

# 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.