

# Annuity Business: Improved eSignature Experience

## *Transition to Adobe eSignature Goes Live on February 24, 2025*

At LPL, we are always striving to deliver a better experience for the annuity business process. Beginning on February 24, 2025, the Annuity Order Entry (AOE) platform will sunset the utilization of DocuSign and migrate to Adobe for our eSignature process, aligning your eSignature experiences across LPL. By transitioning to this new process, we will be able to deliver key enhancements, including:

- Improved two factor authentication
- Financial Professional ownership and control of the eSignature envelope
- Ability to bundle account opening and AOE into a single signing experience – ability to package up multiple forms and documents together into one eSignature envelope
- Changes to the wet signing process with all annuity document signing launching from inside ClientWorks instead of AOE

### Questions?

The LPL AOE Trading Support team will be available to answer questions about the new eSignature capabilities and process.

They can be reached by **dialing 800-877-7210**, press 9, then say “annuity order entry”.

We anticipate that these new benefits will lead to faster and more expeditious supervision reviews and approvals and aid in delivering a better annuity submission process for you. Here are a few important resources to aid in this transition:

- The LPL teams provided a series of training sessions to help get you familiar and comfortable with the new experience as well. [Listen to a replay](#) (Password: AOEupdates.25)
- Watch [this short video](#) that reviews the new eSignature process
- Check out [this How-To Guide](#), which reviews the Adobe eSignature process and the new wet signature process

## Transition Rule Details

- If the submitter completes all e-signings in DocuSign **prior to 6:00 PM Eastern Time on 2/21/2025** – the DocuSign package will be attached to the order and will be valid.
  - ❖ Carriers will accept orders with valid DocuSign packages completed before 6:00 PM Eastern Time on 2/21 that may transmit after 2/24 and continue their new business processing.
- If the order was initiated prior to 2/21/2025 but **DocuSign events were not completed prior to 6:00 PM Eastern Time on 2/21**, the DocuSign process will be terminated. Order documents will be routed to the Request Tab for the order to start a new signing event via Adobe.
- If the order had **not started DocuSign events prior to 6:00 PM Eastern Time on 2/21**, order documents will be updated and will move to the Request Tab to begin signing via Adobe.

- If the order was a Manual/Wet sign and was **not submitted back for Final Review prior to 6:00 PM Eastern Time on 2/21**, the order will be routed to Request Tab and the upload of manual documents will need to be completed via the new wet signature process.

**Please Note:**

**Some carriers may not have Adobe eSignature available specifically in New York by the time of the conversion. In those instances, applications must be signed via wet signature until New York state approval is received.** To confirm which New York carriers may have a temporary period without e-signature capabilities, please refer to Carrier Adobe eSignature Availability Grid below.

## Additional FAQs

### Why is LPL changing the signing process?

Based on Advisor feedback on DocuSign, LPL is moving the signing ceremonies into ClientWorks. This allows us to benefit from Adobe for eSignatures. In addition, Annuities will position annuity workflows to take advantage of improvements across ClientWorks. Examples of new improvements include the “Buy Annuity” function from the end of NAO process and bundling documents for eSignature.

### When will In-Person eSignature be available again?

Our eSignature Team is currently finalizing In-Person signing via Adobe and plans to release that by the end of the first quarter 2025. Please watch for announcements on eSignature developments.

### Why does each form need to be processed (downloaded / uploaded) individually?

Workbench/shopping cart current design separates document packets into the individual forms. This is intended to assist with ensuring each form is accounted and can launch any workflows needed to process the form within LPL. The Annuity Team is working with our ClientWorks technology partners to design a bulk upload feature for annuity documents as a future enhancement.

### Why can't you change the wet signature to eSignature, but you are able to change eSignature to wet signature?

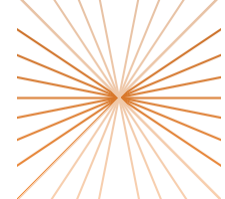
Changing an order that AOE sets up for manual/wet signature to eSignature could result in NIGO paperwork at the carrier. If you need assistance with setting up an annuity order for eSignature or need help understanding why the order was not eligible, please contact the Annuity Order Entry Team for assistance.

### How long will it take for the forms to upload to the Documents Tab in ClientWorks?

All uploaded documents will be automatically stored in the client account the day after the order is transmitted to the carrier.

### How will the wet signature process differ from the current process?

The most notable change will pertain to how the documents are processed. Each individual form must be downloaded and printed individually, and then uploaded individually after they are wet signed versus being uploaded as one consolidated packet.



# Workbench: Annuity eSignature

## How-to Guide

### Overview

Consolidate the amount of eSignature emails for clients by bundling multiple requests into a single envelope. Advisors can download, print, sign and upload forms to complete the signing process. From the dashboard, track orders, send reminders.

### Icons



Alert or Important



Quick Tips



Frequently Asked Questions



Information

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## Locate documents via the Request Tab

Once an order has been pre-approved, you'll receive a confirmation email. If the pre-approval process was bypassed, continue to the *Requests* tab.

