the Passcode from the Passcode Email or provided by the agent.

The screenshot shows a 'Welcome' screen with a blue header. Below the header, there is a 'Passcode:' label followed by a text input field containing 'jb3bvmp'. Below the input field are two buttons: 'Enter' and 'Resend Passcode'. At the bottom, there is a message: 'Please return to your email for Passcode or contact your advisor.'

## Optional SMS Text Authentication

1. On the Send Email Request workflow, the agent enters the client identification data, including the Signer Mobile Number, and clicks the **Send Email Request** button.

The screenshot shows the 'FireLight' interface with a progress bar at the top indicating four steps: 1 DATA ENTRY, 2 SIGNATURES (current step), 3 REVIEW, and 4 FINALIZE. The main heading is 'Send Email To Owner : Jane Client To Request Signatures'. Below this, a message states: 'Your signer will receive an email message with instructions to complete the electronic application process.' The form contains several input fields: 'Signer Name' (Jane Client), 'Signer Email' (jclient@noemail.com), 'Your Name' (Michael David), 'Your Email' (mdavid@peaklifeinsurance.co), '\* Signer Last 4 Digits of SSN/Government ID' (6789), '\* Signer Birth Date' (12/23/1976), and '\* Signer Mobile Number' (7190000000). A 'Subject' field is also present with the text 'Jane Client - Variable Annuity II - Please complete your sign'. A 'Message' field contains a template email body. At the bottom, there are three buttons: 'Send Email Request' (with an envelope icon), 'Generate Link Without Email', and 'Cancel' (with a minus icon). A small note at the bottom left states: '\* These values will not show in email.'

**NOTE:** If the organization uses Passcode Only Validation along with SMS Text Authentication, the Signer Last 4 Digits of SSN/Government ID and Signer Birth Date fields are not included.

1 DATA ENTRY

2 SIGNATURES

3 REVIEW

4 FINALIZE

Send Email To Owner : Jane Client To Request Signatures

If you use "Send Email Request", your signer will receive an email message with instructions to complete the electronic application process.

Signer Name:	Jane Client	Subject:	JC Application - iSured Term - Please complete your signat
Signer Email:		Message:	Dear [CLIENT_NAME],
Your Name:	Michael David		Thank you for applying for "iSured Term" of Peak Life Insurance.
Your Email:	@insurancetechnologies.com		Use the link included at the bottom of the email to to start the signing process. You will be asked to acknowledge your acceptance of the disclosure terms and consents. The instruction for completing your 'Electronic Signature' will be provided as well.
* Signer Mobile Number:			Please use your birth date and the last 4 digits of your SSN to

\* These values will not show in email.

Send Email Request

Generate Link Without Email

Cancel

- The client receives an email request similar to the following and clicks the URL link.

Jane Client,

Thank you for applying for "Variable Annuity II" of Peak Life Insurance.

Use the link included at the bottom of the email to to start the signing process. You will be asked to acknowledge your acceptance of the disclosure terms and consents. The instruction for completing your 'Electronic Signature' will be provided as well.

Please use your birth date and the last 4 digits of your SSN to login.

If you have any questions please feel free to contact me.

Sincerely,

Michael David

To sign your application, click on <https://firelight.insurancetechnologies.com/XXx>, enter the last 4 digits of your SSN, and your birth date. If a new window does not automatically appear, you may have to copy the link and paste it into the address bar of new browser window.

- The client clicks the link in the email to open the Welcome dialog box in FireLight. The Client enters their **Last 4 Digits of SSN/Government ID** and **Birth Date** and clicks the **Send Passcode** button. The information must match the entries on the Send Email Request.

Welcome

Last 4 Digits of SSN/Government ID: 6789

Birth Date (MM/DD/YYYY): 12/23/1976

**And Passcode**

A passcode will be sent to number: 719-000-0000. If the mobile number presented is incorrect, please contact the advisor.

Send Passcode

[Questions and Support](#)

**NOTE:** If the organization uses Passcode Only Validation, the following dialog box appears. The Client clicks the **Send Passcode** button.

Welcome

**Passcode**

A passcode will be sent to number: (719) 000-0000. If the mobile number presented is incorrect, please contact the advisor.

Send Passcode

- The Client enters the **Passcode** for the recent request sent to their mobile number and clicks the **Verify** button.

Welcome

Last 4 Digits of SSN/Government ID: 6789

Birth Date (MM/DD/YYYY): 12/23/1976

**And Passcode**

A passcode will be sent to number: 719-000-0000. If the mobile number presented is incorrect, please contact the advisor.

Resend SMS

Passcode:

Verify

[Questions and Support](#)



1. Enter the client identification data, including the Signer Mobile Number (exclude non-numeric characters) if needed, and click the **Send Email Request** button.

The screenshot shows the 'FireLight' interface at the 'SIGNATURES' step. A progress bar at the top indicates four steps: 1 DATA ENTRY, 2 SIGNATURES (active), 3 REVIEW, and 4 FINALIZE. The main heading is 'Send Email To Owner : Jane Client To Request Signatures'. Below this, a message states: 'Your signer will receive an email message with instructions to complete the electronic application process.' The form contains several input fields: 'Signer Name' (Jane Client), 'Signer Email' (jclient@noemail.com), 'Your Name' (Michael David), 'Your Email' (mdavid@peaklifeinsurance.co), '\* Signer Last 4 Digits of SSN/Government ID' (6789), '\* Signer Birth Date' (12/23/1976), and '\* Signer Mobile Number' (7190000000). A 'Subject' field is also present with the text 'Jane Client - Variable Annuity II - Please complete your sigr'. A 'Message' field contains a template email body. At the bottom, there are three buttons: 'Send Email Request' (with an envelope icon), 'Generate Link Without Email', and 'Cancel' (with a minus icon). A small note at the bottom left states: '\* These values will not show in email.'

2. The client clicks the link in the email request to open the login dialog box in FireLight. Client enters **Last 4 Digits of SSN/Government ID** and **Birth Date** and clicks the **Send Passcode** button.

The screenshot shows a 'Welcome' login dialog box. It has two input fields: 'Last 4 Digits of SSN/Government ID' with the value '6789' and 'Birth Date (MM/DD/YYYY)' with the value '12/23/1976'. Below these fields is the heading 'And Passcode'. A message states: 'A passcode will be sent to number: 719-000-0000. If the mobile number presented is incorrect, please contact the advisor.' There is a 'Send Passcode' button and a link for 'Questions and Support' at the bottom.

3. Client enters the **Passcode** for the recent request sent to their mobile number and clicks the **Verify** button to proceed with the normal signing process.

- The user clicks **Generate Link Without Email** to generate a Passcode and URL link to a FireLight website that clients who do not have access to email can use to log in to FireLight and sign their application. The user needs to provide the Passcode and link to the client via phone or text. The client will log on to the website using the URL link and Passcode provided by the agent.

**FireLight®** Dev 2.14.0.24

1 DATA ENTRY 2 **SIGNATURES** 3 REVIEW 4 FINALIZE

**Send Email To Owner : Jane Client To Request Signatures**

Your signer will receive an email message with instructions to complete the electronic application process.

