LPL Financial

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.

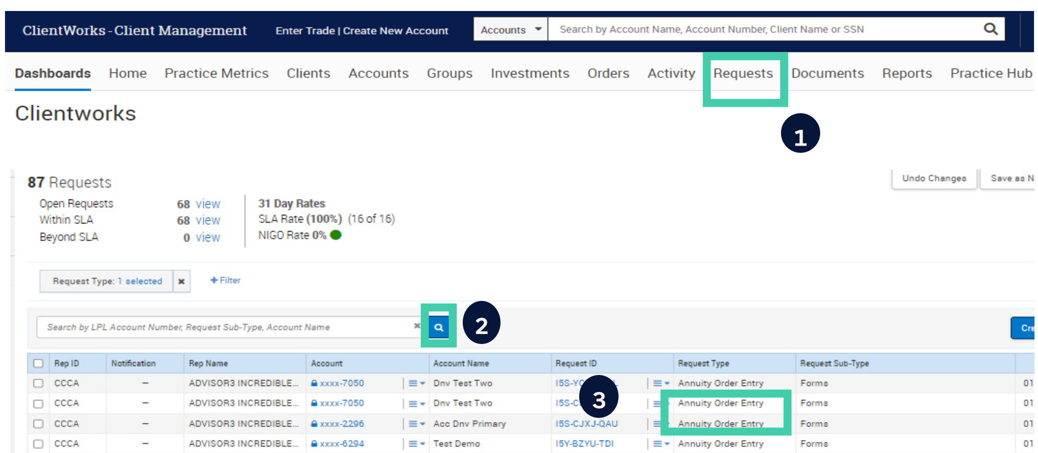
Annuity Purchase Details
RepID: CCCA
Order ID: I54-PBSH-BRQ
Order Status: PreApprovalApproved
Comments/Notes: test order, approved from preapproval
Client Name: NR, SWAPNALI TEST
Carrier: American General Life Insurance Company
Product Name: Power Index Plus Income (7-Year Product)
Amount: 275137.00
Date Submitted: 1/17/2025 10:03:01

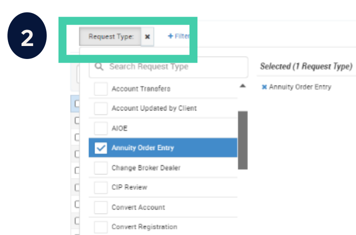
OK

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.