To: [To:LPLCommandCenter.Mailbox@lpl.com][Cc:LPLCommandCenter.Mailbox@lpl.com][Bcc:AOEIPipelineReports.mailbox@lpl.com]  
Cc: LPLCommandCenter.Mailbox@lpl.com  
Bcc: AOEIPipelineReports.mailbox@lpl.com

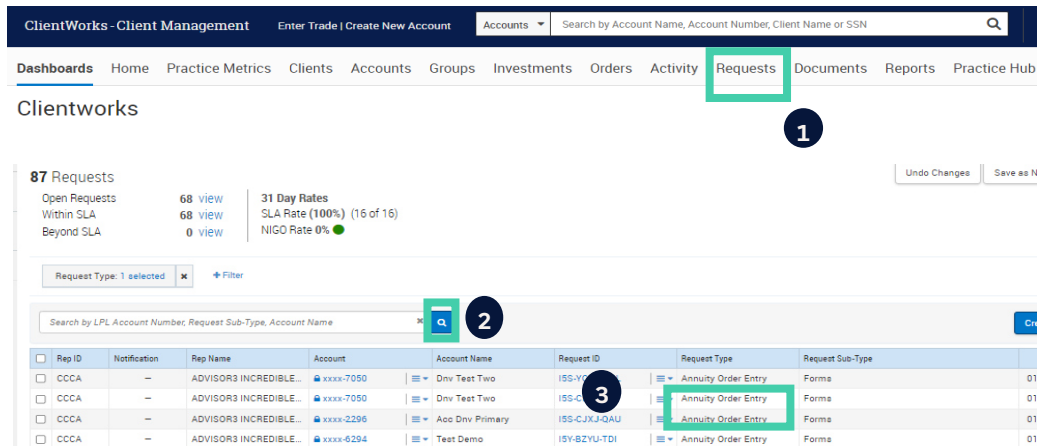
Your order has been pre-approved. You can now connect with your client(s) to complete signing of required forms. Please access Workbench within ClientWorks to access the forms and begin the signature process. Signings must be completed in Workbench including uploading wet signed documents. Once signing is completed in Workbench, the order will be routed back to Supervision for final review.

### Annuity Purchase Details

RepID: CCA  
Order ID: 154-PBSH-BRQ  
Order Status: PreApprovalApproved  
Comments/Notes: test order, approved from preapproval  
Client Name: NR, SWAPNALI TEST  
Carrier: American General Life Insurance Company  
Product Name: Power Index Plus Income (7-Year Product)  
Amount: 275137.00  
Date Submitted: 1/17/2025 10:03:01

OK

1. After logging into ClientWorks, click on the *Requests* tab.
2. Use the search field to locate the account. Note, the Order ID is in the confirmation email. Find the request for the new account. The Request Type will read Annuity Order Entry. Or filter by *Request Type* and selecting *Annuity Order Entry* is another option to locate the ID quickly.
3. Click the *Request ID* hyperlink to open the Envelope Creation screen.



ClientWorks - Client Management | Enter Trade | Create New Account | Accounts | Search by Account Name, Account Number, Client Name or SSN

Dashboards | Home | Practice Metrics | Clients | Accounts | Groups | Investments | Orders | Activity | **Requests** | Documents | Reports | Practice Hub

Clientworks

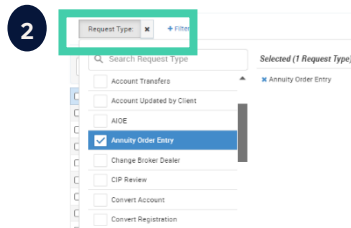
87 Requests

Open Requests 68 view | 31 Day Rates  
Within SLA 68 view | SLA Rate (100%) (16 of 16)  
Beyond SLA 0 view | NIGO Rate 0%

Request Type: 1 selected | Filter

Search by LPL Account Number, Request Sub-Type, Account Name

Rep ID	Notification	Rep Name	Account	Account Name	Request ID	Request Type	Request Sub-Type
CCA	—	ADVISOR3 INCREDIBLE...	xxxx-7050	Dmv Test Two	ISS-...	Annuity Order Entry	Forms
CCA	—	ADVISOR3 INCREDIBLE...	xxxx-7050	Dmv Test Two	ISS-...	Annuity Order Entry	Forms
CCA	—	ADVISOR3 INCREDIBLE...	xxxx-2296	Acc Dmv Primary	ISS-CJK-JAU	Annuity Order Entry	Forms
CCA	—	ADVISOR3 INCREDIBLE...	xxxx-6294	Test Demo	ISV-BZYU-TDI	Annuity Order Entry	Forms



Request Type | Filter

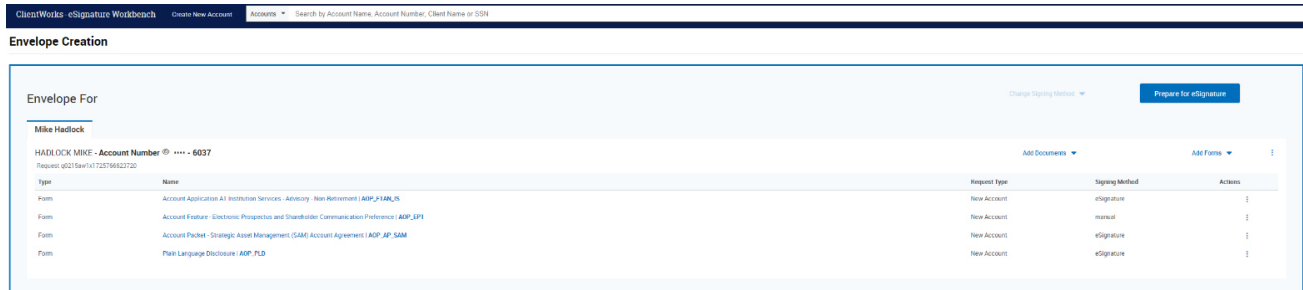
Selected (1 Request Type)

- Account Transfers
- Account Updated by Client
- AIOE
- Annuity Order Entry**
- Change Broker Dealer
- CIP Review
- Convert Account
- Convert Registration

## Envelope Creation

Workbench pulls the necessary forms to create an envelope.