Signer Name:  Subject:

Signer Email:

Your Name:

Your Email:

\* Signer Last 4 Digits of SSN/Government ID:

\* Signer Birth Date:

\* These values will not show in email.

Message:

Jane Client,

Thank you for applying for 'Variable Annuity II' of Peak Life Insurance.

Use the link included at the bottom of the email to to start the signing.

Please use your birth date and the last 4 digits of your SSN to login.

If you have any questions please feel free to contact me.

**Send Email Request** **Generate Link Without Email** **Cancel**

- The user clicks **Back to Signers** on the Send Email To [Signer Role] To Request Signatures page and then clicks **Back to Application** on the upper right to return to the application.

5. A Pending Request dialog box appears. On the right, the user can click a link to send a reminder to the client, to send the passcode to the client via phone text message or email (if Send Email Request was used), or to cancel the request.

For example, the user clicks **Send Passcode to [Client Name]’s Cell Phone** link, types the client’s cell phone number, and clicks **Send SMS** to send the login Passcode via text message to the client’s cell phone.

### Pending Request

Request Type: Electronic Signature Owner  
Recipient: Valued Client;  
Email Sent: VC@noemail.com  
Date: 4/3/2018 8:21:50 PM  
Passcode: JBoonbhd

U.S. Only. Include area code with no leading 1..

Mobile Carrier

Phone Number(s)

[Add Phone](#)

[Close]

## After Send Email Request Validation and Log In

1. After entering either the passcode or the ID verification information and clicking **Enter** on the previous Welcome page, the Electronic Signatures page opens with three options.

### Electronic Signatures

**Sign Activity**

**Review Documents**

**Contact Agent**

On the Electronic Signatures page, the Client signer clicks a button to do any of the following:

- **Sign Activity** – opens the Client Signature page to review the application pages and begin the signing process. Go to step 2.

- **Review Documents** – opens the document package pages in a separate tab or window. Client scrolls through the pages, uses the PDF viewer controls to print or save the documents to the client’s PC, and closes the tab or window.

The validity of the document certification is UNKNOWN. The author could not be verified.

**VARIABLE ANNUITY APPLICATION** Peak Life Insurance

**CONTRACT** **PARTICIPANTS** **INVESTMENT ALLOCATIONS** **SIGNATURES**

**PLAN TYPE**

☐ IRA ☐ ROTH IRA\* ☒ NONQUALIFIED ☐ 403(b) TSA

☐ SEP IRA\* ☐ SIMPLE IRA\* ☐ 457 DEFERRED COMPENSATION ☐ 457(f)

INITIAL PURCHASE PAYMENT \$  INITIAL PURCHASE PAYMENT \$ 250,000.00

\*FIRST TAX YEAR CONTRIBUTION MADE: Year

PAYMENT SUBMITTED VIA: ☒ CHECK ☐ WIRE ☐ 1035 EXCHANGE ☐ TRANSFER / ROLLOVER

- **Contact Agent** – opens a message box to send a request for information to the Agent. On the message box, the client enters a message and clicks **Send**.

From Name: Jane Client

From Address: janeclient@noemail.com

To Name: Michael David

To Address: mdavid@peaklifeinsurance.com

Subject: Question about the activity - 'Jane Client - Variable Annuity II'

Message: Yours Sincerely,  
Jane Client

**Send** **Cancel**

2. After clicking Sign Activity, if a document requires capture of signer initials, the signer type (e.g., "Owner") and "Initial" appear in the page title. An "Initials are required in this document set" message appears below the document name.

The signer goes to the document page and clicks in the initials text box on the document. The signer clicks in the text box on the **Please enter your initials** dialog box, enters their initials and clicks OK to continue the signing process. Optionally the signer can click Cancel to return to the document.

Owner Initial

Before signing, you must review all pages of each of the 1 documents below.  
Please click the buttons below to proceed.

VA Two Application

Initials are required in this document set

Please enter your initials

By signing your initials, you declare that you have read each question/section, understood and agreed with the statement.

JC

OK Cancel

VA Two Application - Page 4 of 4

VARIABLE ANNUITY

CONTRACT

REPLACEMENTS

Does the applicant have any existing life insurance policies or annuity contracts?  
Is this annuity being purchased to replace any existing life insurance or annuity policy?

Yes\* No  
Yes\* No

Replacement includes any lapse, loan, surrender, withdrawal, reduction in or redirection of payments on an annuity or life insurance contract in connection with this annuity application.

XX

3. The Client signer clicks a document button to open the document. The Signature page displays the first form within the order's package of forms that requires the signer's signature. The signer reviews all of the pages in the document by clicking the next and previous buttons to move through the document. The signer selects the check box for **I have reviewed and agree with the terms expressed within this document** to approve the document.

Owner Signature

Before signing, you must review all pages of each of the 1 documents below.  
Please click the buttons below to proceed.

VA Two Application

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

The Client repeats the review and consent process for all remaining documents.

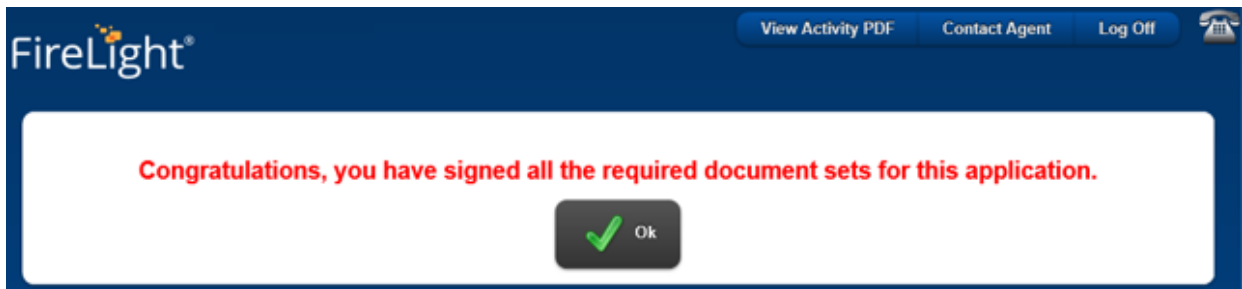
4. When the Client signer has reviewed and approved all documents, the Capture Electronic Signature page opens. The Client enters their information. If the organization enabled script fonts, the Client can select a script font in the **Select Font** list. If the organization did not enable script fonts, FireLight uses the standard block font. To override the text script, the Client can click in the signature box and sign on the pad using a mouse or stylus. The Client clicks one of the following:
  - **I Consent** to authorize the signature.
  - **I Decline** to decline the signature.
  - **Clear Signature** to clear the signature and use the text script.