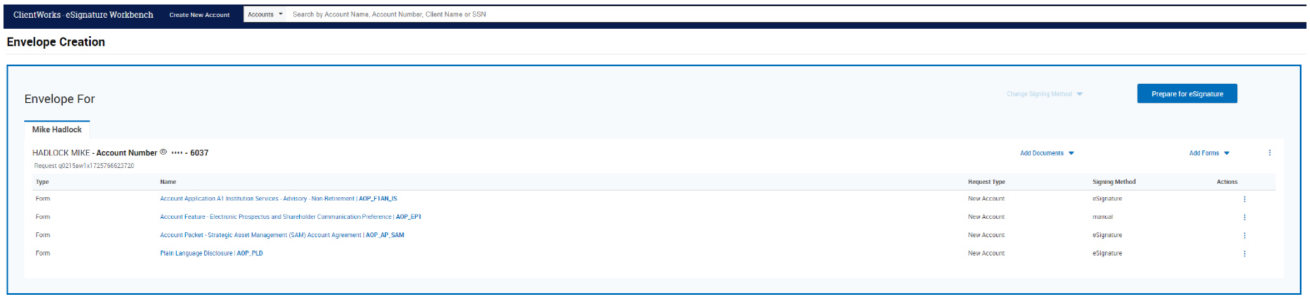




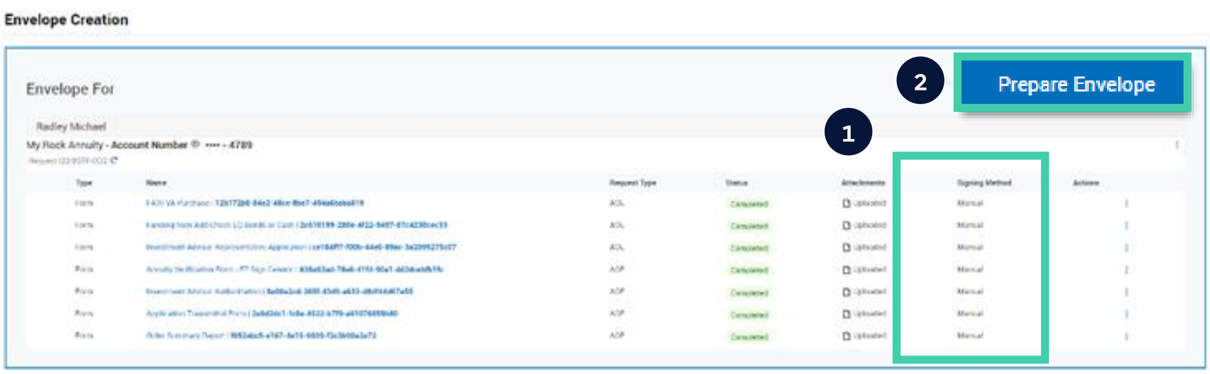
Envelope Creation

Workbench pulls the necessary forms to create an envelope.