### Prepare for eSignature



Envelope For

Mike Hadlock

HADLOCK MIKE - Account Number ⑥ ---- - 6037

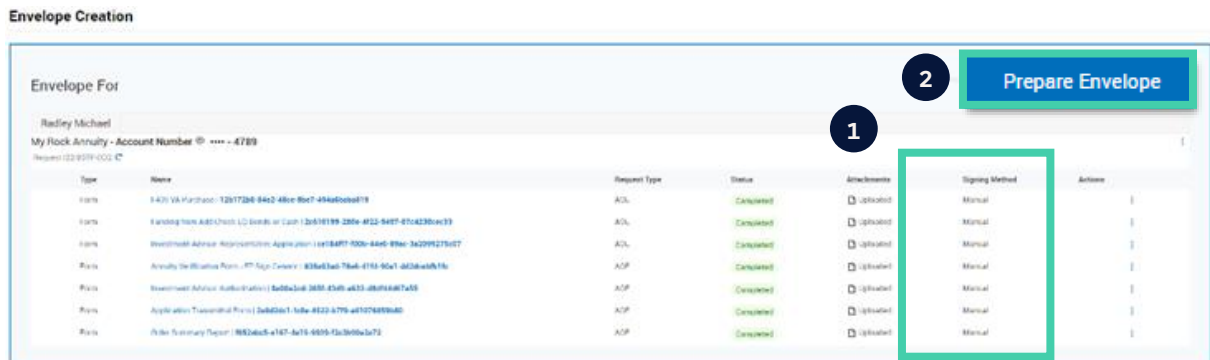
Request 02/25/2025 14:27:56 02/25/2025

Change Signing Method ▾ **Prepare for eSignature**

Add Documents ▾ Add Forms ▾

Type	Name	Request Type	Signing Method	Actions
Form	Account Application A1 Institution Services - Advisory - New Retirement / AOP_P1AN_R	New Account	eSignature	
Form	Account Feature - Electronic Prospectus and Shareholder Communication Preference / AOP_APT	New Account	Manual	
Form	Account Pocket - Strategic Asset Management (SAM) Account Agreement / AOP_APT_SAM	New Account	eSignature	
Form	Plain Language Disclosure / AOP_PLD	New Account	eSignature	

1. Under Signing Method, verify the signing method for each form is correct.
2. Select the *Prepare Envelope* button.



Envelope Creation

Envelope For

Bradley Michael

My Flock Annuity - Account Number ⑥ ---- - 4789

Request 02/25/2025 14:27:56 02/25/2025

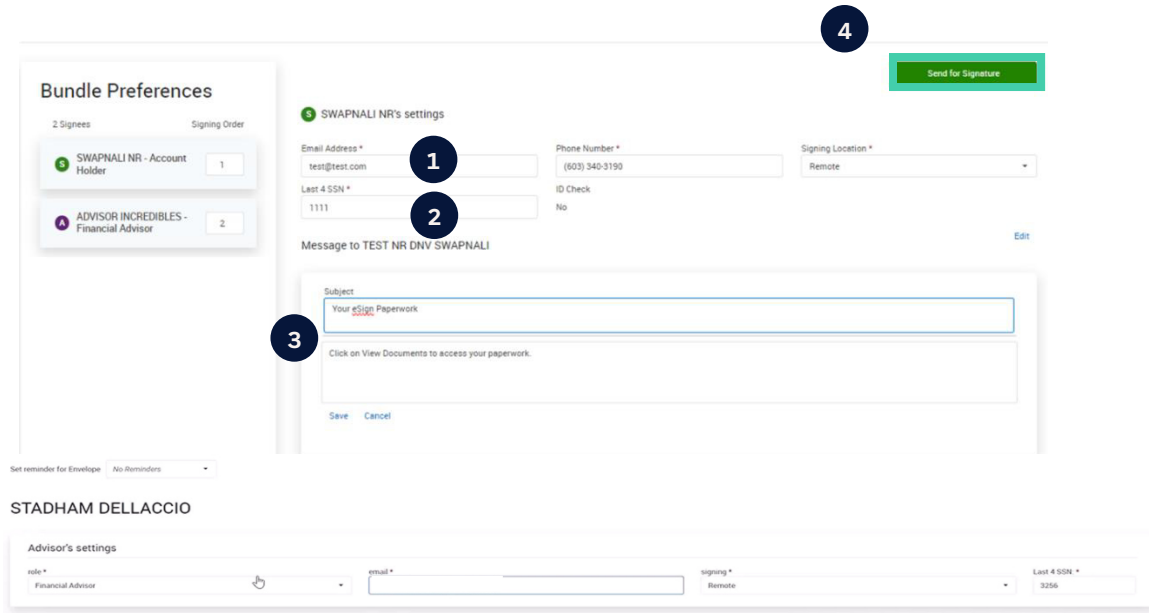
1 2 **Prepare Envelope**

Type	Name	Request Type	Status	Attachments	Signing Method	Actions
Form	Account Application A1 Institution Services - Advisory - New Retirement / AOP_P1AN_R	ACL	Completed	Uploaded	Manual	
Form	Account Feature - Electronic Prospectus and Shareholder Communication Preference / AOP_APT	ACL	Completed	Uploaded	Manual	
Form	Account Pocket - Strategic Asset Management (SAM) Account Agreement / AOP_APT_SAM	ACL	Completed	Uploaded	Manual	
Form	Plain Language Disclosure / AOP_PLD	ACL	Completed	Uploaded	Manual	
Form	Investment Advisor Acknowledgment / AOP_APT	ACL	Completed	Uploaded	Manual	
Form	Application Transmittal Form / AOP_APT	ACL	Completed	Uploaded	Manual	
Form	Plain Language Disclosure / AOP_PLD	ACL	Completed	Uploaded	Manual	



This screen shows all the paperwork that still needs to be signed by the advisor and client.

