

eDelivery reference guide

EQUITABLE

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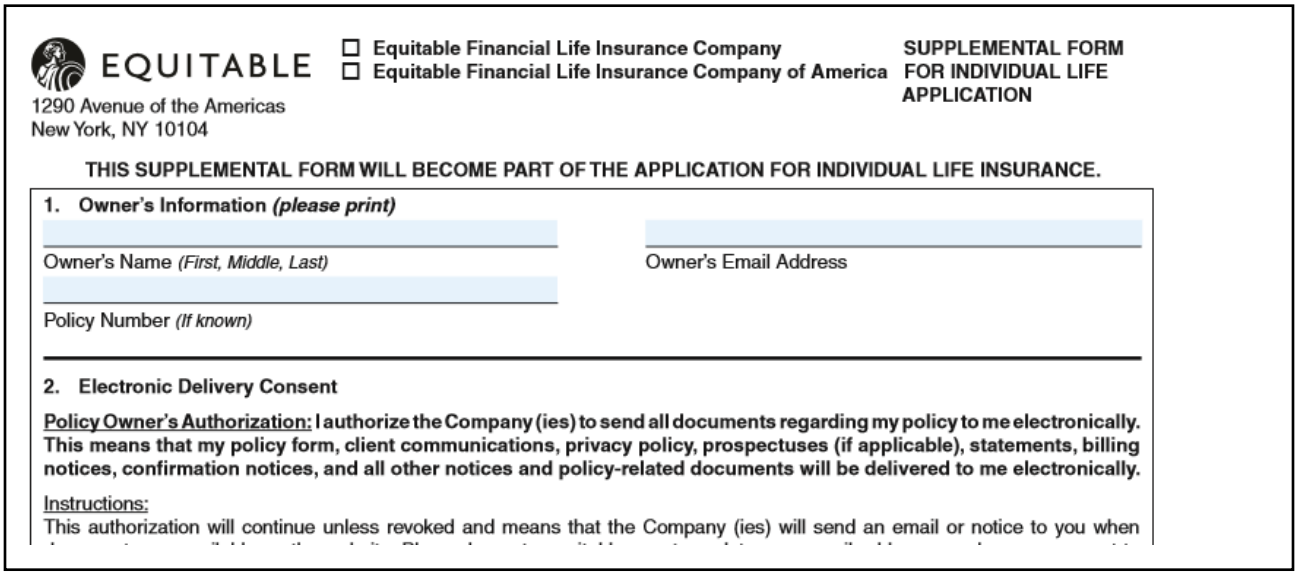
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How to elect eDelivery

1. Complete the eDelivery authorization form when submitting a paper application.
    a. The form can be obtained on eForms.
2. When using the current eApp platform, you will not have the option to select eDelivery within the application and will be required to complete the eDelivery authorization form separately which can be found on eForms for Life.
3. Answer yes to "Authorizing Electronic Delivery" when taking an application using Equitable Life eApp when it becomes available.



EQUITABLE

1290 Avenue of the Americas
New York, NY 10104

☐ Equitable Financial Life Insurance Company
☐ Equitable Financial Life Insurance Company of America

SUPPLEMENTAL FORM FOR INDIVIDUAL LIFE APPLICATION

THIS SUPPLEMENTAL FORM WILL BECOME PART OF THE APPLICATION FOR INDIVIDUAL LIFE INSURANCE.