Prepare for eSignature

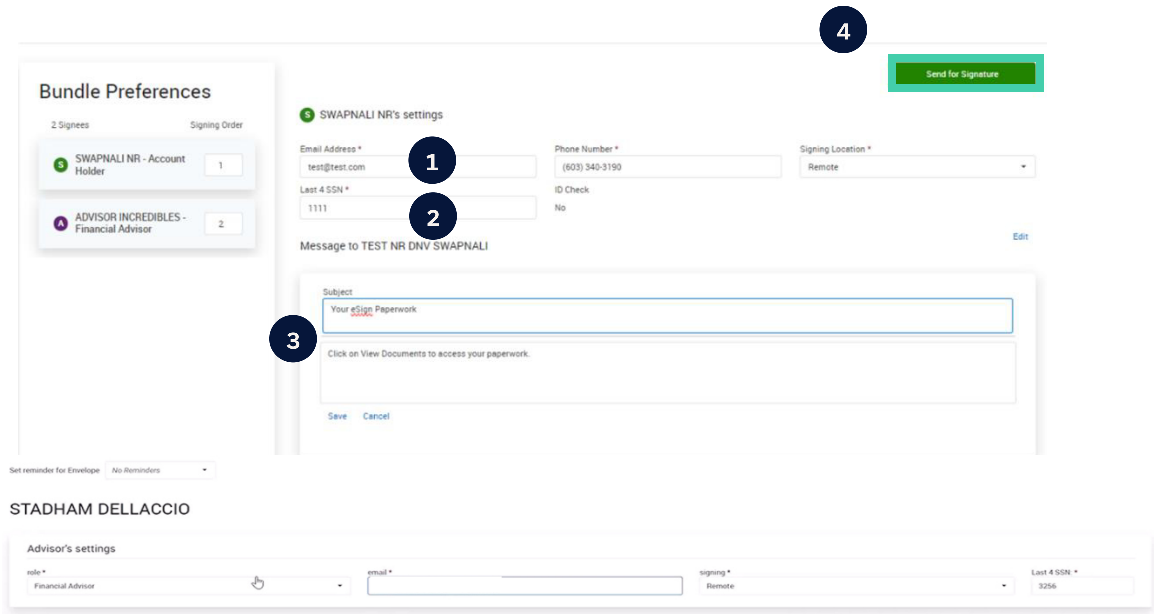


1. Under Signing Method, verify the signing method for each form is correct.
2. Select the *Prepare Envelope* button.



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

Customize Envelope



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

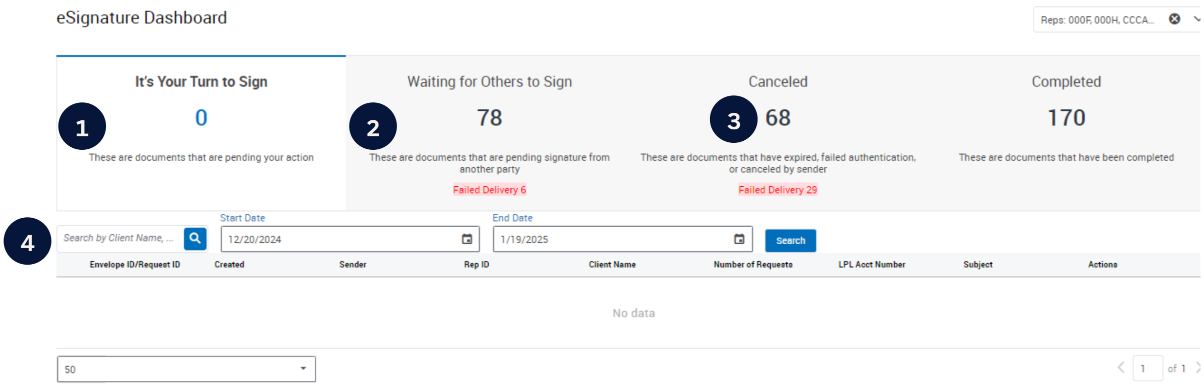
1. The advisor's email will be pre-populated. Add additional recipients for the carbon copy as needed.

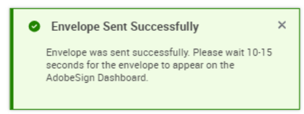
If the email address doesn't autofill, the user can update. This could occur if the information wasn't added when the request was made. For example, if the client opted out of emails, or the system couldn't find an address.

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

eSignature Dashboard

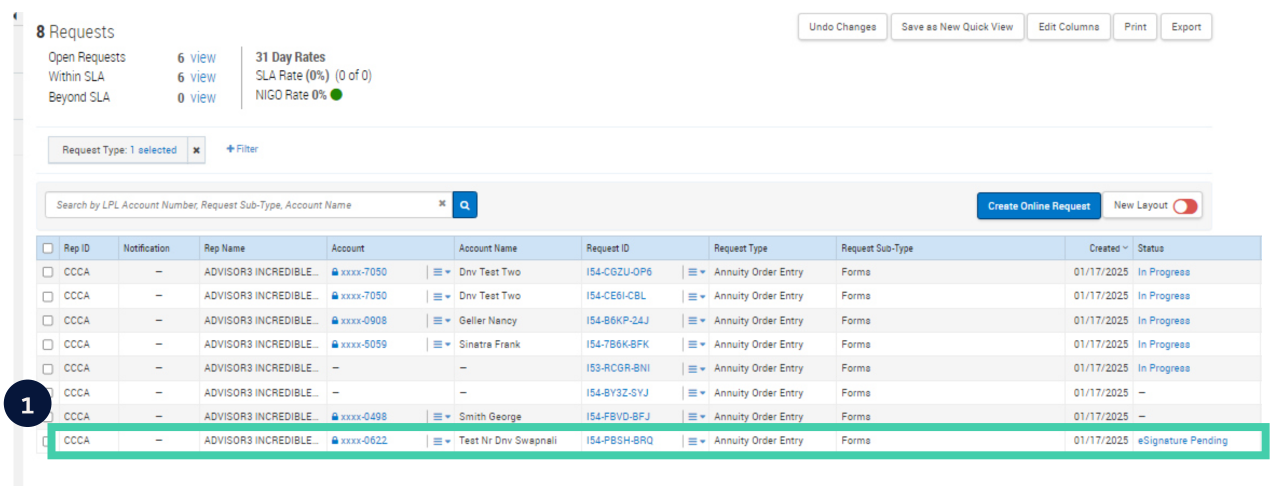
The dashboard is a hub for any type of form that is signed through Adobe, dependent upon each advisor's book of business, such as new accounts, move money, annuities, insurance, NWP accounts, etc.





Track Progress and Order Status Updates

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

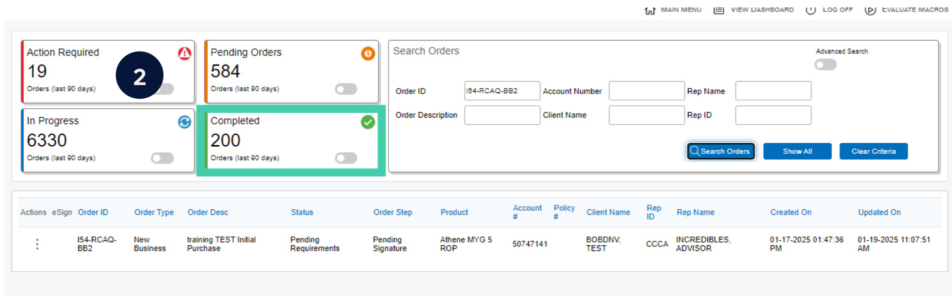


1. The queue at the top indicates that stage each document is in. Documents in this queue are ready for advisor signature.

