

Frequently asked questions

1. What is the Banner Life family of companies' eDelivery platform?

We partnered with DocuSign®, one of the largest electronic signature companies, to provide an easy-to-use, no-cost, eDelivery solution. You will receive a login to manage the policies delivered to your customers.

2. What business and/or processes are impacted?

William Penn is the main business impacted by this change. All policies across both William Penn and Banner Life will now default to electronic delivery, either through eDelivery or Partner Dashboard. Horizon business is not impacted by this change.

3. Who can sign up for eDelivery?

You must be a general agency with direct access to sign up for eDelivery.

4. How does our agency get started?

Visit LGA's eDelivery microsite www.bannerlife.com/advisor/edelivery. If eDelivery through DocuSign is right for your agency, complete the [eDelivery Registration Form](#) and submit it to your distribution team.

5. If our agency opts-in for eDelivery through DocuSign, will every policy be delivered electronically?

No, customers must consent at the policy level and the application must be eligible for eDelivery. See question 11 for eligibility details. For non-AppAssist® business, you can work with customers to complete the eDelivery Authorization form [LU1321WP](#) to opt in at the policy level. For AppAssist® business, once you are setup for eDelivery, our in-house AppAssist® team will ask the proposed insured if they want to receive the policy electronically.

6. How soon can eDelivery through DocuSign begin for our agency?

Once you submit the [eDelivery Registration Form](#), your DocuSign account will be established and ready for use typically within 7 business days.

7. How do we login to the DocuSign portal?

Your agency controls the DocuSign account. You will choose a username and establish an email account for this purpose. DocuSign will send an email to complete the setup. You can request individual logins for each user if needed.

8. How is the policy sent to the customer?

Option 1 – The non-stop option emails the policy to the customer and makes it available in the DocuSign portal.

Option 2 – The layover option emails the policy to the general agency for release approval before sending it to the customer. The GA must approve or decline release within five days. Once approved, the policy will be sent to the customer.

For policies issued other than applied for, a combination of the two methods can be used.

9. What email address should I expect DocuSign policies to come from?

Policies will come from dse@docuSign.net.

10. How does The Banner Life family of companies know which policies should be delivered electronically?

Proposed insureds opting in for voice signature will be asked if they want electronic delivery of their policy. The completed eDelivery Authorization form [LU1321WP](#) will indicate eligibility. All Horizon new business will continue to be delivered electronically, while all non-Horizon business will be delivered through eDelivery with DocuSign. If an opt-in for eDelivery is not selected or the policy is not eligible for eDelivery, LGA will update preferences in Partner

Dashboard to elect paper suppression for documents to be retrieved through the platform.

11. How is it determined if a policy is issued electronically or on paper?

Policies eligible for eDelivery will be electronically delivered if we have:

- Insured's consent for eDelivery
- Insured's email address
- No special handling
- Insured as owner and payor
- No open delivery requirements other than Initial Premium Payment, Amendment, PAC Form Good Health Statement, or Delivery Receipt

Policies with outstanding initial premiums will include an eDelivery Payment Choices form. Should the customer choose to pay by credit card, the transaction will be handled in real-time through an integrated PayPal® interface.

Please note, NY Regulation 60 replacement cases are not eligible for eDelivery through DocuSign. Instead, the full policy packet will be available for download on Partner Dashboard under Documents in the case file.

12. If there are Reg60 requirements that need a wet signature, what are options for delivery requirements?

Policies ineligible for eDelivery will be posted with all delivery requirements as a PDF on Partner Dashboard under Documents. We will accept scanned, faxed, or mailed copies of the [Reg 60 UL/Whole Life Disclosure Statement \(PR101\)](#) and [Reg60 Term to Term Disclosure Statement \(PR107\)](#) forms, which require a wet signature today.

- Scan & Email: Penn-Delivery@wpenn.com Subject: Delivery requirements for Policy #
- Upload: Access "My Uploaded Documents" under "My Business" in Partner Dashboard, select "Upload Document" and follow instructions. This is for William Penn only.
- Fax: 516-229-3081 Attn: Penn Delivery
- Mail: Banner Life family of companies Attn: Penn Delivery 3275 Bennett Creek Avenue Urbana, MD 21704

13. How can an agency access and manage electronically transmitted policies?

View, print, save as PDF, resend notification email, change customer's email, modify access code, void the policy and add a note for the signor.

14. How does an agency access electronic policies?

Login to the DocuSign portal at www.DocuSign.net or open the link in the email notification sent.

15. Can a reissued policy be delivered electronically?

Yes, provided it still meets the eligibility for eDelivery.

16. Which reissues will not result in a new policy sent?

- Address change
- Payor updates if the Payor section has been updated
- Beneficiary updates if correct on application
- Mode changes

17. If a policy is active at issue or a reissue results in activation, will the policy still be sent electronically?

Active policies will still be delivered electronically and will need to be signed through the DocuSign process.

18. Can there be more than one active electronic delivery on the same policy at the same time?

No, automated checks ensure only one active policy is electronically delivered and if a newer one is sent, it will void any previously existing version of the policy. Customers may receive a voided link email after receiving the new link.

Please note, the voided link email refers to the old link.

19. What happens if the customer never opens the policy?

For the layover option: If the GA doesn't release the link after 5 business days, DocuSign will send another link directly to the policy owner. **For the non-stop option:** DocuSign only sends a one-time link to the policy owner. The link to the policy will be disabled 21 business days after issuance. Notify LGA to resend the policy if needed after 21 business days. If you need a link resent within the 21 business days, send a request to Banner_Reissue@lgameria.com for Banner Life policies and Penn-Delivery@lgameria.com for William Penn policies.

20. Can the link to the policy be extended past 21 days?

Yes, if you need the link to the policy to be active for more than 21 business days, please send your request for extension to Banner_Reissue@bannerlife.com for Banner Life policies and Penn-Delivery@wpenn.com for William Penn policies.

21. Does our agency need to monitor email for managing electronic deliveries.

No, you can manage policies via the agency's DocuSign portal which includes search and filter options. Notification emails will also include the policy number and insured name.

22. How can our agency request a paper delivery instead of electronic?

The eDelivery designation can be removed from the policy at any point prior to it being issued. To do so, email your Case Management team. If the policy has already been eDelivered, a request to send on paper can be made by voiding the request within the DocuSign portal and including instructions to deliver on paper.

23. Can our agency view documents completed by the customer?

Yes, you can see the customer's electronic signature and provided data in the DocuSign portal, excluding bank account and credit card information.

24. What happens if the insured declines to sign the eDelivery through DocuSign?

If the insured declines to sign the eDelivery through DocuSign, the agent will need to request a paper application OR include it in the DocuSign decline.

25. What happens if the insured declines to sign the eDelivery through DocuSign in error?

If declined in error, notify the Case Management team. They will then resend the policy for electronic signature.

26. Can customers partially complete the delivery requirements?

Customers can complete the process partially, but no documents will be processed and the policy will not be active until all requirements are met.

27. How can I see if a policy was electronically delivered in Partner Dashboard or through a status feed?

The Policy Mail Date requirement will show the comment "E-Policy Sent" and underwriting notes will read "Policy Electronically Transmitted".

28. Why can't I download my entire policy packet from Partner Dashboard?

Delivery requirements are not included as part of the downloadable version of the policy packet on Partner Dashboard unless you have suppressed your paper preferences. If you are registered for eDelivery through DocuSign, delivery requirements are available for download through the DocuSign portal only and will not be

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