1. Owner's Information *(please print)*

Owner's Name *(First, Middle, Last)*

Owner's Email Address

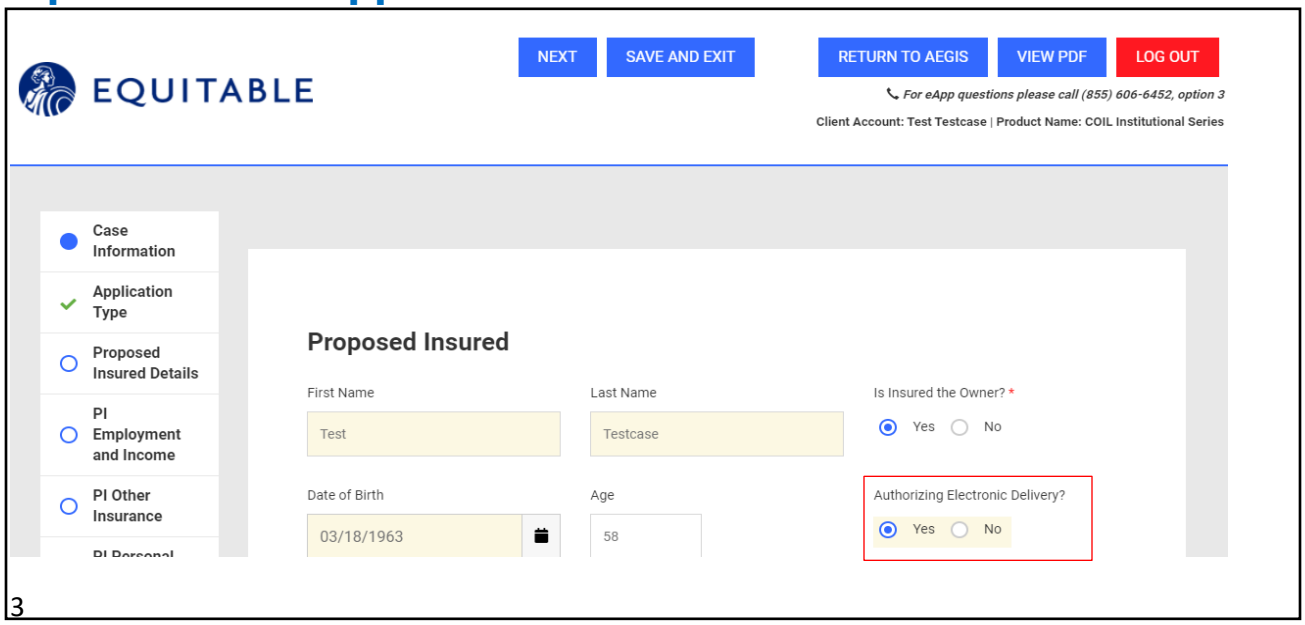
Policy Number *(If known)*

2. Electronic Delivery Consent

Policy Owner's Authorization: I authorize the Company (ies) to send all documents regarding my policy to me electronically. This means that my policy form, client communications, privacy policy, prospectuses (if applicable), statements, billing notices, confirmation notices, and all other notices and policy-related documents will be delivered to me electronically.

Instructions:
This authorization will continue unless revoked and means that the Company (ies) will send an email or notice to you when

Equitable Life eApp (when it becomes available)



EQUITABLE

NEXT | SAVE AND EXIT | RETURN TO AEGIS | VIEW PDF | LOG OUT

For eApp questions please call (855) 606-6452, option 3

Client Account: Test Testcase | Product Name: COIL Institutional Series

- Case Information
- Application Type
- Proposed Insured Details
- PI Employment and Income
- PI Other Insurance

Proposed Insured

First Name: Test
Last Name: Testcase
Is Insured the Owner? * Yes / No
Date of Birth: 03/18/1963
Age: 58
Authorizing Electronic Delivery? Yes / No

Once the application is approved and the policy is ready for review, the financial professional will receive an email with a link to access the policy for review.

Financial professional email subject line:



Click – **Access Policy Documents**



EQUITABLE

Personal and Confidential

Policy: xxxxxx- 0010
Owner: David Kinney

LEONARD,

Your client's ePolicy is ready for your review.

Please use the link provided below to review the policy and take the action required to continue the eDelivery process.

Once you have accessed the contract, if you are required to sign any documents please click on the "sign document" link. If no forms require your signature, you can click the approve button.

As the Financial Professional on the contract, you can access and review the contract at any time, by simply clicking the below secured link or logging on to the Agent Portal at Equitable.com and click on the ePolicy Advisor link within the tools tab.

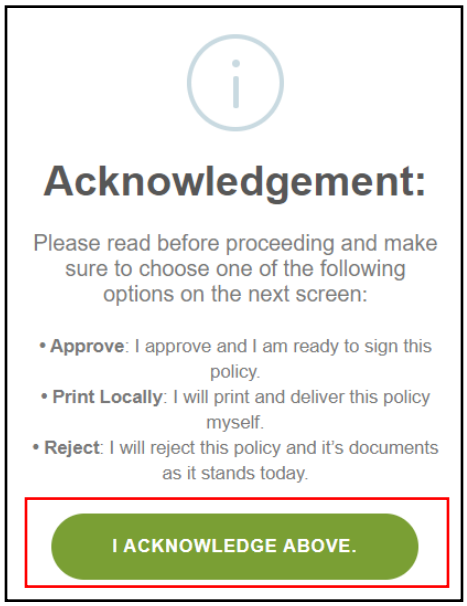
Access Policy Documents

You have 9 days to review and sign the required documents in order for a link to be sent to your client to complete the e-Delivery process. If you do not review the e-Policy within 9 days, the policy will be printed and sent to you for delivery to the client.

