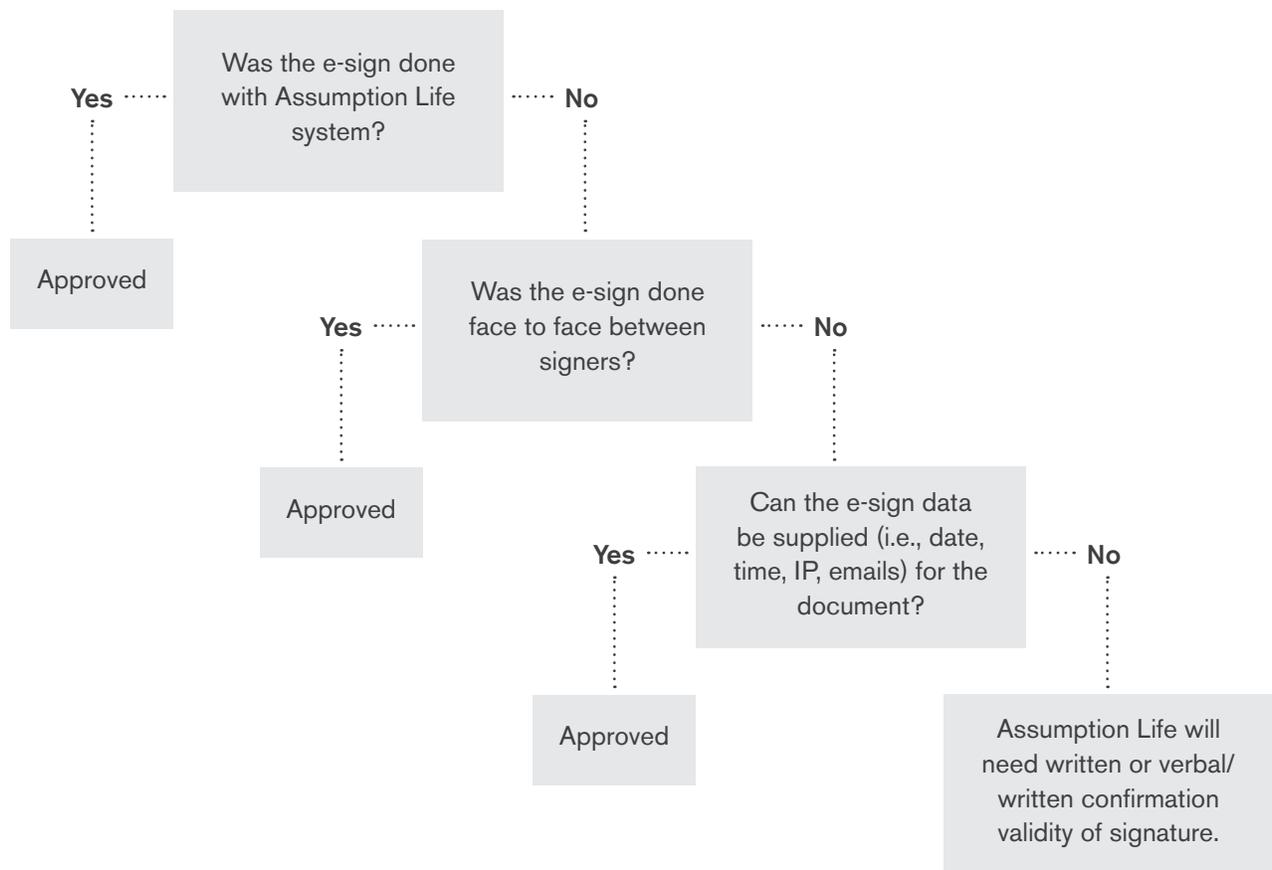


Doing Business Your Way

If you choose to use a different solution than the one offered by Assumption Life, we now accept a variety of e-signature application systems for new sale documents and administrative forms, including these popular options:

- **Adobe Sign**
- **SignNow**
- **DocuSign^{MD}**

Upon receipt of the document by our team, a validation will be completed based on the decision tree below. A preliminary validation by your team can reduce process time for these documents.



Frequently Asked Questions

How can I determine if the electronic signature is valid?

The decision tree on the first page of this document can be utilized to determine if an electronic signature is valid. The signature must include the signature date and be in the original document.

For example, if the signature includes the e-sign data provided by the electronic signature system (i.e. an audit report or the history data), the signature is valid.

If the signature is handwritten (i.e., a scanned image of a signature) or typed with a keyboard, additional validation steps are required according to the decision tree.

For which documents can Assumption accept an electronic signature?