2. This section shows forms with tasks for the client to complete.

3. 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.

4. To locate a specific document, activate the search function using the Client Name, Account Number, or Request ID.

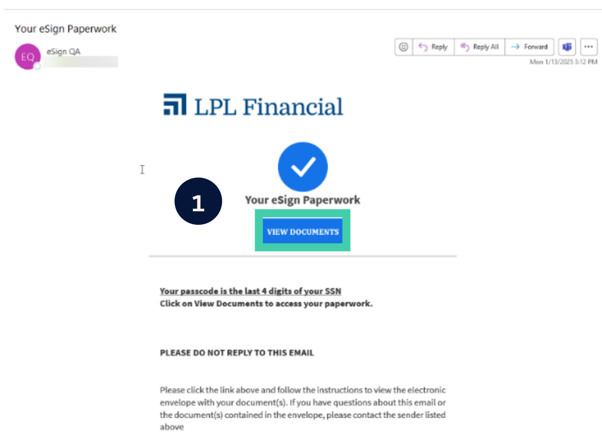


2. As the signing process progresses, the Annuity Dashboard will update status.

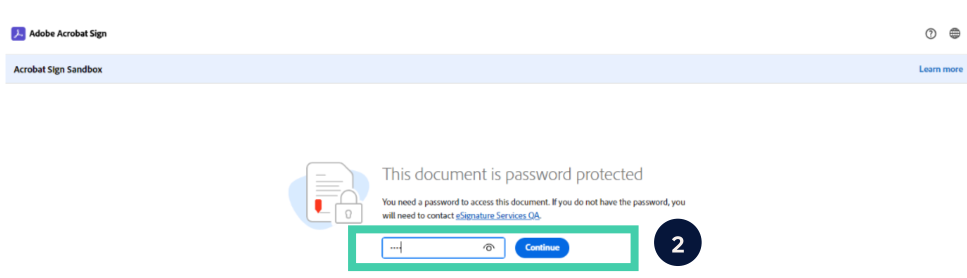
Adobe eSignature

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.