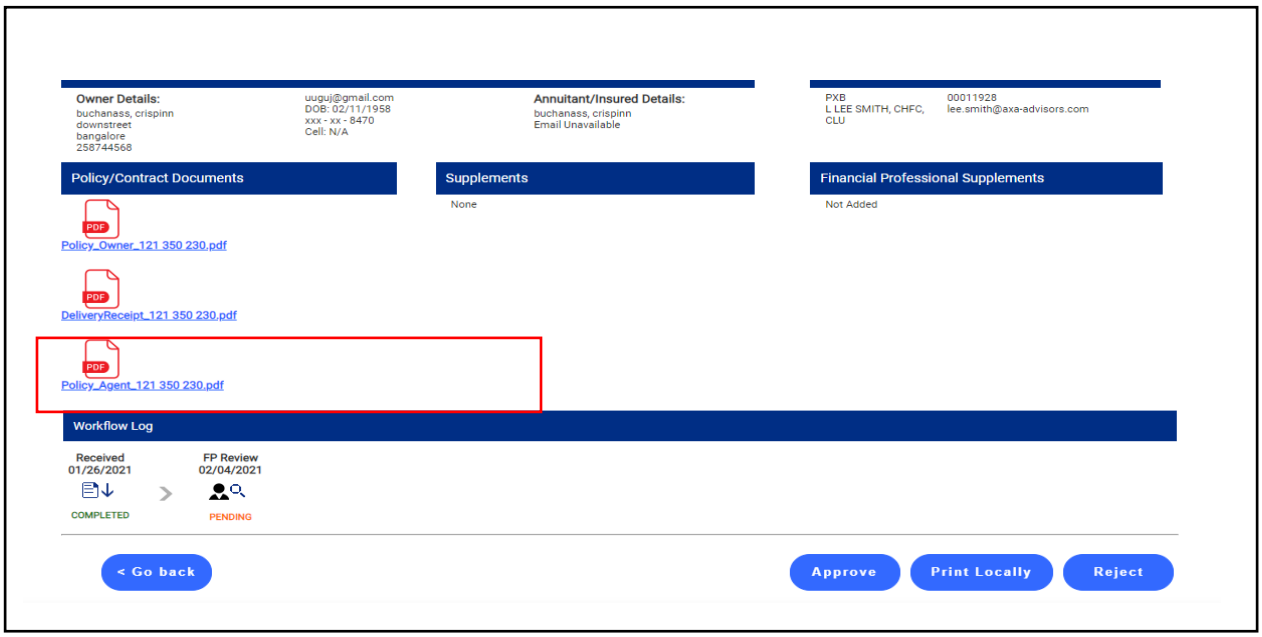
If you have any questions, please contact your Relationship Case Manager Mr. CaseManager at 800-888-9763.

Thank you.
ePolicy Support
Please do not reply to this message. This email was automatically generated.

