

eDelivery

North American's eDelivery process allows you and your client to review, sign, and download policy documents electronically, eliminating the need for in-person delivery. The process is available on cases that meet the following eDelivery eligibility requirements.

eDelivery eligibility requirements

The following criteria must be met for a case to be eligible for North American's eDelivery process:

- Application submitted via SimpleSubmit® or a paper application submitted with the eConsent form (form number O-2000)
- New Business cases where the insured, owner, and payor are the same person. (Policy Change cases are not eligible at this time)
- Available on all products
- Email address is on file for the client and soliciting agent

How to request

To request eDelivery on an eApplication, simply answer the electronic delivery question "yes" within SimpleSubmit. To request eDelivery on a paper application, submit the eConsent form with the application. When eDelivery is requested on a case that meets the eDelivery eligibility requirements, it will automatically go through North American's eDelivery process when a policy is issued. Below are the detailed steps that you and your client will experience when a policy is issued through this process.

Although some mobile devices are supported, for the best experience we recommend using a laptop or desktop computer when reviewing the policy packet and signing delivery documents. See page two for a complete list of software requirements.

Writing agent steps

- Shortly after the policy is issued, you will receive an email with a link to view the policy packet and sign the delivery documents. The sender of this email will be North American and the subject line will be **Policy ready to Sign**. Within the email, click on the **Review Documents** button. You will be taken to the NorthAmericanCompany.com log-in page, where you will enter your username and password. A summary page will appear that provides important policy information. Review the information on the summary page to ensure it is accurate.
***Note:** To obtain a username and password for the North American website, navigate to NorthAmericanCompany.com and click the **Register** button in the upper right side of the page.*
- From the summary page, click the button and you will be directed to a page where you will be able to review, download, and/or print the policy packet and sign the delivery documents. The first time you access a policy packet you will need to review and consent to the 'Electronic Record and Signature Disclosure'. Click **Continue** to start reviewing the policy packet.
- Once you are in the policy packet, to navigate to the delivery documents, click Start. When you are at the first delivery document, click **Start**. Once in a delivery document, click the **Sign** and then the **Adopt and Sign** box. Your eSignature will automatically be applied and you will be brought to the next document that requires a signature. Click the **Sign** box for each additional delivery document that requires your signature. When all delivery documents have been signed, click **Finish**. A pop-up will appear with options to download and/or print the policy documents.
- Once you have clicked **Finish**, we will send an email to your client for them to review, complete, and sign their policy documents. In general, this email will be sent within minutes of when you finish your portion of the eDelivery process.



Client steps

- Shortly after you complete your portion of the eDelivery process, your client will receive an email with a link to view the policy packet and sign the delivery documents. The sender of this email will be North American and the subject line will be **Your policy is ready to sign**. Within the email your client will click the **Review Documents** button which will take them to a webpage where they will need to enter their personal information to authenticate their identity.
- At the authentication page, your client will enter their *first name, last name, last four digits of their social security number, date of birth*, and then click the **Continue** button. As long as the system can match their information to a policy pending eDelivery, they will be taken to the next page. If the information entered cannot be matched, a message will appear that indicates this and to contact their agent for assistance.
- Before they can review, complete, and sign the policy documents, your client must review and consent to the 'Electronic Record and Signature Disclosure'. Once it has been viewed, your client will check the acknowledgment box and click the **Continue** button.
- Your client will be brought to the first page of the policy packet. Once they are ready to eSign, they can navigate to the first delivery document by clicking **Start**. Once in a delivery document, your client will need to complete the document if applicable and then click the **Sign** and the **Adopt and Sign** box. Their eSignature will be automatically applied and they will be brought to the next document that requires a signature. They will need to complete the same steps for each delivery document. When all delivery documents have been completed and signed, they will click **Finish**.
 - An optional EFT authorization will be included in policies that are not on an Electronic Fund Transfer (EFT) mode of payment. This can be completed by your client(s) to request a one-time draft of the initial premium, or change the mode of payment to EFT.
- A pop-up will appear with options to download and/or print the policy documents. Within this pop-up, clicking **Continue** will finalize the process and direct your client to a thank you page advising them they have successfully completed the eDelivery process.

Once all parties have completed their eSignatures, the delivery documents will be automatically transmitted to New Business for review and handling. The indicator that your client has completed the eDelivery process will be the receipt of the 'eSignature Requested with eDelivery' requirement. You may access the completed and signed policy documents using the link in your original email.

Software requirements

The following specifications will need to be met to access the policy packet and sign the delivery requirements:

Desktop Support:

- Chrome (latest)
- Firefox (latest, 52 ESR)
- Edge (latest)
- Safari 10
- Safari 11

PDF Reader:

- Adobe® Reader®

For any questions regarding the eDelivery process, please reach out to your MGA.

Chrome, Firefox, Edge, Safari, and Adobe Reader are independent third-party companies or products and are not affiliated with North American. Please contact your service provider for technical and instructional guidance. North American is not responsible for technical-related inquiries and troubleshooting.

Insurance products are issued by North American Company for Life and Health Insurance, West Des Moines, IA. Products, features, riders, endorsements, or issue ages may not be available in all jurisdictions. Restrictions and limitations may apply.

Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance®. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.