5. After consenting, the following verification page appears.

The client clicks one of the following:

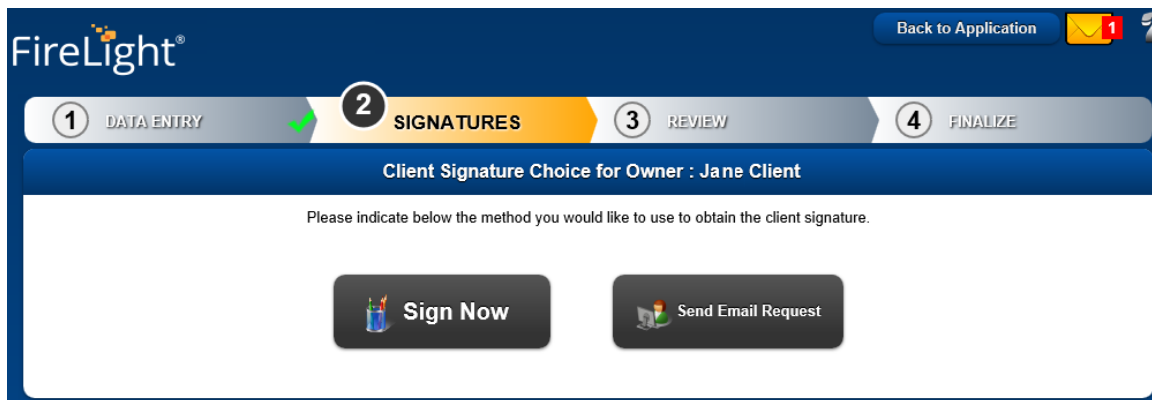
- Clicks **Ok** on the message or clicks **Log Off** on the navigation bar to log off.
- Clicks **View Activity PDF** on the navigation bar to view the activity documents.
- Clicks **Contact Agent** on the navigation bar to send an email to the agent.



## Generate Link Without Email

The Generate Link Without Email feature allows the agent to generate a Passcode and link to a FireLight website that clients who do not have personal access to email can use to log in to FireLight and sign their application.

1. The user clicks the **Send Email Request** button on the Client Signature Choice page.



2. The system auto-populates the Client Name, Client Last 4 Digits of SSN/Government ID, and Client Birth Date. Optionally, the user clicks **Cancel** to go back to the **List of Required Signers** page.



**FireLight®**

1 DATA ENTRY 2 **SIGNATURES** 3 REVIEW 4 FINALIZE

**Send Email To Owner : Jane Client To Request Signatures**

If you use 'Send Email Request', your signer will receive an email message with instructions to complete the electronic application process.

Signer Name:

Signer Email:

Your Name:

Your Email:

\* Signer Last 4 Digits of SSN/Government ID:

\* Signer Birth Date:

\* These values will not show in email.

Subject: **New Application - iSured Term - Please complete your sign**

Dear [CLIENT\_NAME],

Thank you for applying for 'iSured Term' of Peak Life Insurance.

Use the link included at the bottom of the email to start the signing process. You will be asked to acknowledge your acceptance of the disclosure terms and consents. The instruction for completing your 'Electronic Signature' will be provided as well.

Please use your birth date and the last 4 digits of your SSN to login.

**Send Email Request** **Generate Link Without Email** **Cancel**

- Click the **Generate Link Without Email** button to generate a Passcode and link to a FireLight website that clients who do not have personal access to email can use to log in to FireLight and sign their application. If the organization does not use the Passcode feature, the client can enter the Last 4 of SSN/Government ID and Birth Date to log in to FireLight.

In the following example the Passcode is ko6b1jcs and the link is:  
<https://firelight.insurancetechnologies.com/JMN>.

1 DATA ENTRY

2 SIGNATURES

3 REVIEW

4 FINALIZE

### Send Email To Owner : Jane Client To Request Signatures

If you use "Send Email Request", your signer will receive an email message with instructions to complete the electronic application process.

Signer Name:	Jane Client	Subject:	New Application - iSured Term - Please complete your signi
Signer Email:			Dear [CLIENT_NAME],
Your Name:	Michael David		Thank you for applying for 'iSured Term' of Peak Life Insurance.
Your Email:	mdavid@peaklifeinsurance.co		Use the link included at the bottom of the email to to start the signing process. You will be asked to acknowledge your acceptance of the disclosure terms and consents. The instruction for completing your 'Electronic Signature' will be provided as well.
* Signer Last 4 Digits of SSN/Government ID:	6789	Message:	Please use your birth date and the last 4 digits of your SSN to login.
* Signer Birth Date:	12/23/1976		

\* These values will not show in email.

Link generated at 11/12/2020 10:13:03 AM  
Please inform your recipient(s) to use Passcodeko6b1jcs, or enter the last 4 digits of SSN and birth date.

Recipient(s) must use this link:  
<https://firelight.insurancetechnologies.com/JMN>

Back To Signers

The user clicks **Back to Signers** to return to the List of Required Signers page.

**NOTE:** If the organization uses Passcode Only Validation, the user fills in the information and clicks the **Generate Link Without Email** button. A \*Client Authentication via Passcode\* message displays below the client section. The user clicks the **Back to Signers** button to return to the List of Required Signers page.

1 DATA ENTRY

2 SIGNATURES

3 REVIEW

4 FINALIZE

### Send Email To Owner : Jane Client To Request Signatures

If you use 'Send Email Request', your signer will receive an email message with instructions to complete the electronic application process.

Signer Name:	<input type="text" value="Jane Client"/>	Subject:	<input type="text" value="JC Application - iSured Term - Please complete your signat"/>
Signer Email:	<input type="text"/>	Message:	<div>Dear [CLIENT_NAME],</div> <div>Thank you for applying for 'iSured Term' of Peak Life Insurance.</div> <div>Use the link included at the bottom of the email to to start the signing process. You will be asked to acknowledge your acceptance of the disclosure terms and consents. The instruction for completing your 'Electronic Signature' will be provided as well.</div> <div>Please use your birth date and the last 4 digits of your SSN to</div>
Your Name:	<input type="text" value="Michael David"/>		
Your Email:	<input type="text" value="@insurancetechnologies.com"/>		

\*Client Authentication via Passcode\*

Send Email Request

Generate Link Without Email

Cancel

4. User provides the Passcode and link to the client via phone or text. User clicks **Back to Signers** to return to the List of Required Signers.
5. The client logs in to the website using the provided URL link and the **Passcode** or **Last 4 of SSN/Government ID** and **Birth Date**.

Welcome

Last 4 Digits of SSN/Government ID:

Birth Date (MM/DD/YYYY):

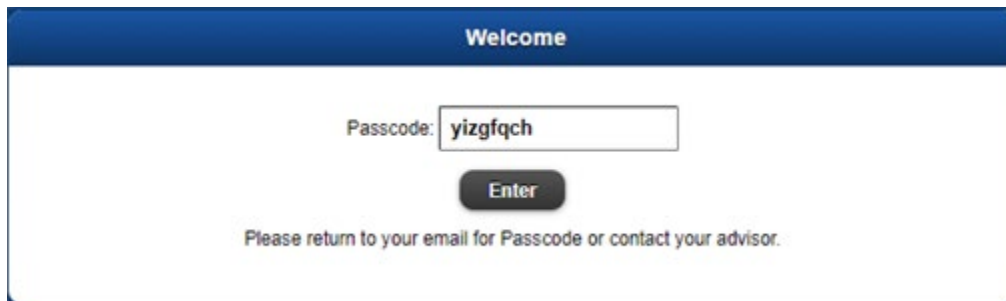
Enter

OR

Passcode:

Enter

If using Passcode Only Validation, enter the **Passcode**. The Last 4 Digits of SSN/Government ID and Birth Date will not display as a validation option if the Organization setting is selected to use Passcode Only Validation.