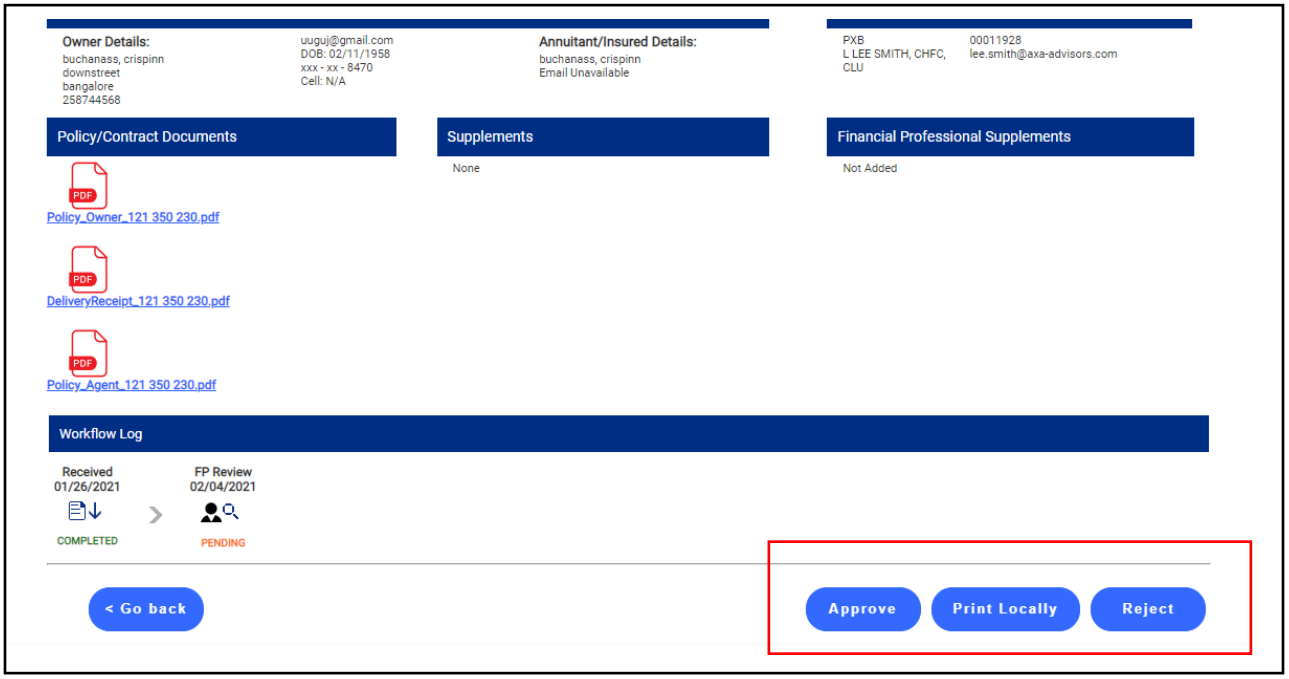
Click – **I acknowledge above**



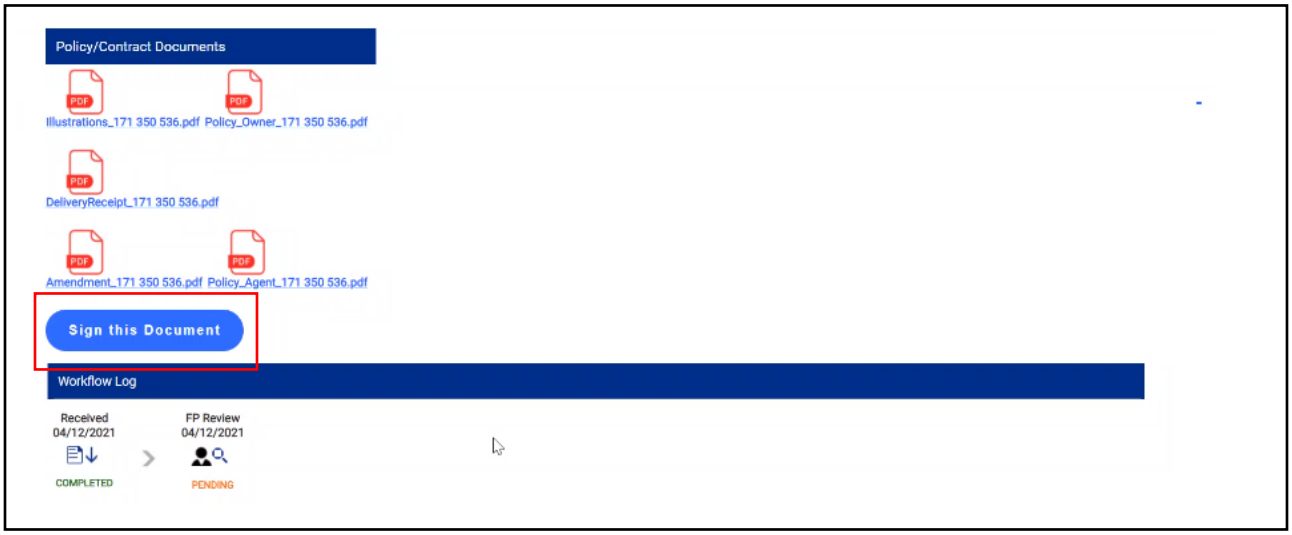
Review the policy by clicking on the pdf link



