Life

North American Company for Life and Health Insurance®

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A Sammons Financial Company

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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 MyAnnexus.com or a paper application submitted with the eConsent form (form number O-2000)
- For ages 18+: cases where the insured, owner, and payor are the same person
- For ages 17 and below: cases where the guardian/parent of the insured is the same person as the owner and payor
- Email address is on file for the client and soliciting agent
- Available for New Business cases and Policy Change Interal Exchanges and Conversions

How to request

To request eDelivery on an eApplication, simply answer the electronic delivery question "yes" within MyAnnexus.com. 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 generated. 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 generated, 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 **Continue** 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 **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. This email is typically sent within minutes of when you finish your portion of the eDelivery process.

eDelivery



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 sign, 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 automatically be transmitted to North American for review and handling. New emails will be sent to both advising that the signing process has been completed and there will be a link to the signed policy packet.

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®

Frequently asked questions

What delivery requirements can be signed electronically through the eDelivery process?

The following delivery requirements can be signed electronically:

- Delivery Receipt
- Electronic Funds Transfer Authorization (EFT)
- Statement of Health
- Amendment
- Surrender Comparison Index Disclosure (for PA only)
- Illustration

Note: *Some policies may include additional forms that must be signed and submitted outside of the eDelivery process.*

Independent Distribution Company (IDC) steps

At the time the policy is emailed to the writing agent, the IDC will receive a secure email with a link to access a copy of the policy. This copy is for the IDC's records only and should not be used for delivery purposes. Status updates for the eDelivery process are available on Pending Business.

How can payments be submitted when the mode of payment is not Electronic Funds Transfer (EFT)?

Payments can be submitted via personal check, cashier's or certified check, or wire transfer. An EFT authorization form will also be included in the eDelivery packet as an optional form to request a one-time draft of the initial premium or to change the mode of payment to EFT.

Will reminders be sent if delivery requirements are not completed?

Yes. Reminder emails will be sent 7 days and 14 days after the initial email if delivery requirements have not yet been signed.

If a policy is reissued, will it go through the eDelivery process again?

If the case remains eligible, the policy will be reissued through the eDelivery process and new email notifications will be sent.

How long is the policy packet available electronically?

If delivery requirements have not yet been signed, the policy packet will be available through the email link until the close-out date. After delivery requirements are signed, the policy packet (including signed delivery requirements) will be available through the link in the initial email for 120 days, as well as through the emails that are set out to you and your client once the signing process is complete.

Will a paper policy be mailed if eDelivery is selected?

No. If eDelivery is requested, a paper policy packet will not be mailed. You and your client can view, download, and print the documents electronically.

Can I change from eDelivery to paper delivery?

Yes. As long as the delivery requirements have not been signed, you may contact your IDC to change the delivery method.

How do I decline an eDelivery policy as not taken?

You may notify your IDC or decline to sign the delivery requirements.

What happens if the client declines to sign?

New Business will contact your IDC with additional details. If changes require a reissue, the standard reissue process will be followed. If the case remains eligible, it will be reissued through eDelivery; otherwise, it will be issued via paper.

Is eDelivery secure?

Yes. Login credentials and documents are encrypted using secure socket layer (SSL) technology. For added security, users should maintain up-to-date antivirus software and internet browsers.

For any questions regarding the eDelivery process, please reach out to your Independent Distribution Company.

Annexus and their affiliated agencies are independently contracted with North American Company for Life and Health Insurance.

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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.

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