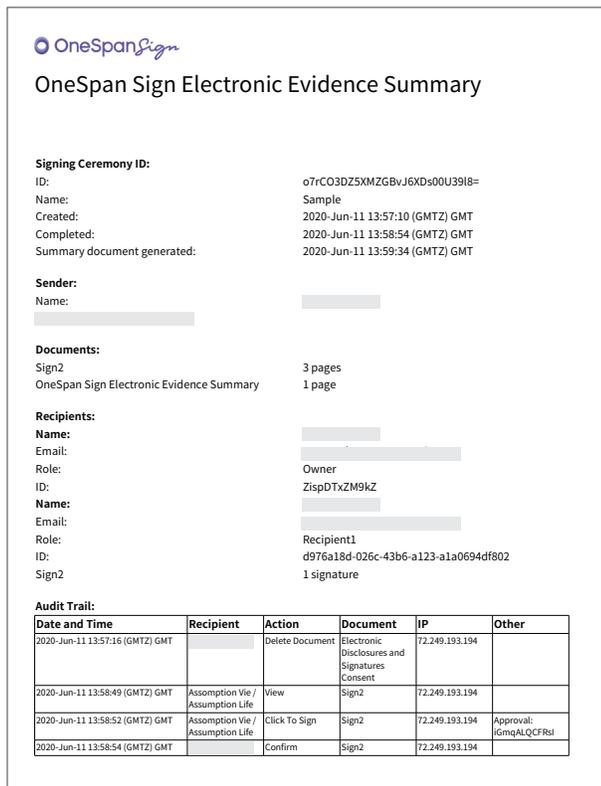
Assumption Life accepts electronic signatures on submissions and administrative forms, including the enrollment form, a change request form and the statement of health. Life and Disability claim forms still require an original signature.

If I am present during the signature, what information must I send to Assumption with the signed document?

You must include, in your email to Assumption Life, a confirmation that you physically saw the client sign the document and that the person who you witnessed signing can legitimately do it as the policyholder.

If I have access to e-signature data from an electronic signature system, what information must I send to Assumption with the signed document?

You must include the system validation provided by the system (i.e., the history report showing the date and time of signature, the IP address, etc.). Below we have provided an example:



OneSpan Sign
OneSpan Sign Electronic Evidence Summary

Signing Ceremony ID:
ID: o7rCO3DZ5XMZGBvJ6XDso0U39I8=
Name: Sample
Created: 2020-Jun-11 13:57:10 (GMTZ) GMT
Completed: 2020-Jun-11 13:58:54 (GMTZ) GMT
Summary document generated: 2020-Jun-11 13:59:34 (GMTZ) GMT

Sender:
Name: [Redacted]

Documents:
Sign2 3 pages
OneSpan Sign Electronic Evidence Summary 1 page

Recipients:
Name: [Redacted]
Email: [Redacted]
Role: Owner
ID: ZispDTxZM9kZ
Name: [Redacted]
Email: [Redacted]
Role: Recipient1
ID: d976a18d-026c-43b6-a123-a1a0694df802
Sign2 1 signature

Audit Trail:

| Date and Time | Recipient | Action | Document | IP | Other |
|---------------------------------|----------------------------------|-----------------|---|----------------|------------------------|
| 2020-Jun-11 13:57:16 (GMTZ) GMT | [Redacted] | Delete Document | Electronic Disclosures and Signatures Consent | 72.249.193.194 | |
| 2020-Jun-11 13:58:49 (GMTZ) GMT | Assumption Vie / Assumption Life | View | Sign2 | 72.249.193.194 | |
| 2020-Jun-11 13:58:52 (GMTZ) GMT | Assumption Vie / Assumption Life | Click To Sign | Sign2 | 72.249.193.194 | Approval: fGmqALQCFRst |
| 2020-Jun-11 13:58:54 (GMTZ) GMT | [Redacted] | Confirm | Sign2 | 72.249.193.194 | |

What happens if I have the verbal or written validation of the client?

If you have, as the Advisor, received an email from the client that confirms the signature of the document, please forward this document to Assumption Life for validation.

Otherwise, once Assumption Life receives the document, validation steps will be taken by our team to communicate with the client to obtain a verbal or written confirmation that they have signed the document.

How can I determine if the signature was done with an electronic system versus a scanned image inserted in the document?

When a signature was completed with an electronic signature system, an audit report or history is available.

To validate that the signature was not typed, you can verify repetitive letters in the client's signature to determine if they are identical. If there exists a doubt in regard to the validity of the signature, a written validation (email from the person who signed the document) or verbal validation (by telephone) will be required.