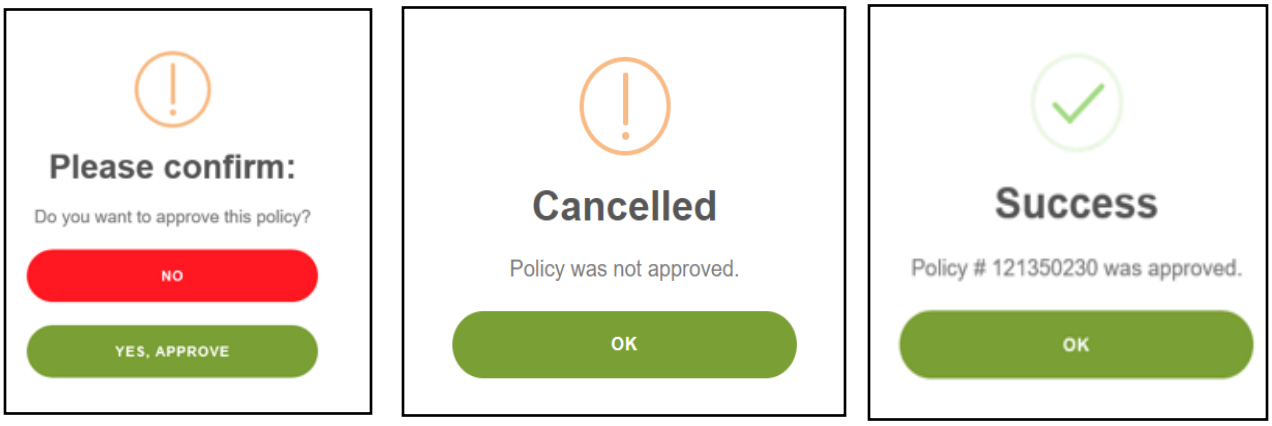
Take action – Sign this document, approve, reject or print locally



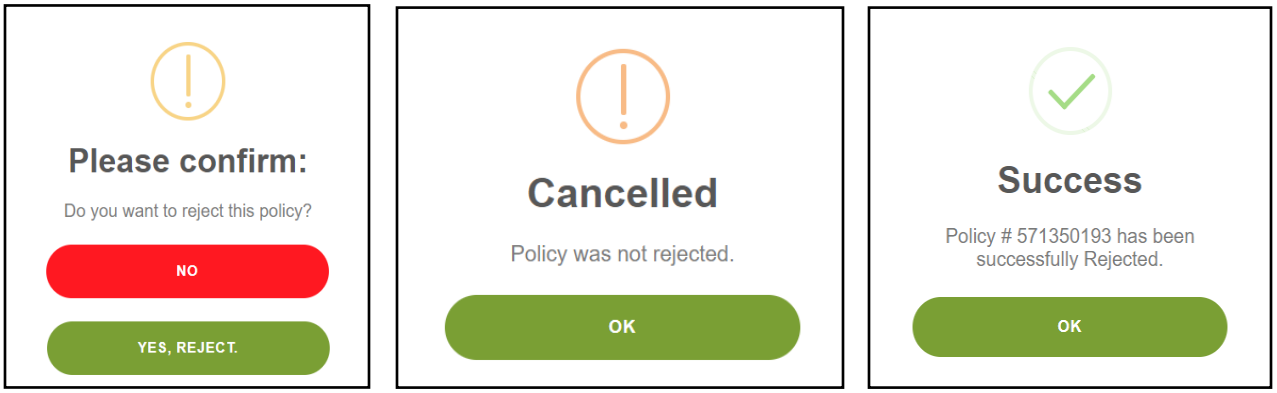
1. **Sign this document** – This link is only visible when the financial professional is required to sign a document. Signing of the document acts as an **approval** and will trigger the welcome email to the policyowner and other parties that may be required to sign the delivery requirements. **There is no approve button when "sign this document" is required.**



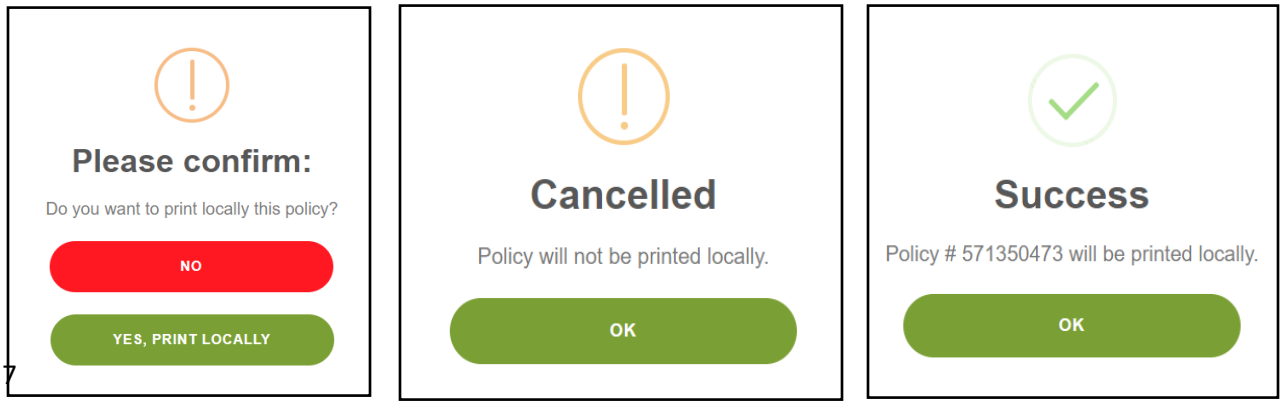
2. **Approve** – This triggers the welcome email to the policyowner and any additional parties that are required to sign the delivery requirements.