## Customize Envelope



The screenshot shows the 'Bundle Preferences' section with two signers: 'SWAPNALI NR - Account Holder' (1) and 'ADVISOR INCREDIBLES - Financial Advisor' (2). The 'SWAPNALI NR's settings' section includes fields for 'Email Address \*' (1) with 'test@test.com', 'Phone Number \*' with '(603) 340-3190', 'Last 4 SSN \*' (2) with '1111', and 'Signing Location \*' with 'Remote'. A 'Send for Signature' button is at the top right (4). Below, a message preview for 'TEST NR DNV SWAPNALI' shows a subject line 'Your eSign Papework' (3) and a link to view documents. At the bottom, the 'Advisor's settings' section shows 'role \*' as 'Financial Advisor', 'email \*', 'signing \*' as 'Remote', and 'Last 4 SSN \*' as '3256'.

### Client Information

1. In this section, the client's email is pre-populated from the New Account data.
2. Change the message sent to the client to add any information and/or personalization. Click Save.



If the email address doesn't autofill, the user can update. This could occur if the information wasn't added when the request was made. For example, if the client opted out of emails, or the system couldn't find an address.



The last four numbers of the client's social security number are the pin required to access Adobe Sign.

### Advisor Information

1. The advisor's email will be pre-populated. Add additional recipients for the carbon copy as needed.



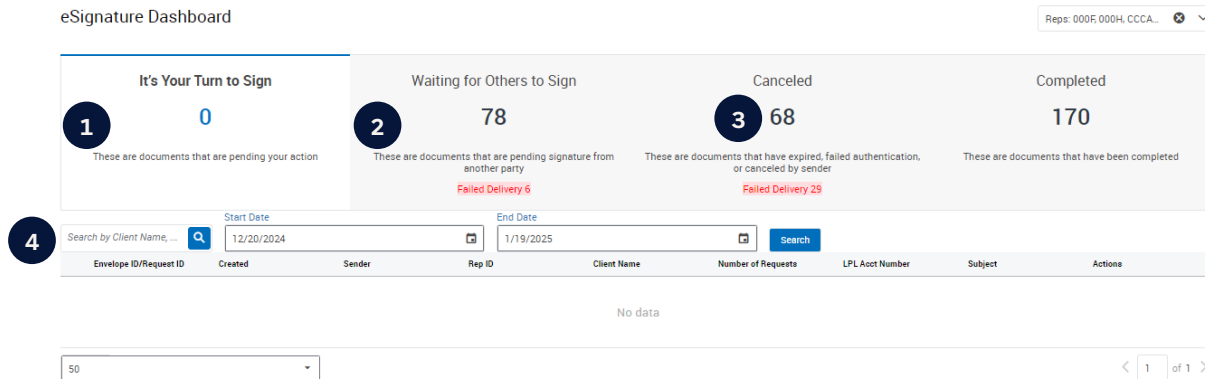
If the email address doesn't autofill, the user can update. This could occur if the information wasn't added when the request was made. For example, if the client opted out of emails, or the system couldn't find an address.



The last four numbers of the client's social security number are the pin required to access Adobe Sign.

## eSignature Dashboard

The dashboard is a hub for any type of form that is signed through Adobe, dependent upon each advisor's book of business, such as new accounts, move money, annuities, insurance, NWP accounts, etc.

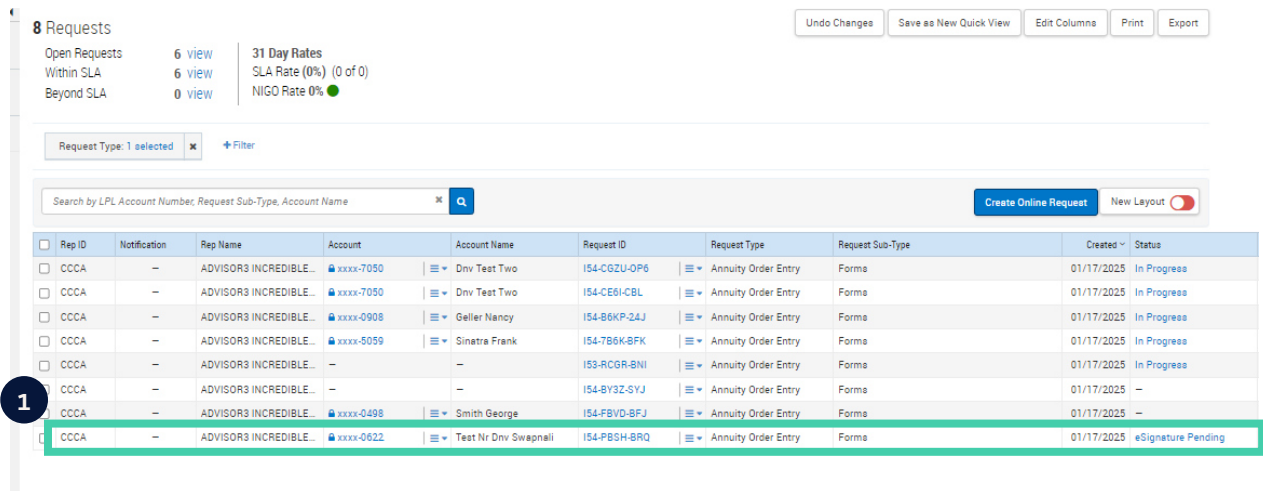


✓ Envelope Sent Successfully ✕

Envelope was sent successfully. Please wait 10-15 seconds for the envelope to appear on the AdobeSign Dashboard.

