

Electronic policy delivery

345NB

Date: March 25, 2021

Effective: Immediately

We understand the need to continually expand and improve our digital capabilities to make doing business easier. Please review the current electronic policy delivery methods, along with important updates that are being made.

PDF Delivery

Our initial solution, PDF Delivery, was announced in April 2020 and is still being utilized. With this process, the agent and client receive the policy packet via secure email and sign the delivery documents independently.

The PDF Delivery process is utilized when electronic delivery is requested and eDelivery with DocuSign is not available, which would be in the following scenarios:

- Cases where the insured, owner, and payor are not the same person
- Indexed Universal Life (IUL) policies where the illustration is outstanding at issue
- Policy Change cases

eDelivery with DocuSign[®]

The first phase of eDelivery with DocuSign was implemented for New Business cases only in September 2020 and we continue to expand our product availability. With this process, the agent and client receive the policy packet via secure email and sign the delivery documents within North American's DocuSign account. When all delivery documents have been signed, they are automatically submitted to New Business for review.

This process is utilized when eDelivery is requested and all of the following criteria is met:

- For all products: Cases where the insured, owner, and payor are the same person
- For IUL products: Cases where an illustration or MEC Disclosure is not outstanding at issue
- An email address is on file for client and soliciting agent

Field Bulletin

SimpleSubmit[®] policy delivery question enhancement

To help you more easily determine which delivery method the policy will be issued through, we have made some exciting updates within SimpleSubmit. These updates will impact eApplications that are locked for the first time or relocked on or after March 27, 2021.

Policy delivery question

The policy delivery question will be updated on the proposed insured and owner screen within SimpleSubmit as follows.

How should we deliver your policy?
 Your policy can be delivered via email, or we can mail you a paper copy.

I want my policy delivered electronically via email.
 (Usually received 1-2 days from approval)

I want a paper copy mailed to me.
 (Usually received 7-10 days from approval)

Informational message

When 'electronically via email' option is selected, the following informational message will display to provide details regarding which electronic delivery method your case will utilize.

I want my policy delivered electronically via email.
 (Usually received 1-2 days from approval)

I want a paper copy mailed to me.
 (Usually received 7-10 days from approval)

i To qualify for eDelivery with DocuSign:

- For all products, the proposed insured, owner, and payor must be the same person.
- For IULs, a signed illustration that matches how the policy will be issued must be received prior to issue.
- Cases that do not qualify for eDelivery with DocuSign will be issued via the PDF Delivery method.

For further information on these changes, contact your Managing General Agency (MGA) or your dedicated New Business team.

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