Welcome

Passcode:

Enter

Please return to your email for Passcode or contact your advisor.

6. The Electronic Signature page opens.



7. On the Electronic Signatures page, the Client clicks a button to do any of the following:
- **Sign Activity** – opens the Owner Signature page to review the application pages and begin the signing process. Go to step 8.
  - **Review Documents** – opens application pages in a separate tab or window. Client scrolls through the pages, uses the PDF controls to print or save the documents to the client's PC, and closes the tab or window.

The validity of the document certification is UNKNOWN. The author could not be verified.

### VARIABLE ANNUITY APPLICATION

Peak Life Insurance

**CONTRACT** | PARTICIPANTS | INVESTMENT ALLOCATIONS | SIGNATURES

**PLAN TYPE**

☐ IRA
 ☐ ROTH IRA\*
 ☒ NONQUALIFIED
 ☐ 403(b) TSA

☐ SEP IRA\*
 ☐ SIMPLE IRA\*
 ☐ 457 DEFERRED COMPENSATION
 ☐ 457(f)

INITIAL PURCHASE PAYMENT \$

\*FIRST TAX YEAR CONTRIBUTION MADE: Year

INITIAL PURCHASE PAYMENT \$ 250,000.00

PAYMENT SUBMITTED VIA: ☒ CHECK ☐ WIRE ☐ 1035 EXCHANGE ☐ TRANSFER / ROLLOVER

- **Contact Agent** – opens a message box to send a request for information to the Agent. On the message box, the client enters a message and clicks **Send**. The client would need access to another person's email account to send the message.

From Name: Jane Client

From Address: MyCousinsEmail@email.com

To Name: Michael David

To Address: dcartwright@insurancetechnologies.com

Subject: Question about the activity - New Application - iSured Term

Message: Hi Michael,  
What happens after I sign the documents?

Yours Sincerely,  
Jane Client

Send Cancel

- After clicking the Sign Activity button, if a document requires capture of signer initials, the signer type (e.g., "Owner") and "Initial" appear in the page title. An "Initials are required in this document set" message appears below the document name.

The signer goes to the document page and clicks in the initials text box on the document. The signer clicks in the text box on the **Please enter your initials** dialog box, enters their initials and clicks **OK** to continue the signing process. Optionally the signer can click **Cancel** to return to the document.

The screenshot shows a web interface titled "Owner Initial". At the top, it says "Before signing, you must review all pages of each of the 1 documents below. Please click the buttons below to proceed." Below this is a button labeled "VA Two Application". A modal dialog box titled "Please enter your initials" is open in the center. It contains the text: "By signing your initials, you declare that you have read each question/section, understood and agreed with the statement." Below this text is a text input field containing "JC". At the bottom of the dialog are "OK" and "Cancel" buttons. In the background, a document titled "VA Two Application - Page 4 of 4" is visible, showing sections for "VARIABLE ANNUITY", "CONTRACT", "REPLACEMENTS", and "Life Insurance".

9. The Client signer clicks a document button to open the document. The Signature page displays the first form within the order's package of forms that requires the signer's signature. The signer reviews all of the pages in the document by clicking the next and previous buttons to view all pages in the document. The signer selects the check box for **I have reviewed and agree with the terms expressed within this document** to approve the document.

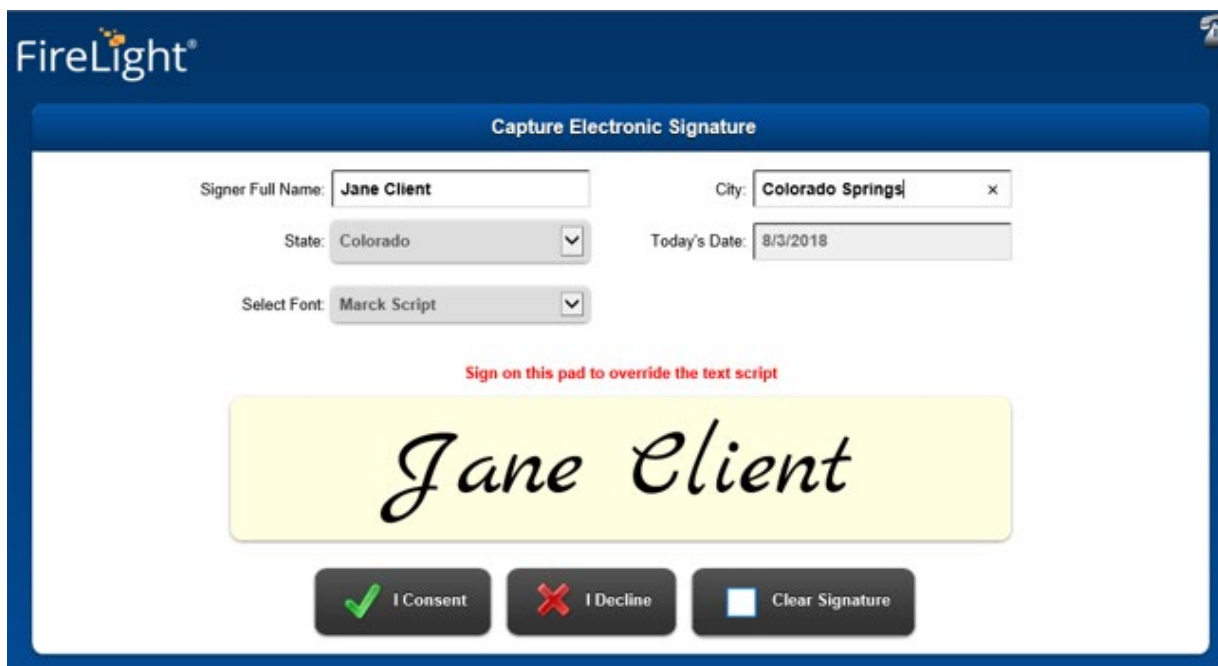
The screenshot shows a web interface titled "FireLight®". At the top right, there are links for "View Activity PDF", "Contact Agent", and "Log Off". The main heading is "Owner : Jane Client Signature". Below this, it says "Before signing, you must review all pages of each of the 1 documents below. Please click the buttons below to proceed." Below this is a button labeled "AllocationTotal". At the bottom, there is a checkbox labeled "I have reviewed and agree with the terms expressed within this document.".

The Client repeats the review and consent process for all remaining documents.



