



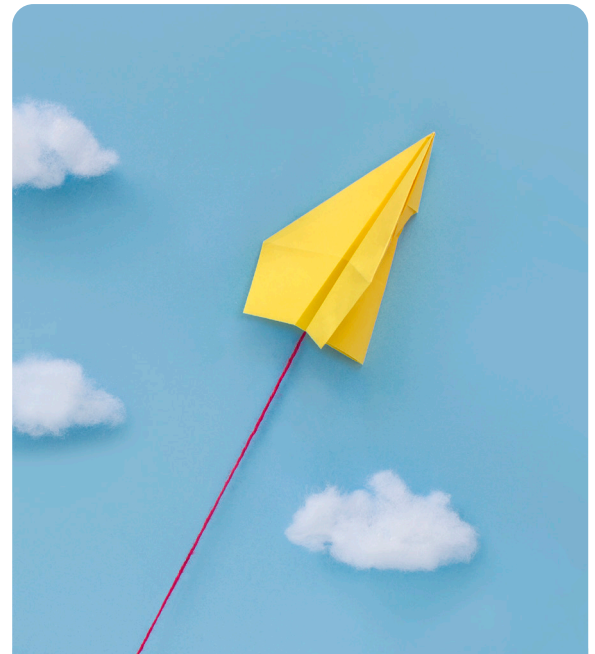
Get Contracts Quickly With DocuSign

DocuSign delivers contracts to your clients quickly so they can digitally review and sign them. This benefits you by knowing that your clients review and sign all necessary documents on time.

Start by including both yours and the client's email address on each annuity application. If you don't provide one, we'll reach out to request it. We'll e-deliver the contract to the client and send a copy to you. If you or your client need to sign a contract amendment, we'll deliver it through DocuSign to avoid delays.

Without the client's email address, we're unable to deliver the contract with DocuSign. You can still mail paperwork, but remember it can take many days for a contract to arrive by mail.

After we've issued the annuity, you and your clients can access the contract through our online Annuity Portal. This includes the welcome letter, contract pages, contract rider and notices. We've left out some pages to protect personal information.



DocuSign delivers contracts quickly to your clients.

Easily review and sign contracts in minutes.

Continue reading to learn more.

Not FDIC-Insured • No Bank Guarantee • May Lose Value • Not Insured by Any Federal Government Agency • Not a Bank Deposit

How DocuSign works:

- 1. Review the DocuSign email:** After issuing the policy, The Standard will send an email to you and your client. Open this email, read the message and select the “Review Document” button to start the process.
- 2. Enter your access code:** Enter the last four digits of your Social Security number, followed by your five-digit ZIP code of the mailing address we have on file for you.
 - Each person has a unique access code for privacy.
 - If the contract is for a minor, the custodian should use the minor’s information for the access code.
- 3. Review the electronic transaction disclosure:** Read the disclosure. If you want to use electronic transactions, select “I agree to use electronic records and signatures.”
- 4. Examine the contract and sign if necessary:** DocuSign will guide you and your clients to the required signing areas. Once everyone signs, each party receives a final copy through email.
- 5.** If we don’t require signatures, you can view, save and print contracts through DocuSign.



Timeline for online delivery:

Day 1: We’ll send the first email within four hours after the contract issues.

Day 5: We’ll email a reminder to review and sign the contract, if required.

Days 9-13: We’ll send daily reminder emails requesting to review and sign the contract, if required.

Day 14: The link to review and sign the contract will expire.

We’ll send an email once the review and signature steps are complete.

30-Day cancellation period:

- **CA, SD, LA, PA and WV** require a delivery receipt. The 30-day cancellation period begins the date the delivery receipt is signed.
- **For all other states**, the 30-day cancellation period starts on the day the client enters the unique access code and accesses the electronic contract.

Frequently asked questions

Is the contract sent to both the client and me?

Yes, if both email addresses are included on the application. If we don't receive the client's email address, we're unable to deliver a copy of the contract to you through DocuSign.

What if the client doesn't want to provide an email address?

We'll print and mail the contract to the client, unless we receive special handling requirements from your broker dealer to deliver the contract directly to you. We mail through USPS, with delivery in 7–10 business days.

You will not receive a copy of the contract through DocuSign, but will receive a mailed contract summary when contracts are delivered to the client directly.

What if a client declines to use DocuSign?

The client can select "Decline to Sign". We'll print and mail the contract through USPS, with delivery in 7–10 business days.

How soon after the contract is issued will The Standard deliver the contract through DocuSign?

Contracts are sent to DocuSign immediately after issue, and it can take up to four hours for the email to be delivered. For more details, review the timeline for online delivery section.

What email address does the DocuSign email come from?

The email comes from the DocuSign application email: dse_na2@docusign.com. The subject line shows the annuity contract number and the applicant's name.

If no signatures or policy exceptions are required, why does the client need to open the email?

We need to verify that the contract has been viewed for our compliance records. Some states require a delivery receipt. The client and you should also review to ensure all contract information is correct.

How do I print the contract?

Select the download option to save it to your computer. Then select the print option to print your contract.

What is my unique access code?

Your access code is the last four digits of your Social Security number, followed by the five-digit ZIP code of the mailing address we have on record. This is also stated in the emails sent through DocuSign.

What if my access code fails?

The Standard will receive the error message "Authentication Failed."

- We'll verify the email, the last four digits of your Social Security number and the ZIP code we have on file for you, then resend the contract through DocuSign.
- If the information provided to us is not correct, we'll reach out to you for correct information or mail the contract.