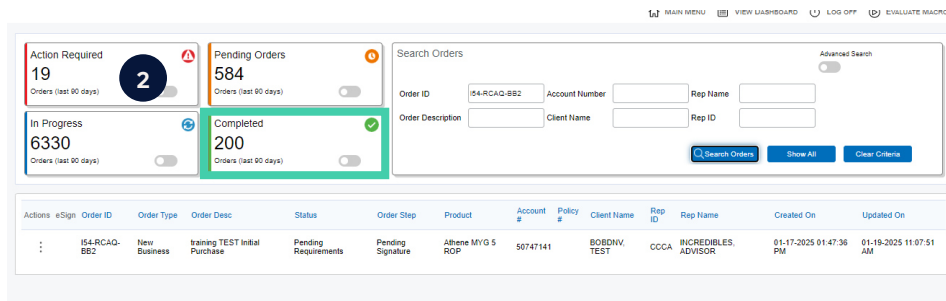
## Track Progress and Order Status Updates

- As the signing process progresses, the *Request* tab will update status.



- The queue at the top indicates that stage each document is in. Documents in this queue are ready for advisor signature.
- This section shows forms with tasks for the client to complete.
- Documents that fail to process will be directed to the canceled queue, while successfully signed documents will move to the completed queue. All items in the cancelled queue will be pushed back to Workbench for adjustment.
- To locate a specific document, activate the search function using the Client Name, Account Number, or Request ID.





The dashboard shows order status metrics: Action Required (19), Pending Orders (584), In Progress (6330), and Completed (200). It includes a search bar for orders and a table of order details.

Actions	eSign	Order ID	Order Type	Order Desc	Status	Order Step	Product	Account #	Policy #	Client Name	Rep ID	Rep Name	Created On	Updated On
...	IS4-RCAG-BB2	New Business	Training TEST Initial Purchase	Pending Requirements	Pending Signature	Athene MYG 5 ROP	50747141	BOBDRIV-TEST	CCCA	INCREDIBLES-ADVISOR	01-17-2025 01:47:36 PM	01-19-2025 11:07:51 AM		

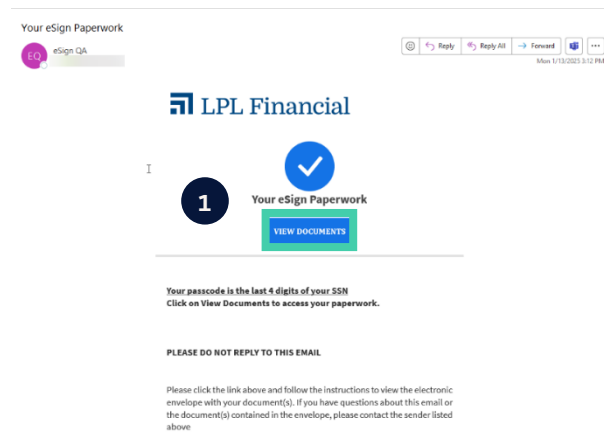
- As the signing process progresses, the Annuity Dashboard will update status.

## Adobe eSignature

The actual Adobe eSignature process will look the same for both advisors and clients, allowing you to collect eSignatures as needed to support your book of business.



For more information on Adobe Sign, reference the [Client Experience with Adobe Sign – Computer](#) and [Client Experience with Adobe Sign – Smart Phone and Tablet](#) guides in the Resource Center.

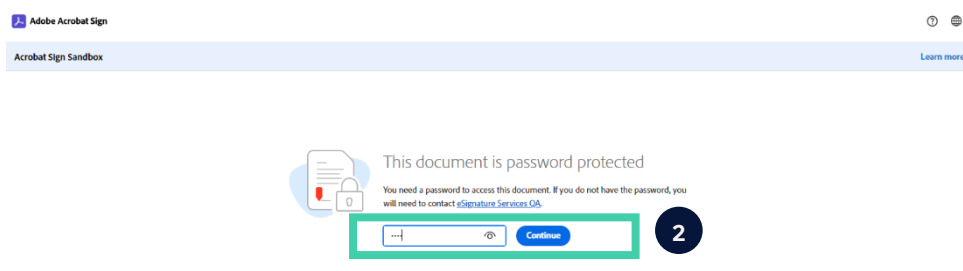


The email shows the LPL Financial logo and a 'Your eSign Paperwork' section with a 'VIEW DOCUMENTS' button. It includes instructions on how to access the paperwork using the last 4 digits of the SSN.

**PLEASE DO NOT REPLY TO THIS EMAIL**

Please click the link above and follow the instructions to view the electronic envelope with your document(s). If you have questions about this email or the document(s) contained in the envelope, please contact the sender listed above.

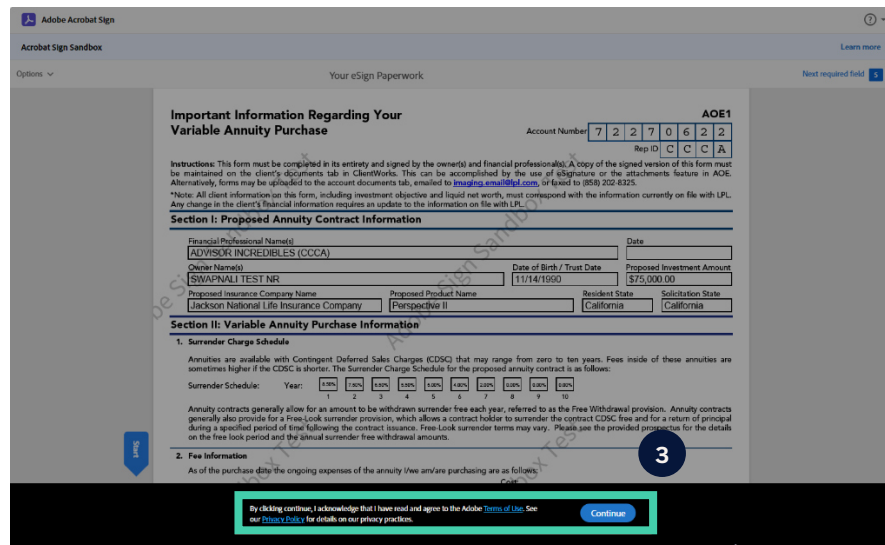
- The envelope is sent to the recipient's email. Click the *View Documents* to start signing.



