

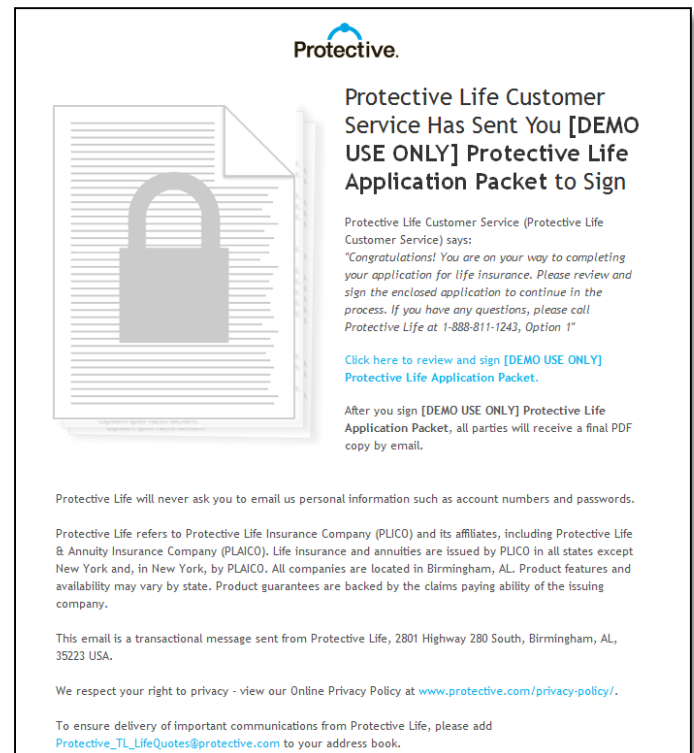
# eSignature Customer Experience Job Aid

When following the electronic signature process in EZ-APP<sup>SM</sup>, your customer will be able to electronically sign the Application forms via email. This job aid provides you with an overview of the electronic signature process from the customer's prospective.

## 1 Initial Customer Email

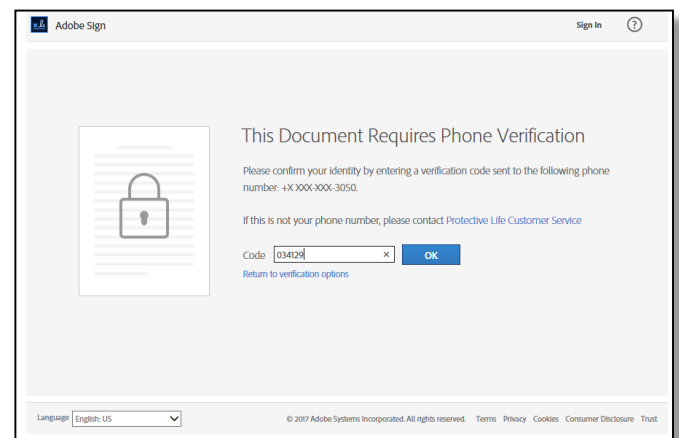
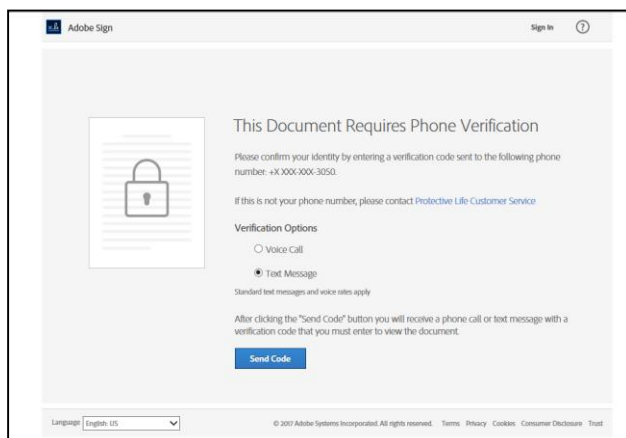
This is the initial email that the applicant will receive if you choose the electronic signature process in EZ-APP<sup>SM</sup>. Instruct the applicant to click on **review & sign** to proceed.

**NOTE:** The applicant will receive a daily reminder email until their application is submitted or the application expires in 30 days. This reminder email is identical to the initial one, except for the subject line, which will have "Reminder" added.