3. **Reject** – eDelivery process is terminated. This option would be selected if there is a correction needed to the policy. **Contact your Relationship Case Manager to correct the policy.**



4. **Print Locally** – This will end the eDelivery process. We will assemble and mail you a paper policy for delivery to your customer.



Customer experience

Email subject line

Getting started with Equitable. We're here if you need us.

EC Equitable Service <equedel-rt-stage2@adobe-campaign.com>

Reply | Reply All | Forward | ...

Click – **Access Policy Documents**

EQUITABLE

Personal and Confidential

Policy: xxxxxx-0010
Owner: David Kinney

David,

We are delighted to welcome you as a new client to Equitable, and we appreciate the trust and confidence you have placed in us. For over 150 years, we have had the privilege and responsibility of helping to provide financial security and protection to our customers and their families.

You have elected to receive your Equitable documents via our electronic delivery service. To finalize the process and place your insurance in force, please refer to the instructions provided in the "About ePolicy Delivery" section below.

Within a few days of completing the eDelivery process, you will receive another email for our eService Team for Online Account Access (My EQH) registration. You may complete this registration which will provide full online access to information concerning your policy.

Contact details

Your Policy provides you with detailed information regarding your life insurance. For additional assistance regarding the products and services we offer, please see the below contact information.

Web - Go to www.equitable.com to view account details, perform certain transactions, print forms and find quick answers to common questions at any time.

Information	Mail
Toll-free phone - 800-777-6510, 24/7 access through our Interactive Telephone Voice Portal. Speak with a Customer Service Representative Monday-Friday 8am to 7pm Eastern Time **Email** - life-service@equitable.com **Fax** - 855-268-6378	***Post Office Box*** Equitable – National Operations Center PO Box 1047 Charlotte, NC 28201 ***Express Mail (street address)*** Equitable – National Operations Center Suite 150 8501 IBM Drive Charlotte, NC 28262

The ongoing relationship we have with our customers is at the heart of Equitable's business, and we strive to continue to serve your financial needs well into the future.

Sincerely,

About ePolicy Delivery

To access your policy, follow these simple steps:

1. Click on the "Access" button provided below to be directed to our ePolicy portal.
2. Then, verify your identity by entering the last 4 digits of your SSN and zip code of your mailing address. (This information is encrypted and secure).
3. Click on the checkbox next to "I agree to the above and provide consent," and click "Access Policy."
4. Click on the PDF links to download, view, print or save policy/contract documents and supplements.
5. Review the documents carefully and notify your Financial Professional about any error.
6. If applicable or required, click on the "Sign these documents" button, you'll be prompted to authorize electronic signature process and click "start".

Access Policy Documents

About Online Account Access (My EQH)

On My EQH, you can easily manage your insurance policy – view policy details and perform certain service transactions from your desktop computer or mobile device. Be sure to take advantage and register!