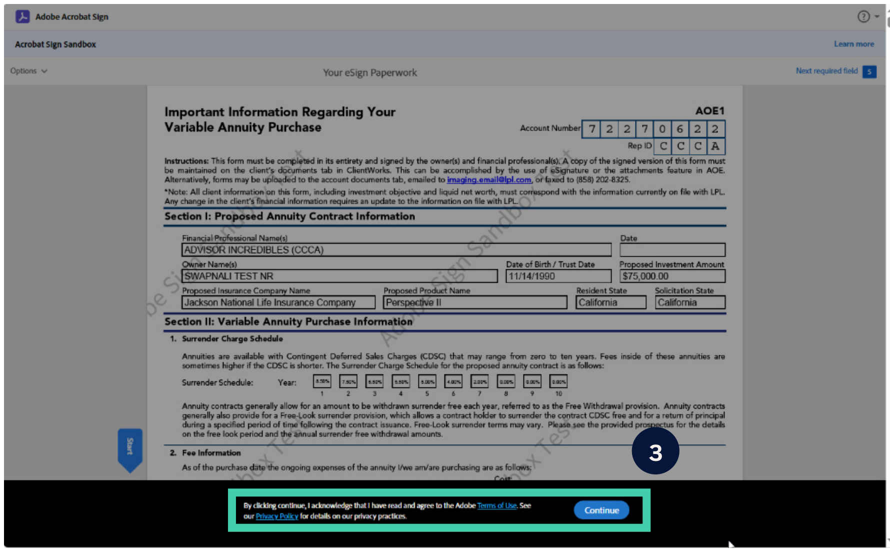


1. The envelope is sent to the recipient's email. Click the *View Documents* to start signing.

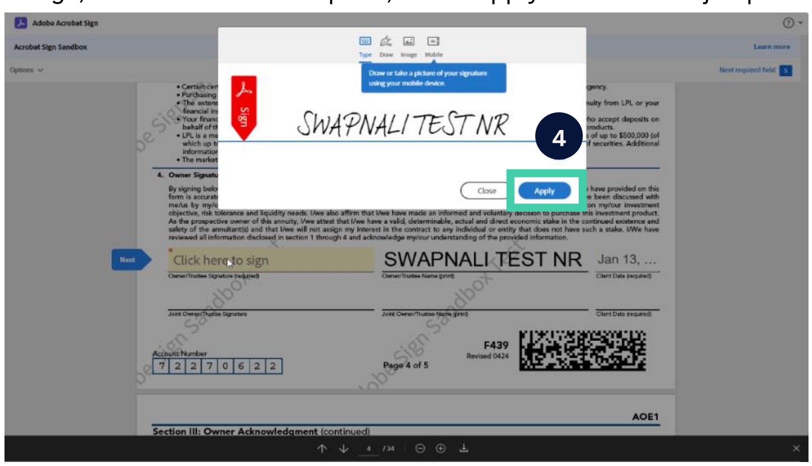


2. Enter the *PIN* for the document. The PIN default is the last four of the SSN. Once entered, click *Continue*.

3. Click *Continue* to acknowledge Terms of Use.



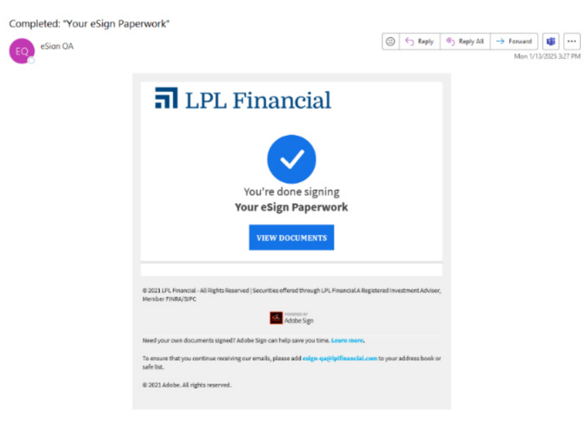
4. A pop-up window allows the option to customize a signature. The signer can add a signature by Type, Draw, Image, or Mobile. Once complete, select Apply. Click next to jump to the next signing location.



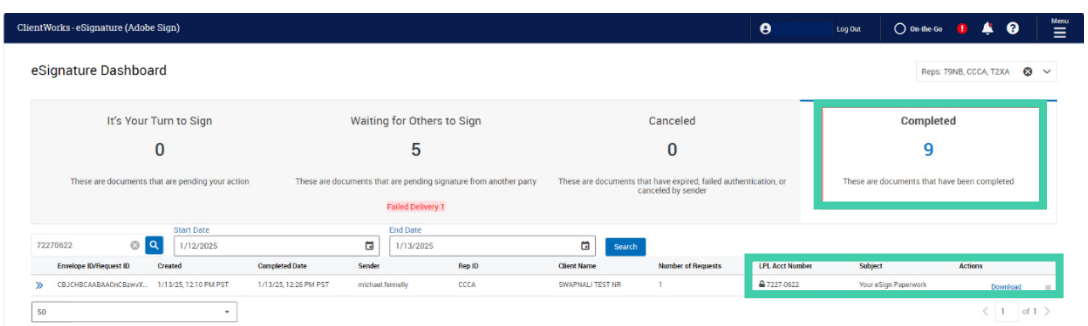
5. To finish the process, the signer will need to check the box to acknowledge they are signing electronically. Select *Click to Sign* to close the signing process.

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.



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.

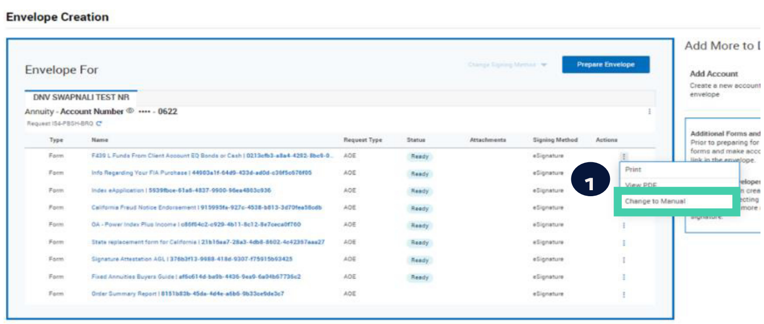
NO Action is required from the Advisor.