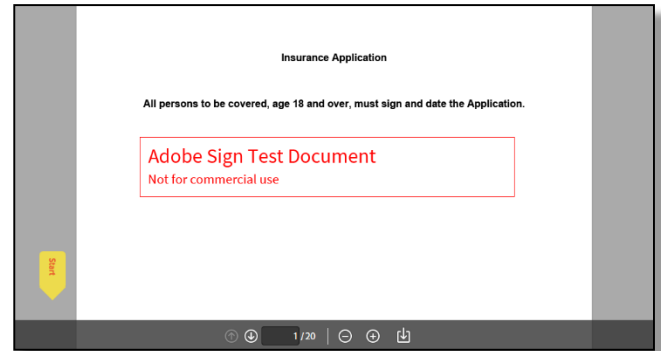
## 2 Authentication by Phone / Text

The applicant will be required to verify their identify. They can select to receive either a Voice Call or a Text Message to receive a verification code. When the applicant receives verification code from Adobe received via text or voice call, they will enter it into the text box labelled "Code:." Then, click "OK" to proceed.

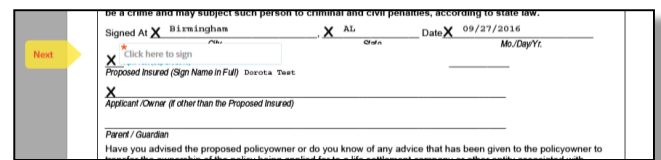


## 3 Viewing & Signing the Application

The applicant can click the yellow “Start” arrow or scroll to the first field to complete



The yellow “Next” arrow will indicate a field to be completed by the applicant. The fields with a red star are required. Click “Next” or scroll to the next field.



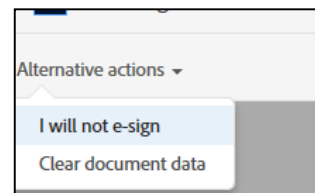
To adopt a signature, the applicant will type their name in the Signature box and then click “Apply” to apply the signature to the form.



**Important!** In some free form fields, the applicant must record the City & State where the form was signed. Some fields ask for City & State together and other fields ask for State Only. Recording this information correctly will help prevent delays and/or amendments.

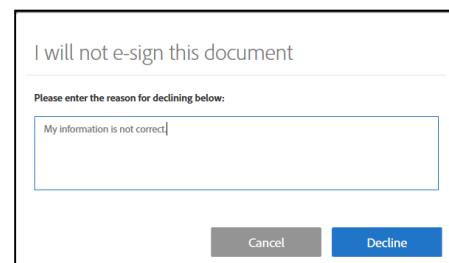
## 4 Correcting Errors on the Application

If the applicant identifies an error in the application they can select “I will not e-sign” from the Alternative Actions menu in the top left corner of the screen.



The applicant must include a reason for declining to e-sign. (example, “my name is spelled incorrectly on application.”)

Once a reason is entered, the applicant will click “Decline”.



## 5 Submitting the Application

When every field is completed, the applicant must agree to the Terms of Use and the Consumer Disclosure. The Terms of Service and Consumer Disclosure are hyperlinks for the applicant to read the documents before clicking.

Once the Terms of Service has been accepted, the applicant can click “Click to Sign” to submit the application.

The screenshot shows a web form for an insurance application. At the top, it says "-\*- Demonstration Powered by HP E.xstream 09/27/2016, Version 8.6.111.32-bit -\*-". Below this, there are fields for "Proposed Insured Signature" (with an 'X' mark) and "Signed at X" (with fields for City, State, and Date). A red warning box in the center reads "Adobe Sign Test Document Not for commercial use". At the bottom, there is a checkbox for "I agree to the Terms of Use, have reviewed the Consumer Disclosure and agree to do business electronically with Protective Life Customer Service" and a blue "Click to Sign" button.

## 6 Downloading and Saving the Application

When the application is successfully submitted, the applicant has the option to download a copy of the application to a computer and save it.

The screenshot shows a confirmation page from Adobe Sign. It says "You have successfully signed the agreement '[DEMO USE ONLY] Protective Life Application Packet'." Below this, it says "Copies will be e-mailed to all parties." There are three buttons: "Download a copy", "Manage this document", and "Send documents for signature".