10. When the Client signer has reviewed and approved all documents, the Capture Electronic Signature page opens. The Client enters their information. If the organization enabled script fonts, the Client can select a script font in the **Select Font** list. If the organization did not enable script fonts, FireLight uses the standard block font. To override the text script, the Client can click **Clear Signature** to clear the system signature and sign in the signature block using a mouse, finger, or stylus. Client clicks one of the following:

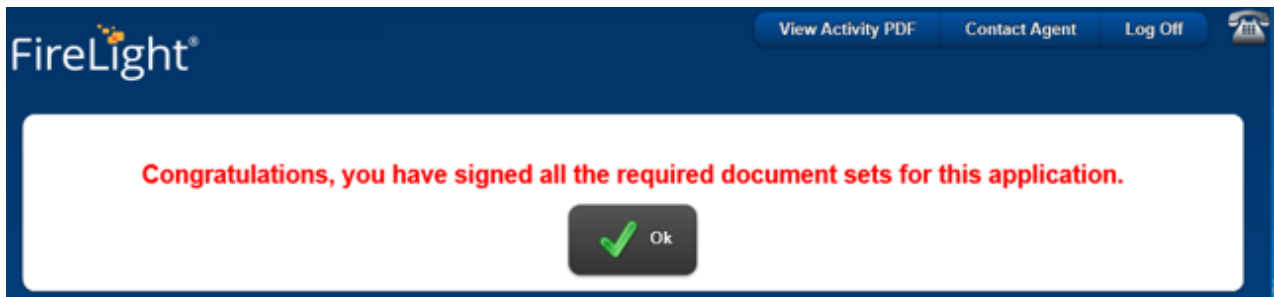
- **I Consent** to authorize the signature.
- **I Decline** to decline the signature.
- **Clear Signature** to clear the signature and use the text script.



11. After client consent, the following verification page appears.

The client clicks one of the following:

- Clicks **Ok** on the message or clicks **Log Off** on the navigation bar to log off.
- Clicks **View Activity PDF** on the navigation bar to view the activity documents.
- Clicks **Contact Agent** on the navigation bar to send an email to the agent.



12. The agent receives an email that the client has signed and approved the application.
13. If agent signatures are required, the activity status is In Signatures. The agent opens the activity and completes the agent signing process.

## Tele-Sign

If the organization implemented the Tele-Sign feature, the user does the following to capture client signatures using Tele-Sign.

1. The user enters the appropriate data into the following Tele-Sign fields on the form or wizard:
  - **Enable Tele-Sign** – enter **True**
  - **Tele-Sign App ID** – enter any number (recommended at least 4 digits – must be unique per application)
  - **Tele-Sign PIN** – enter any 4-digit number (does not need to be unique)
  - **Tele-Sign DOB** – enter the signer's birth date
2. When the activity is complete, user clicks **CONTINUE** to proceed to signatures.
3. On the Electronic Signatures page, user clicks **Use E-Signature**.
4. In the **List of Required Signers**, the user clicks the non-agent signer and clicks **Proceed**.



FireLight®

Unlock Application Back to Application

1 DATA ENTRY 2 SIGNATURES 3 REVIEW 4 FINALIZE

List of Required Signers

Owner : Jane Client

Agent : Michael David

Completed Signatures

**NOTE:** If the non-agent signer is more than one signer type on the form and the organization enabled the multi-signer type feature in FireLight Admin, the user clicks each signer type button that applies to the signer and then clicks **Proceed** to begin a single signing process for both signer types. In the following example, the **Insured** is also the **Owner**.

1 DATA ENTRY 2 SIGNATURES 3 REVIEW 4 FINALIZE

List of Required Signers for New Application - Term Life 1

In order to use Tele-Sign, all non-agent signers must be selected.

Insured ✓

Owner : Jane Client ✓

Agent : Michael David

If the applicant represents more than one signer type, select each signer type that is applicable and click the "Proceed" button.

Proceed

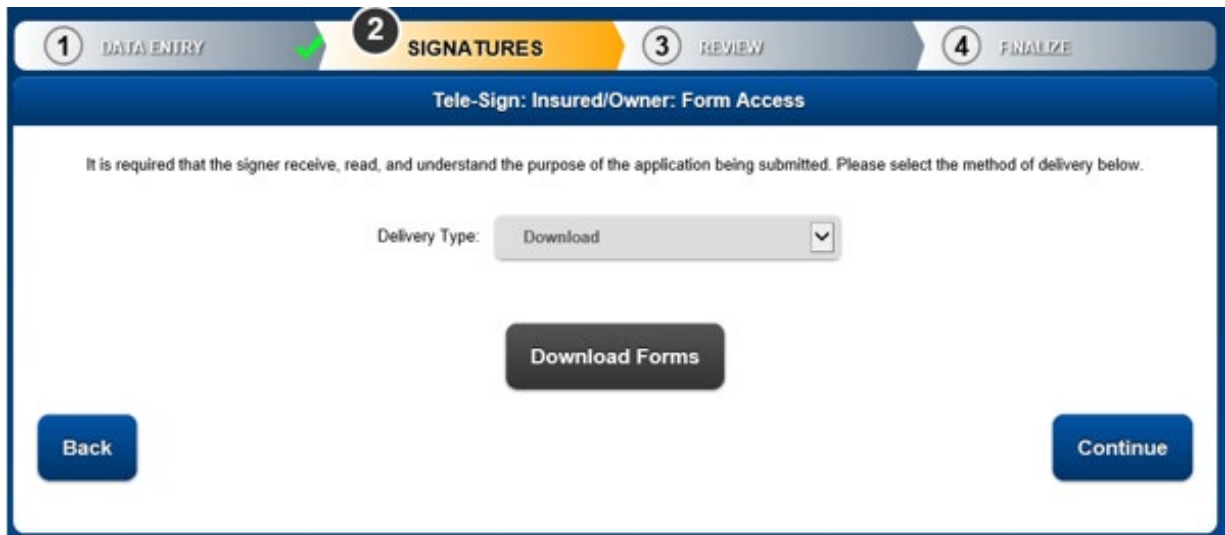
5. On the Client Signature Choice page, the user clicks **Tele-Sign**.

6. On the Tele-Sign Signer Information page, the user:
  - a. Enters the signer information for **Signer Full Name**, **City**, and **State** in the upper section.
  - b. If the signer will receive an email with a link to the signed documents, enters the information for the **Signer Email**, **Signer Birth Date** and **Signer Last 4 Digits of SSN/Government ID** in the lower section.
  - c. Clicks **Continue**.

7. On the **Tele-Sign: Form Access** page, the user selects a **Delivery Type** in the list (Download, Generate Link, or Send via Email). On the Form Access section, the user chooses a document delivery method.

**NOTE:** The organization may not have all options available. A delivery method does not need to be selected to complete the Tele-Sign signature.

- Download: In the **Delivery Type** list, the user selects **Download** and clicks the **Download Forms** button to download a copy of the PDF application forms that can be mailed to the client. The user clicks **Continue**.



- Generate Link: In the **Delivery Type** list, the user selects **Generate Link**, enters the signer information for **Last 4 Digits of SSN/Government ID** and **Signer Birth Date**, and clicks the **Generate Link** button to generate a URL link to give to the signer so they can view and download the application PDF file on the Web. The link text appears below the Generate Link button as shown below. User clicks **Continue**.

1 DATA ENTRY 2 SIGNATURES 3 REVIEW 4 FINALIZE

Tele-Sign: Insured/Owner: Form Access

It is required that the signer receive, read, and understand the purpose of the application being submitted. Please select the method of delivery below.