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

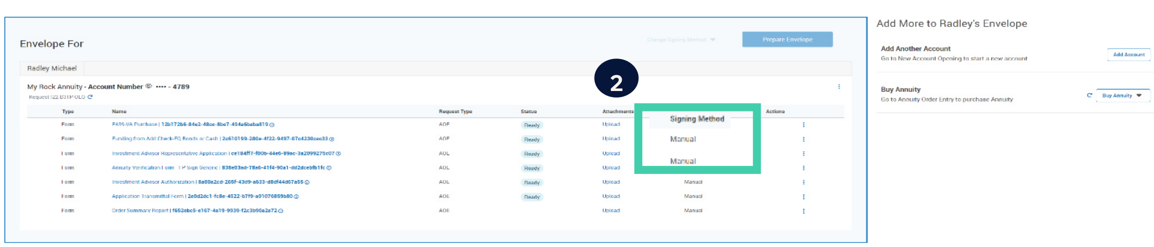
1. If the document is eSignature and needs to be converted, click the dots under the Actions section to *Change to Manual*.



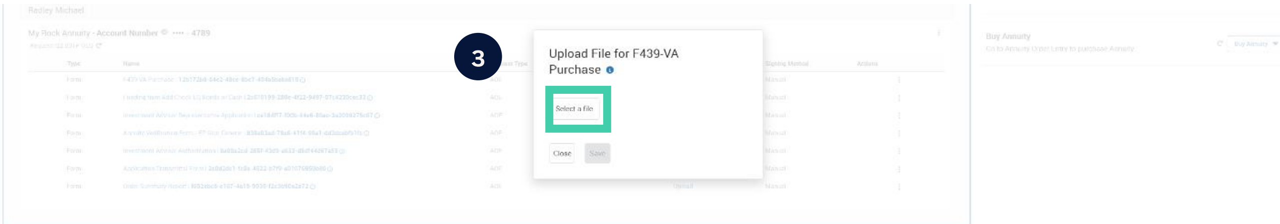
Orders that begin as eSignature, may be converted to manual signature, but orders that start as a manual signature, **cannot** be converted to eSignature.

Wet Signature/Manual Process

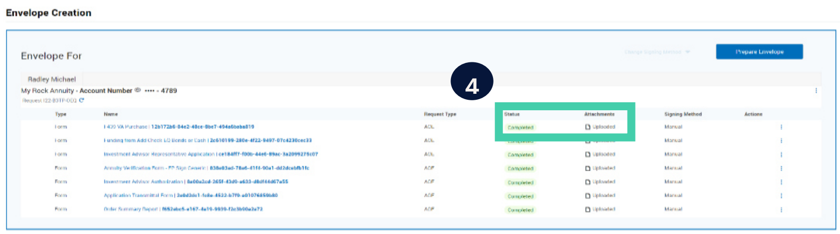
2. Once the printed form has been signed, select *Upload* under Attachments. Uploads **must** be .PDF files.

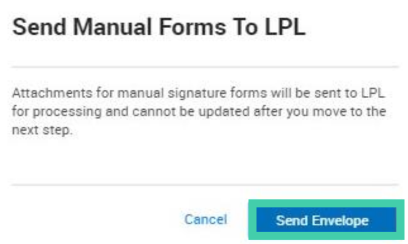


3. Click *select the file* and locate the document on your computer, then select *Save*.



4. 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.



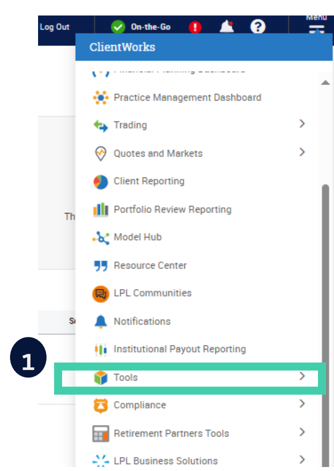


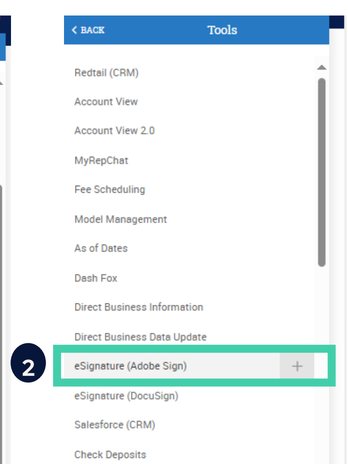
Adobe Envelope Maintenance

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.