## 7 Additional Features

On the top right corner of the application there are two features to assist the signer:

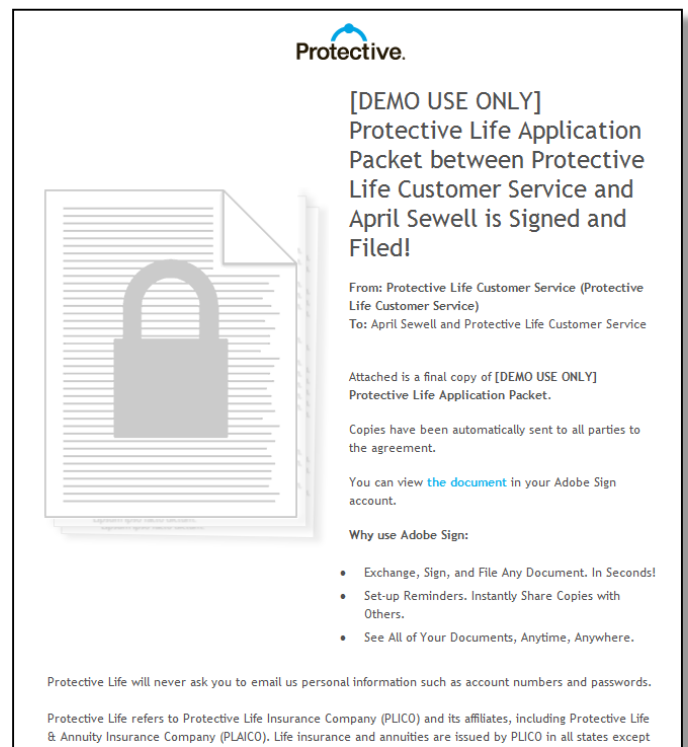
- The “Message from Protective Life Customer Service” displays the phone number for customer service.
- The “Next required field” shows how many fields are left to complete.

The screenshot shows a message box from Protective Life Customer Service. The message says: "Congratulations! You are on your way to completing your application for life insurance. Please review and sign the enclosed application to continue in the process. If you have any questions, please call Protective Life at 1-888-811-1243, Option 1". In the top right corner of the form, there is a blue button labeled "Next required field" with a small '7' next to it.

**TIP!** Clicking “Next required field” will navigate the page to the next field on the form to be completed.

## 8 Completed Application Email

The applicant will receive the following email when the application is submitted.



**Protective.**

[DEMO USE ONLY]  
Protective Life Application Packet between Protective Life Customer Service and April Sewell is Signed and Filed!

From: Protective Life Customer Service (Protective Life Customer Service)  
To: April Sewell and Protective Life Customer Service

Attached is a final copy of [DEMO USE ONLY] Protective Life Application Packet.

Copies have been automatically sent to all parties to the agreement.

You can view [the document](#) in your Adobe Sign account.

**Why use Adobe Sign:**

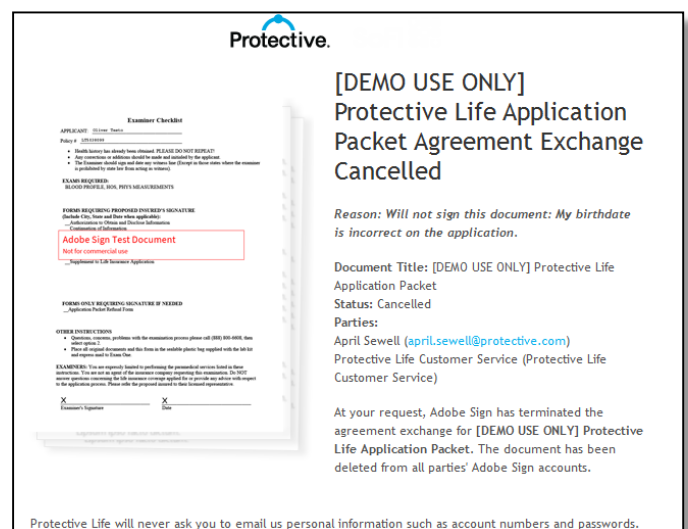
- Exchange, Sign, and File Any Document. In Seconds!
- Set-up Reminders. Instantly Share Copies with Others.
- See All of Your Documents, Anytime, Anywhere.

Protective Life will never ask you to email us personal information such as account numbers and passwords.

Protective Life refers to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life & Annuity Insurance Company (PLAICO). Life insurance and annuities are issued by PLICO in all states except

## 8 Cancelled Application Email

The applicant will receive a cancelled email if they declined to e-sign the application.



**Protective.**

[DEMO USE ONLY]  
Protective Life Application Packet Agreement Exchange Cancelled

*Reason: Will not sign this document: My birthdate is incorrect on the application.*

Document Title: [DEMO USE ONLY] Protective Life Application Packet  
Status: Cancelled  
Parties:  
April Sewell ([april.sewell@protective.com](mailto:april.sewell@protective.com))  
Protective Life Customer Service (Protective Life Customer Service)

At your request, Adobe Sign has terminated the agreement exchange for [DEMO USE ONLY] Protective Life Application Packet. The document has been deleted from all parties' Adobe Sign accounts.

Protective Life will never ask you to email us personal information such as account numbers and passwords.