Delivery Type: Generate Link

Signer Last 4 Digits of SSN/Government ID: 6789

Signer Birth Date: 12/23/1976

Generate Link

Link Generated at 4/16/2020 4:01:17 PM  
Available until 5/1/2020 4:01:17 PM

<https://firelight.insurancetechnologies.com/NWX>

Back Continue

- Send via Email: In the **Delivery Type** list, the user selects **Send via Email**. The user enters the **Signer Name**, **Signer Email**, **Signer Last 4 Digits of SSN/Government ID**, and **Signer Birth Date**. The user clicks the **Send Email** button as shown below. The client receives an email and clicks the URL link in the email to go to the URL in a web browser. Client enters the Last 4 Digits of SSN/Government ID and their Birth Date to view and download the PDF application documents. User clicks **Continue**.

1 DATA ENTRY
2 SIGNATURES
3 REVIEW
4 FINALIZE

Tele-Sign: Insured/Owner: Form Access

It is required that the signer receive, read, and understand the purpose of the application being submitted. Please select the method of delivery below.

Delivery Type: Send via Email

Signer Name: Jane Client
Signer Email: jclient@noemail.com
Your Name: Michael David
Your Email: mdavid@peaklifeinsurance.co

Signer Last 4 Digits of SSN/Government ID: 6789
Signer Birth Date: 12/23/1976

Subject: New Application - Term Life 1 - Please Review Your Applica
Message: 

Dear [CLIENT\_NAME],

Use the link included at the bottom of the email to view the documen

Please use your birth date and the last 4 digits of your SSN to login.

If you have any questions please feel free to contact me.

Sincerely,

[AGENT\_NAME]

Send Email

Link Generated at 4/16/2020 4:01:17 PM  
Available until 5/1/2020 4:01:17 PM  
<https://firelight.insurancetechnologies.com/NWX>

Back
Continue

- On the Agent Instructions page, the user reads the Tele-Sign script and follows the instructions to verify the signer's identity and gain their Tele-Sign voice signature.

Agent Instructions

Thank you for completing this e-Application. The application is ready for the applicant to sign.

**Tele-Sign Instructions - Term Product #1**

**Tele-Sign Instructions - Term Product #1**

Please follow these instructions in order to complete the Tele-Sign process.

1. Please call 888-888-8888.
2. When asked for the application ID, enter the code 1234.
3. When asked for your date of birth, please enter 12-23-1976.
4. Enter the PIN 5678.
5. Complete the signing process.

Cancel Tele-Sign Done

9. (Optional) The user can click **Cancel Tele-Sign** to clear the Tele-Sign signature and start over.
10. The user clicks the **Done** button to continue.
  - If the Tele-Sign signature was completed, but declined, FireLight displays a message that the Tele-Sign was declined and returns to the application in Data Entry mode.
  - If the signature has not yet been completed, FireLight returns to the List of Required Signers page. A "(Tele-Sign in Progress)" indicator appears next to the client signature name for any signer types using Tele-Sign.
    - To return to the Agent Instructions page, the user clicks the client Tele-Sign signature button. User clicks **Done** on the Agent Instructions page to return to the List of Required Signers page.
    - To cancel a Tele-Sign signature capture, the user clicks the **Cancel Tele-Sign** link under the client signer name and clicks **OK** on the confirmation dialog box.

1 DATA ENTRY 2 SIGNATURES 3 REVIEW 4 FINALIZE

List of Required Signers for New Application - Term Life 1

In order to use Tele-Sign, all non-agent signers must be selected.

Insured (Tele-Sign in Progress)  
[Cancel Tele-Sign](#)

Owner : Jane Client (Tele-Sign in Progress)  
[Cancel Tele-Sign](#)

Agent : Michael David

Completed Signatures

- If the Tele-Sign signature was completed and approved, FireLight returns to the application view if Review has been enabled. If Review has not been enabled, FireLight returns to the List of Signers if additional signatures need to be collected, or the application can be submitted, either manually or automatically if the organization uses auto submit.

**NOTE:** The Agent can sign in a default order, first or last, depending on what is set in the organization settings.

# FireLight E-Signature Technical Process

## FireLight Electronic Signatures and Digital Signature

An electronic signature is often what firms indicate they want to implement for collection of signature. The electronic signature is a representation on the pdf of the signer's intent to sign and that signature is collected electronically. FireLight supports different methods for collecting the signature: click-wrap, font click-wrap, a live signature capture, and biometric signature capture on Topaz devices. FireLight also supports initials.

The screenshot displays the FireLight E-Signature interface. On the left, a 'Signatures' pane shows a list of signatures, including one by 'staging.firelighteapp.com' and another by 'Agent Test'. The main document area contains the following sections:

**P. Fraud notice**  
Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

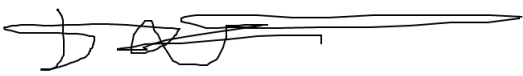

**Q. Acknowledgement and authorization**  
I agree that the information provided above is full, complete and true to the best of my knowledge. I acknowledge receipt of the "disclosure notice" (if applying for any IRA product), the current prospectus for Horace Mann Life Insurance Company Separate Account and the Underlying Fund prospectuses.  
I understand that contract values that are based on the separate account assets are not guaranteed and will decrease or increase with investment experience.  
Signed at denver CO (city/state) on 4/18/2016 (date).  
Signature of Proposed Owner/Custodian/Trustee  
Signature of Spouse (consent if the spouse is not the primary beneficiary – required states: CA, LA, NV, WA, and WI)

**R. To be completed by agent only**  
1. Does the applicant currently have any existing or pending life insurance or annuities? ☐ Yes ☒ No  
2. To the best of your knowledge, will the proposed annuity replace, discontinue or change an existing life insurance policy or annuity contract? ☐ Yes ☒ No  
Printed name and number of Agent/Producer (1) Printed name and number of Agent/Producer (2)  
Signature of Agent/Producer (1) State License # Percentage



## FireLight Audit Report for E-Signature

The signature is collected electronically and recorded in the audit log. The audit report details the process the signers went through when applying their signature, the timestamp, the IP address, the unique signing identifier, and other details on the signature.

Signature Summary		
Signature Identifier	9916e005-bb10-4d58-98b4-3ac56cf29578	Timeline
Signing as	Owner	4/18/2016 19:06
Captured Name	Johnny Test	
Captured State	Colorado	
Captured City Name	Valley Forge	
Captured Signature		
Identity Check Type	Agent Verification	
	Identification Type:	DriversLicense
	Identification Number:	123456
	Identification State:	Colorado
Using IP Address	99.0.62.21	
Signature Summary		
Signature Identifier	6151d1fc-7a5e-4b4b-8d74-d2b41821a99b	Timeline
Signing as	Agent	4/18/2016 19:07
Captured Name	Agent Test	
Captured State	Colorado	
Captured City Name	Colorado Springs	
Captured Signature		

The Audit Report is also digitally signed to ensure tamper evidence.

Certified by staging.firelightapp.com, certificate issued by thawte DV SSL CA - G2.

Signatures

Validate All

Certified by staging.firelightapp.com

No changes are allowed

Valid certified document:

Document has not been modified since it was certified

Signer's identity is valid

Signing time is from the clock on the signer's computer.

Signature is LTV enabled

Signature Details

Reason: Certify Document

Location: Colorado

Certificate Details...