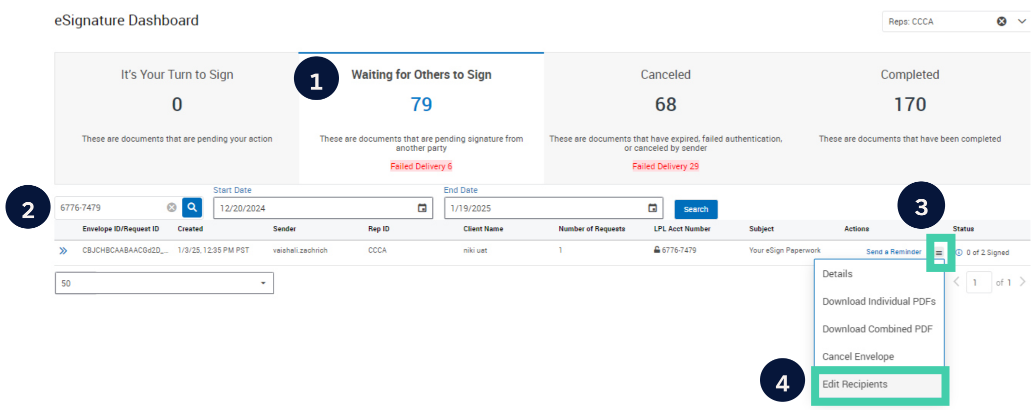
From the *Action Menu* in the Upper Right Corner:

1. Select *Tools.*
2. Select *eSignature (Adobe Sign).*

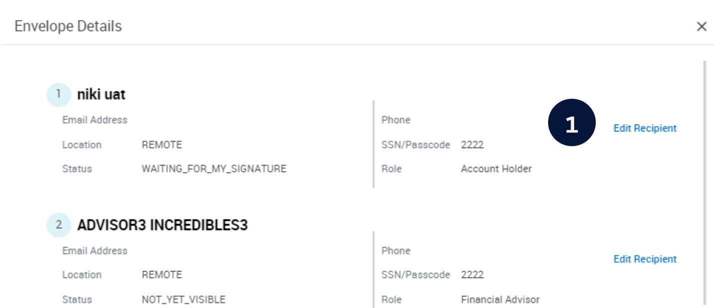


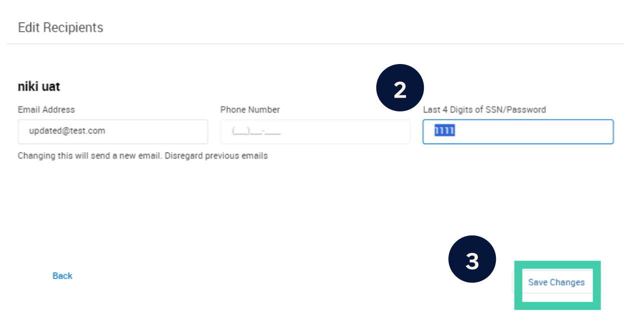


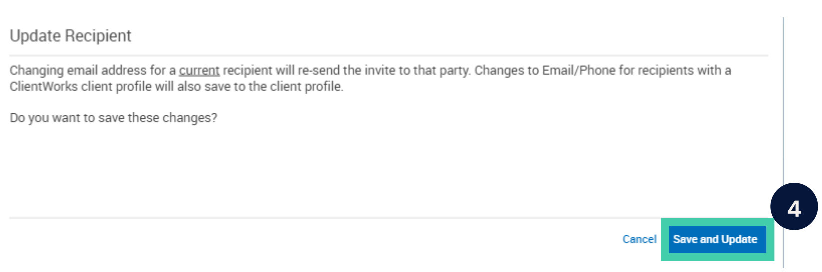
Updating the Envelope



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*.







1. Click *Edit Recipient.*
2. Edit email, phone # or PIN as needed.
3. Click S*ave 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.