The screen shows a password protection prompt: 'This document is password protected. You need a password to access this document. If you do not have the password, you will need to contact eSignature Services QA.' A 'Continue' button is highlighted.

- Enter the *PIN* for the document. The PIN default is the last four of the SSN. Once entered, click *Continue*.

- Click *Continue* to acknowledge Terms of Use.



**Important Information Regarding Your Variable Annuity Purchase**

Instructions: This form must be completed in its entirety and signed by the owner(s) and financial professional(s). A copy of the signed version of this form must be maintained on the client's documents tab in ClientWorks. This can be accomplished by the use of signature or the attachments feature in AOE. Alternatively, forms may be uploaded to the account documents tab, emailed to [investor.enrollment@lpl.com](mailto:investor.enrollment@lpl.com), or faxed to (855) 222-8223.

\*Note: All client information on this form, including investment objective and liquid net worth, must correspond with the information currently on file with LPL. Any change in the client's financial information requires an update to the information on file with LPL.

**Section I: Proposed Annuity Contract Information**

Financial Professional Name(s): **ADVISOR INCREDIBLES (CCCA)** Date: **1/11/21**

Client Name(s): **SWAPNALI TEST NR** Date of Birth / Trust Date: **1/11/21** Proposed Investment Amount: **\$75,000.00**

Proposed Insurance Company Name: **Jackson National Life Insurance Company** Proposed Product Name: **Perspectiva II** Resident State: **California** Solicitation State: **California**

**Section II: Variable Annuity Purchase Information**

**1. Surrender Charge Schedule**

Annuities are available with Contingent Deferred Sales Charges (CDSC) that may range from zero to ten years. Fees inside of these annuities are sometimes higher if the CDSC is shorter. The Surrender Charge Schedule for the proposed annuity contract is as follows:

Surrender Schedule: Year: **1 2 3 4 5 6 7 8 9 10**

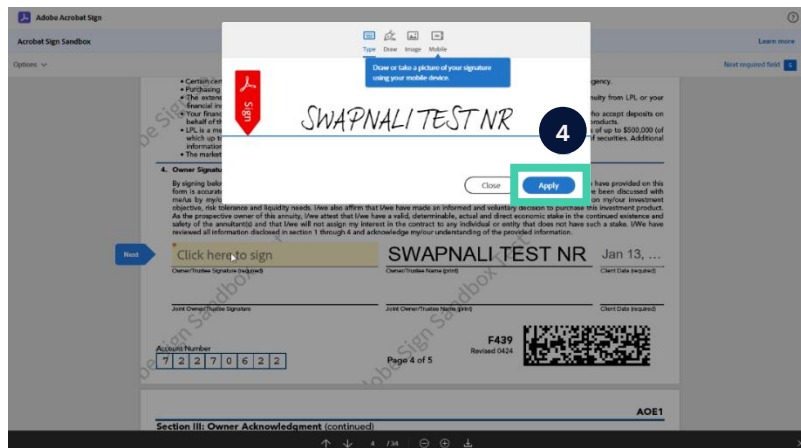
Annuity contracts generally allow for an amount to be withdrawn surrender free each year, referred to as the Free Withdrawal provision. Annuity contracts generally also provide for a Free-Look surrender provision, which allows a contract holder to surrender the contract CDSC free and for a return of principal during a specified period of time following the contract issuance. Free-Look surrender terms may vary. Please see the provided prospectus for the details on the free look period and the annual surrender free withdrawal amounts.

**2. Fee Information**

As of the purchase date the ongoing expenses of the annuity (fee and/or purchase) are as follows:

**By clicking continue, I acknowledge that I have read and agree to the Adobe Terms of Use. See our Privacy Policy for details on our privacy practices.** **Continue**

- A pop-up window allows the option to customize a signature. The signer can add a signature by Type, Draw, Image, or Mobile. Once complete, select Apply. Click next to jump to the next signing location.



**Adobe Acrobat Sign**

Acrobat Sign Sandbox

Options: **Type Draw Image Mobile**

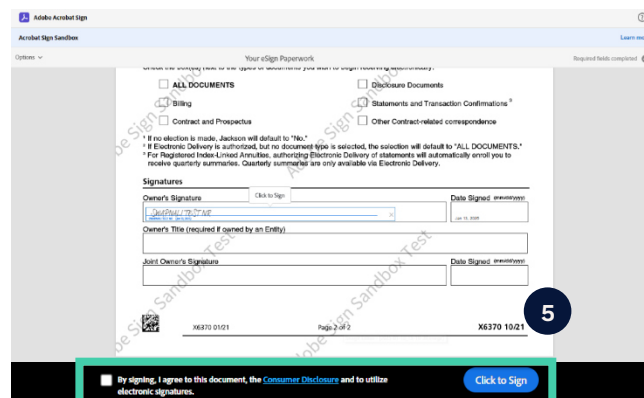
**SWAPNALI TEST NR**

**Apply**

**SWAPNALI TEST NR** Jan 13, ...

**Section III: Owner Acknowledgment (continued)**

- To finish the process, the signer will need to check the box to acknowledge they are signing electronically. Select *Click to Sign* to close the signing process.