Last Checked: 2016.04.18 15:47:58 -05'00'

Field: FireLight on page 1

4/18/2016 18:54

New application created by agent 'hml\_it'. Application is currently unlocked and Active.

4/18/2016 18:55

Application was updated by 'hml\_it'.

4/18/2016 19:04

Application was updated by 'HML\_IT'.

4/18/2016 19:04



Application was updated by 'HML\_IT'.

4/18/2016 19:04

'HML\_IT' locked down application 'Copy of KD HML VA 1' from further editing. The application is now ready for signature and review processing.

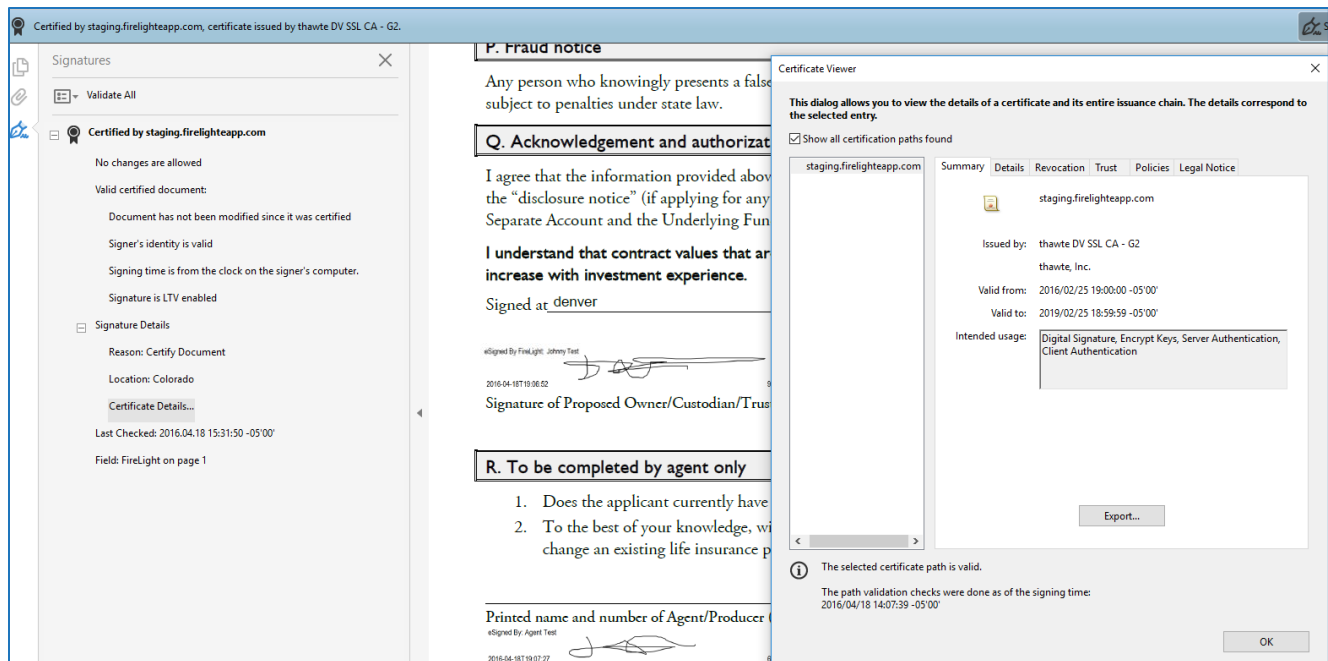
4/18/2016 19:07

Application 'Copy of KD HML VA 1' was submitted to the back-office systems for final processing.

Signature Summary		
Signature Identifier	9916e005-bb10-4d58-98b4-3ac56cf29578	Timeline
Signing as	Owner	4/18/2016 19:06
Captured Name	Johnny Test	
Captured State	Colorado	
Captured City Name	Valley Forge	
Captured Signature		
Identity Check Type	Agent Verification	
Identification Type:	DriversLicense	
Identification Number:	123456	
Identification State:	Colorado	
Using IP Address	99.0.62.21	
Signature Identifier	6151d1fc-7a5e-4b4b-8d74-d2b41821a99b	Timeline
Signing as	Agent	4/18/2016 19:07
Captured Name	Agent Test	
Captured State	Colorado	
Captured City Name	Colorado Springs	
Captured Signature		

## Tamper Evidence

In order to provide Tamper Evidence on these signatures and the data in the form, FireLight applies a digital signature to the completed form. A digital signature is the cryptography and private and public key pairs (PKI) technology to ensure the signature has not been altered. See below for more detail on the digital signature.



In review, for FireLight, the electronic signature is how the client and agent sign the form, electronically. The Digital signature is applied to the completed PDF and that makes a legally binding and tamper evident PDF.

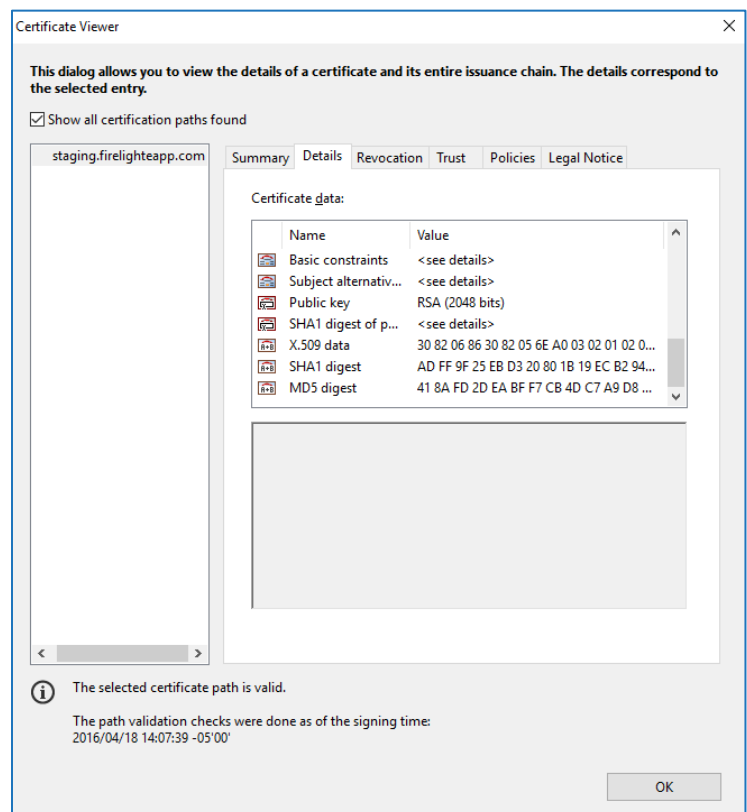
## Non- Repudiation of the FireLight Digital Signature

The process of proving authenticity is referred to as non-repudiation. The digital signature ensures that a client cannot deny authenticity of the signature and/or the document. A 'digital signature, because it uses PKI technology "per signature," will provide the recipient of the form, validation of the signature and proof that it has not been altered or copied. It will answer the questions: "Is this really the version of the document the client signed?" and "Is this signature the signature that the client applied or is this a copy?"

"How," you ask?