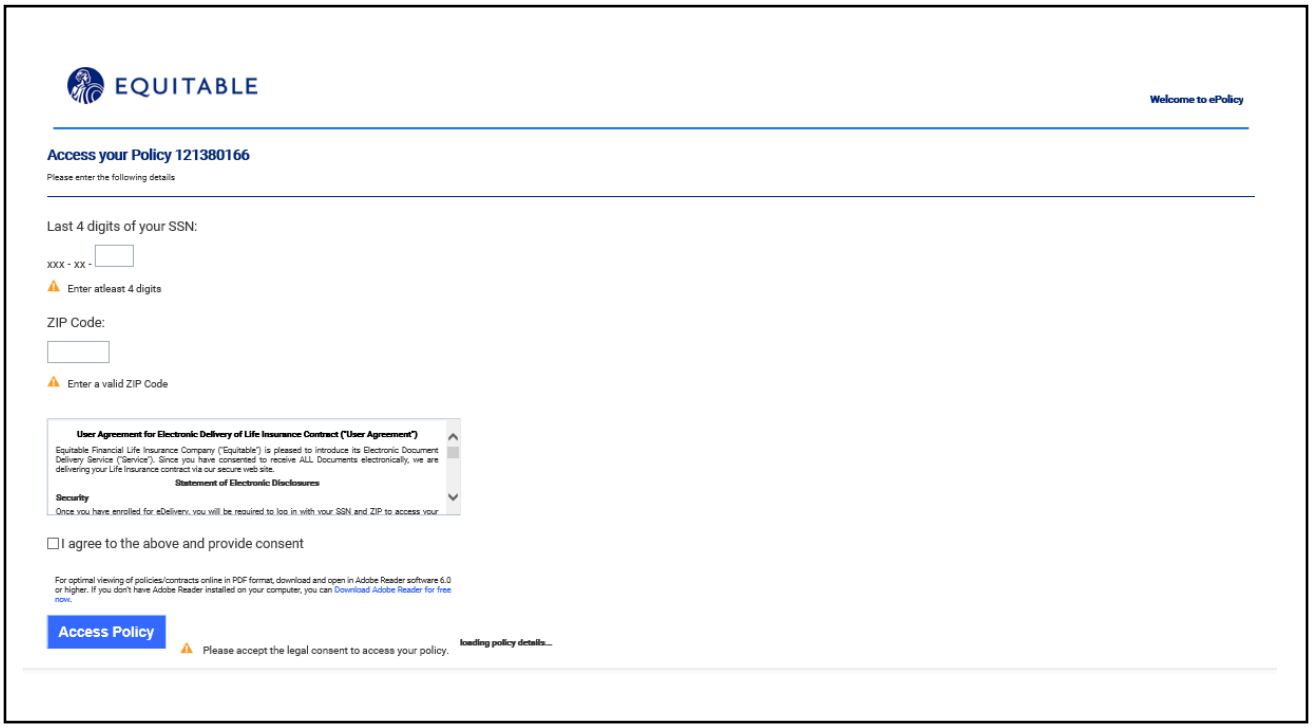
eDelivery Terms and Conditions

We are required to send you certain documents about your life insurance policy or annuity contract. However, if you consent, Equitable will transmit documents related to your life insurance policy or annuity contract by electronic means, to the extent that electronic transmission is consistent with applicable state and federal law. Any document that we send by electronic means, which complies with applicable law, will have the same force and effect as if that document was sent in paper format. Such documents include, but are not limited to, your policy or contract, policy/contract endorsements, statements, premium notifications, confirmation notices, privacy policy, prospectuses and all other notices regarding your policy or contract. We may, at our sole discretion, send you certain types of documents by United States Postal Services.

Equitable will only transmit documents to you electronically if you consent. Your consent is voluntary. If the policyholder or contract holder, insured or annuitant, or policy or contract owner has permitted electronic transactions in the past, that authorization does not obligate the same procedure regarding this policy or contract as well.

Equitable will deliver documents to you electronically by posting them on www.equitable.com and sending a notice to you by email, to the email address you provide below, when an electronic document is posted. Documents will be considered delivered effective upon Equitable sending you an email notice that the document is available on www.equitable.com. If applicable law or systems limitations prevent us from delivering certain documents electronically, we will deliver them as otherwise permitted by applicable law. It is your responsibility to check your

Enter – The **last 4 digits of SSN and zip code and agrees to and provides consent for electronic signature processing.**