**Adobe Acrobat Sign**

Acrobat Sign Sandbox

Options: **ALL DOCUMENTS Contract and Prospectus Statements and Transaction Confirmations**

**Signatures**

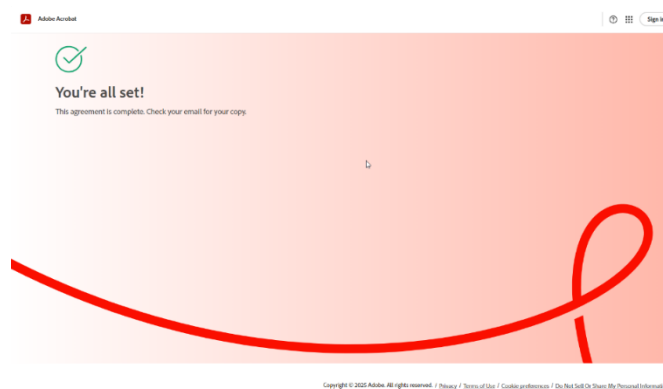
Owner's Signature: **Click to Sign** Date Signed: **mm/dd/yyyy**

Owner's Title (required if owned by an Entity): **mm/dd/yyyy**

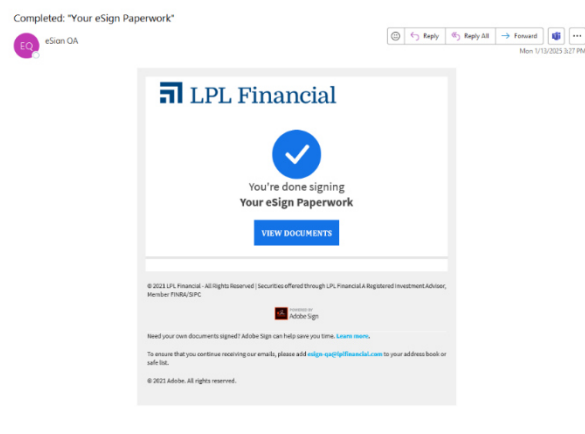
Joint Owner's Signature: **Click to Sign** Date Signed: **mm/dd/yyyy**

**By signing, I agree to this document, the Consumer Disclosure and to utilize electronic signatures.** **Click to Sign**

6. Upon completion, Adobe will display a confirmation message that the signing is complete. Upon completion by applicable parties, both the Status section and dashboard will update to reflect the changes.



7. The signer will receive a closing email confirming signing with a link to the signed copies of forms. Adobe will then advance the signing to send the Advisor envelope.



8. Navigate back to the Dashboard to verify completion.

ClientWorks - eSignature (Adobe Sign)

Log Out

On the Go

Menu

### eSignature Dashboard

Regs: 719B, CCA, T2XA

It's Your Turn to Sign	Waiting for Others to Sign	Canceled	Completed
0	5	0	9
These are documents that are pending your action	These are documents that are pending signature from another party	These are documents that have expired, failed authentication, or canceled by sender	These are documents that have been completed

Failed Delivery 1

Start Date: 1/12/2025 End Date: 1/13/2025

Envelope ID/Request ID	Created	Completed Date	Sender	Reg ID	Client Name	Number of Requests	LPL Acct Number	Subject	Actions
CBJCHCBA80HC82ev...	1/13/25, 12:10 PM PST	1/13/25, 12:25 PM PST	michael.fennelly	CCCA	SWAPALI TEST NR	1	7227 0622	Your eSign Paperwork	Download

50

< 1 of 1 >

## Once signing is complete:

1. Adobe will route all signed paperwork to AOE
2. AOE will attach all documents to the order
3. Order will automatically route to the next step in AOE
4. When the order is final approved, it will transmit to the carrier.
5. A copy of all documents is sent to the carrier with the order.
6. A copy of all documents is sent to the Documents tab for books and records storage.

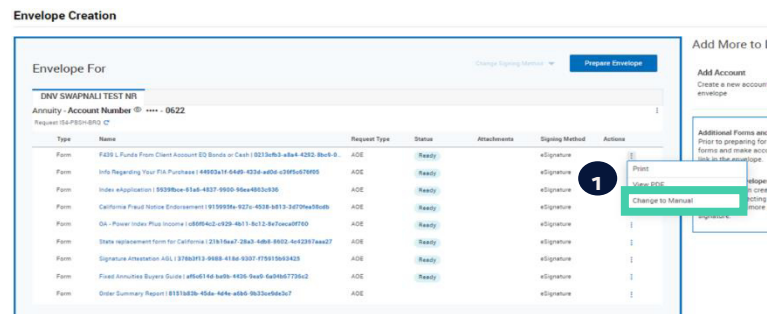
**NO** Action is required from the Advisor.

## Manual Upload

If a client has opted to sign manually, follow the steps below. Otherwise, continue to the next page of the document.

## Switching from Adobe to Manual Sign

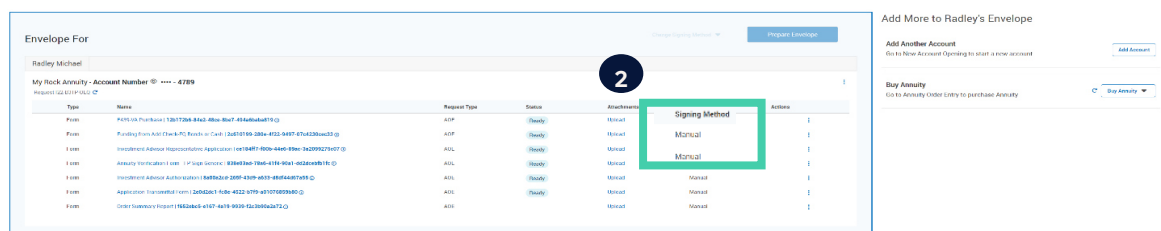
1. If the document is eSignature and needs to be converted, click the dots under the Actions section to *Change to Manual*.