The digital signature standards use private and public key pairs (PKI technology) that include SHA-1 hash (a long alpha numeric string) that is unique per signature. The PKI technology is what ensures the signatures are unique and cannot be copied or altered without evidence.

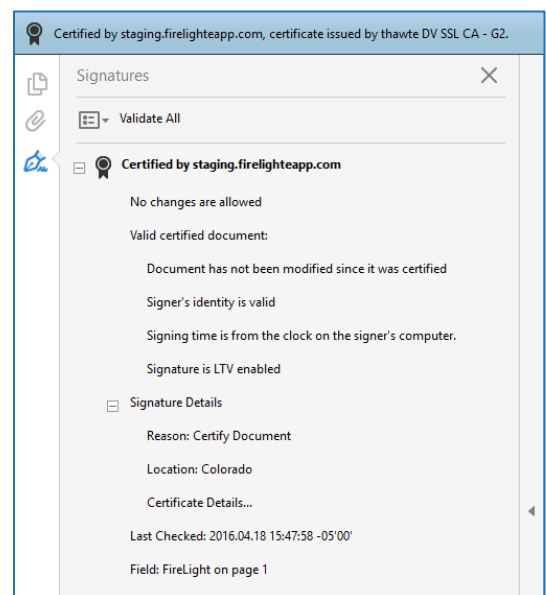
- When encrypting a PDF, the digital signature applies a SHA-1 message digest algorithm to a bit range based on the specific location of the signature and the document details. The algorithm will always generate the same hash when given the same input. So, if a document is changed, the new version of the document will generate a different bit string and therefore indicate that the document has been altered after the signature was applied.
- To encrypt and decrypt the digital signature data so that the receiver can validate the integrity, the PKI technology uses private and public key pairs. The secret private key is used during the encryption of the digital signature and of the generation of the



unique hash. The public key travels with the document in the digital certificate. The digital certificate not only contains the public key but it also includes information on the sender identity.

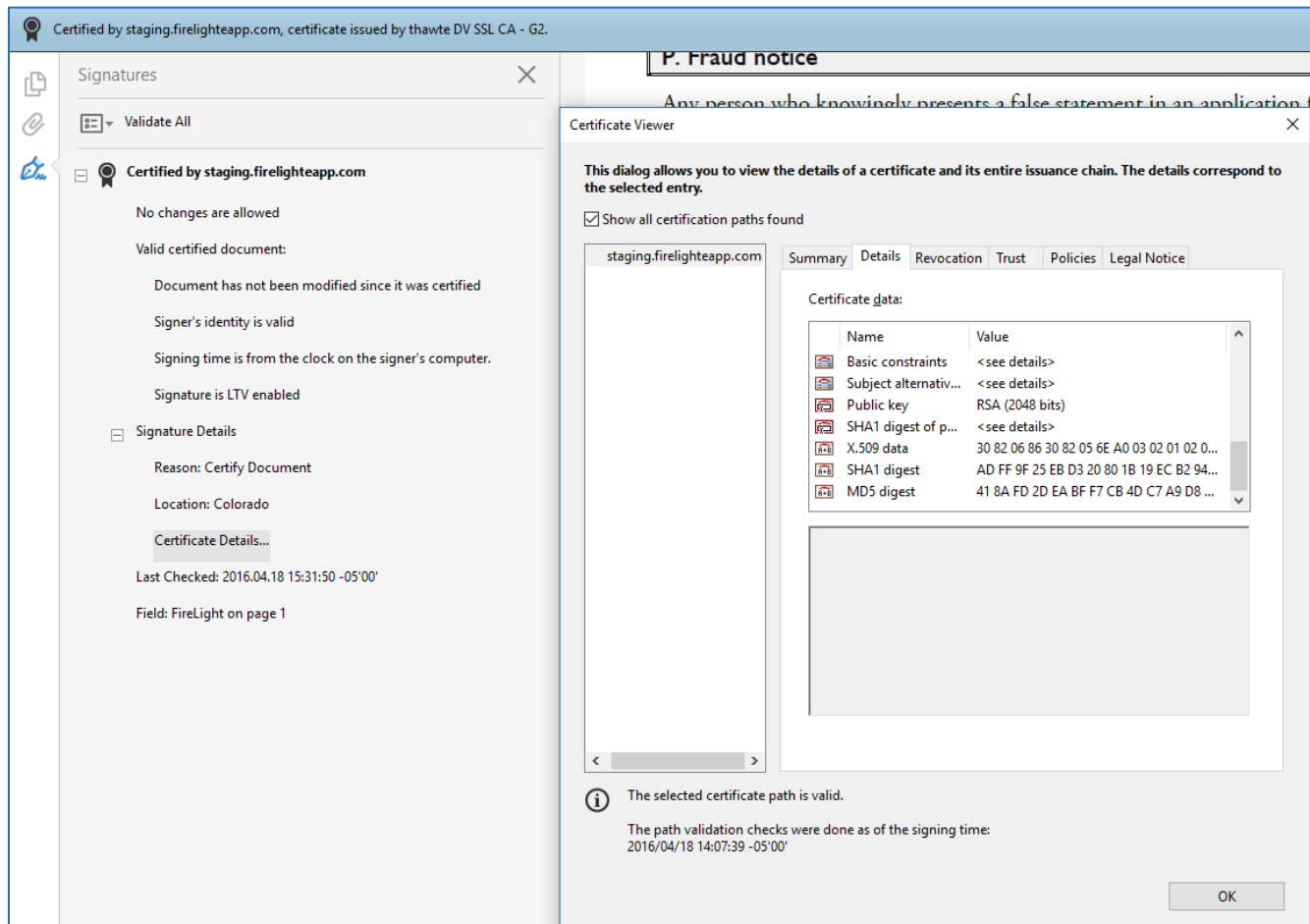
Insurance Technologies embeds each digital signature using the ISO 32000 standards for PDFs. By using the PDF standards, the signature and the document integrity are verifiable with consuming systems and security is inherited in the PDF format. This means the digital signature details, including the PKI details, the hash, the digital certificate, and the sender's identity are viewable in the signature properties of the pdf reader; thus, any pdf reader can validate the signature. How can a firm use a PDF reader to validate the digital signature?

- As noted above, the hashing algorithm will always calculate the same hash given a specific document input and location. So, using any PDF Reader, the hash value that is imbedded in the document signature properties will be compared to the hash value calculated during validation. If the hash matches, the document will have a valid Certified by FireLight stamp. This indicates that the signature and the document are the original untampered version. This proves, with high certainty, that the electronic signature (the digital data representing the signer's intent) is valid. If not, the digital signature will be marked as invalid with a red "X".



Using a digital signature, it is easy to prove, with high certainty, that the signer's signature was placed in the document with their intent to be bound to the transaction. Again, this proof of authenticity, is what is referred to as non-repudiation. The digital signature ensures that a client cannot deny authenticity of the signature and/or the document.

Did the digital signature validate in the PDF reader? If it did, then you have ensured that the document is an authoritative and true, non-tampered document. The client cannot deny authenticity because the hash was not broken and thus it was not altered.



## Password Protection

Insurance Technologies further applies a password protection to PDFs completed on FireLight. That further restricts any changes to the completed FireLight PDF.