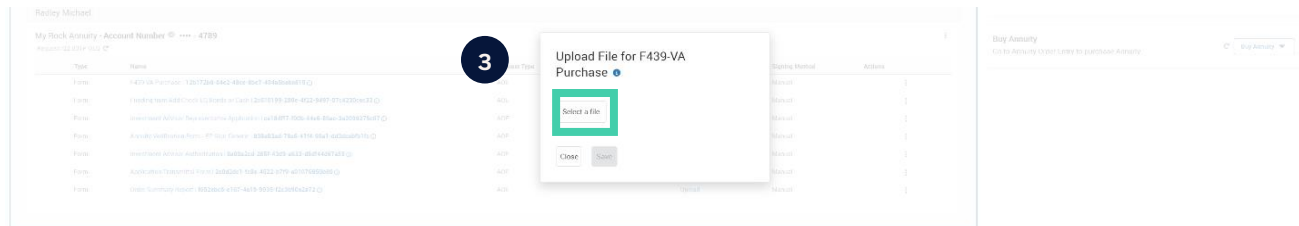
Orders that begin as eSignature, may be converted to manual signature, but orders that start as a manual signature, **cannot** be converted to eSignature.

## Wet Signature/Manual Process

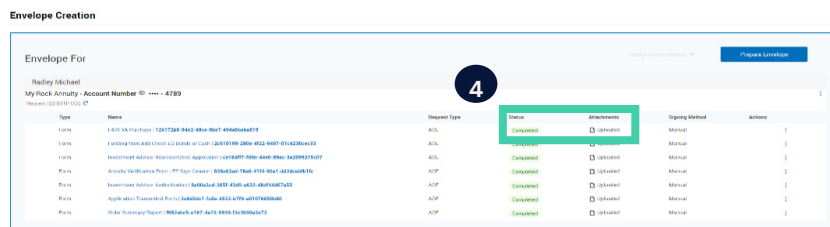
2. Once the printed form has been signed, select *Upload* under Attachments. Uploads **must** be .PDF files.



- Click *select the file* and locate the document on your computer, then select **Save**.



- Under Attachments, documents will show as **Uploaded**. Complete the process for any remaining documents. The Status will reflect the change. Select the *Send Envelope* confirmation message.



### Send Manual Forms To LPL

Attachments for manual signature forms will be sent to LPL for processing and cannot be updated after you move to the next step.

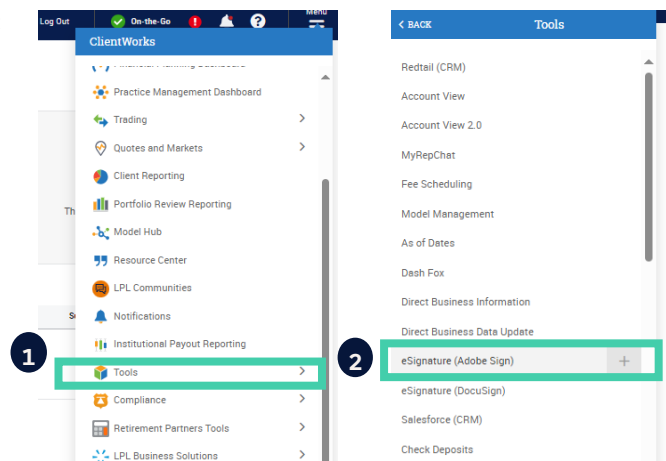
Cancel **Send Envelope**

## Adobe Envelope Maintenance

The dashboard is a hub for any type of form that is signed through Adobe dependent upon each advisor's book of business, such as new accounts, move money, annuities, insurance, NWP accounts, etc.

From the *Action Menu* in the Upper Right Corner:

- Select **Tools**.
- Select **eSignature (Adobe Sign)**.



## Updating the Envelope

eSignature Dashboard

Reps: CCCA

It's Your Turn to Sign  
0  
These are documents that are pending your action

**1** Waiting for Others to Sign  
79  
These are documents that are pending signature from another party  
Failed Delivery 6

Canceled  
68  
These are documents that have expired, failed authentication, or canceled by sender  
Failed Delivery 29

Completed  
170  
These are documents that have been completed

2

Start Date: 12/20/2024 End Date: 1/19/2025

Envelope ID/Request ID: 6776-7479 Created: 1/3/25, 12:35 PM PST Sender: valsheli.zashriah Rep ID: CCCA Client Name: niki uat Number of Requests: 1 LPL Acct Number: 6776-7479 Subject: Your eSign Paperwork Status: 0 of 1 Signed

3

4

Details  
Download Individual PDFs  
Download Combined PDF  
Cancel Envelope  
Edit Recipients

1. Click the *Waiting for Others to Sign* tab.
2. Use the filter to locate the envelope.
3. Click the *action menu* to the right of Send a Reminder.
4. Choose *Edit Recipients*.

Envelope Details

**1** niki uat

Email Address: [redacted]  
Location: REMOTE  
Status: WAITING\_FOR\_MY\_SIGNATURE

Phone: [redacted]  
SSN/Passcode: 2222  
Role: Account Holder

**1** Edit Recipient

2 ADVISOR3 INCREDIBLES3

Email Address: [redacted]  
Location: REMOTE  
Status: NOT\_YET\_VISIBLE

Phone: [redacted]  
SSN/Passcode: 2222  
Role: Financial Advisor

Edit Recipient

Edit Recipients

niki uat

Email Address: updated@test.com Phone Number: [redacted] Last 4 Digits of SSN/Password: 1111

Changing this will send a new email. Disregard previous emails

Back

**2**

**3** Save Changes

Update Recipient

Changing email address for a **current** recipient will re-send the invite to that party. Changes to Email/Phone for recipients with a ClientWorks client profile will also save to the client profile.

Do you want to save these changes?

Cancel **4** Save and Update

1. Click *Edit Recipient*.
2. Edit email, phone # or PIN as needed.
3. Click *Save Changes*.
4. Click *Save and Update* to confirm and send the new envelope.

## Resources:

If you need further assistance, please contact the Service Center or reference the eSignature Resource Center page for more information on the Workbench.