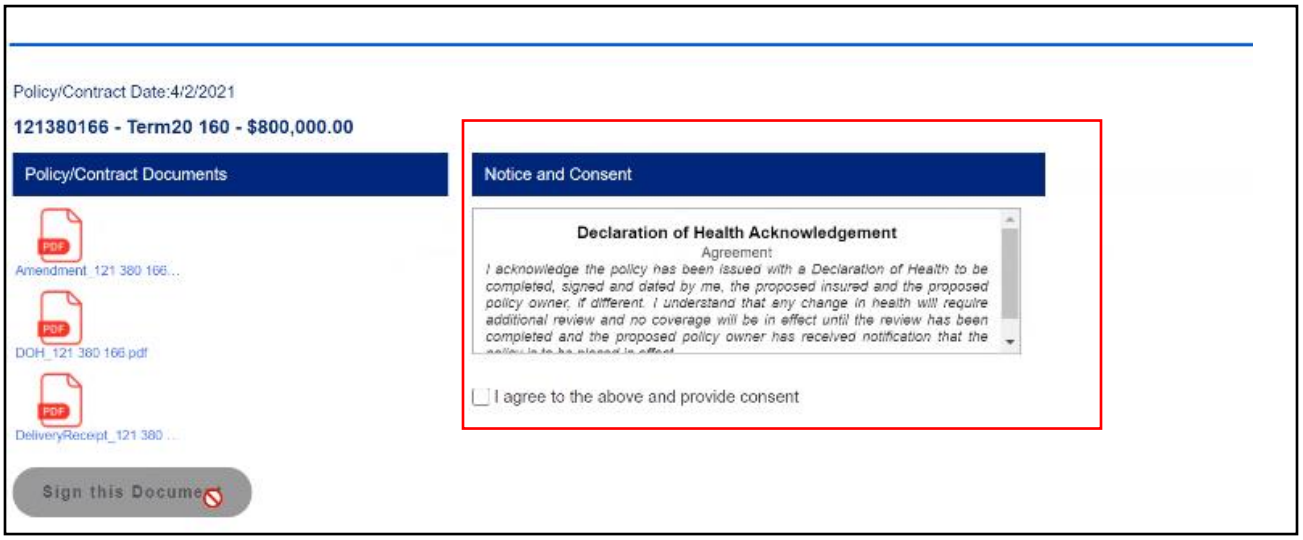


Credentials for signature signing

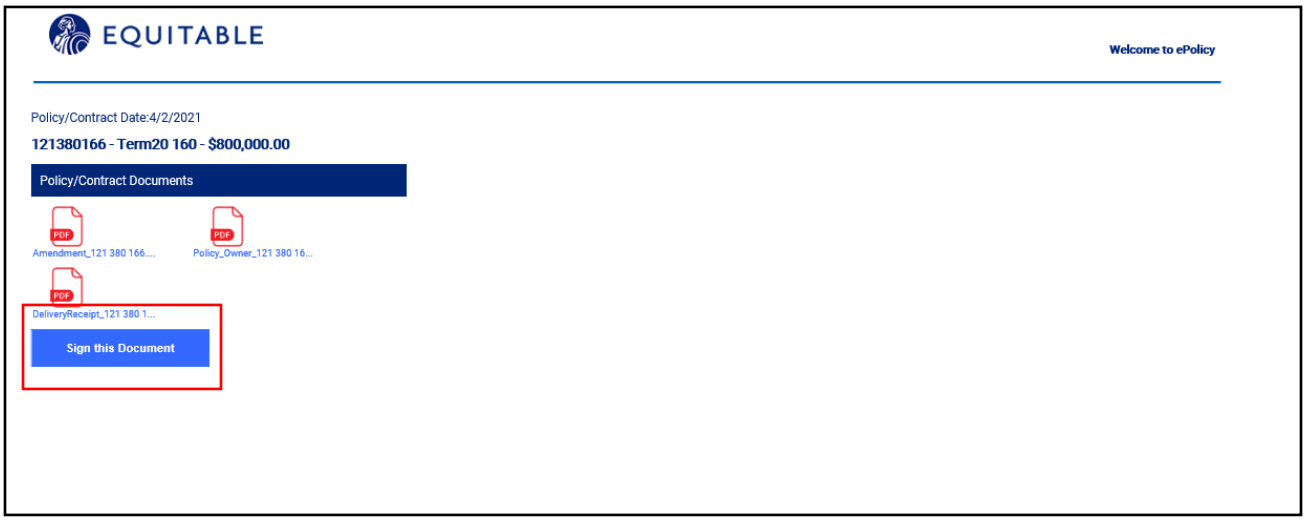
Party	Credentials for link
Insured	Insured last 4 digits of SS and residence zip code
Joint Insured	Joint insured last 4 digits of SS and residence zip code
Owner Individual	Owner last 4 digits of SS and residence zip code
Owner Entity	Last 4 digits EIN or TIN and authorized signer zip code
Owner Trust	Trustee last 4 digits of SSN and trustee residence zip code
Joint Owner Individual	Joint owner last 4 digits of SS and residence zip code
Joint Owner Entity	Last 4 digits EIN or TIN and authorized signor zip code
Joint Owner Trust	Trustee last 4 digits of SSN and trustee residence zip code

If a policy is issued with a "Declaration of Health Statement", the insured must agree to the acknowledgement. Once the acknowledgement check box is clicked, the "Sign this document" is enabled.

Click – **I agree**



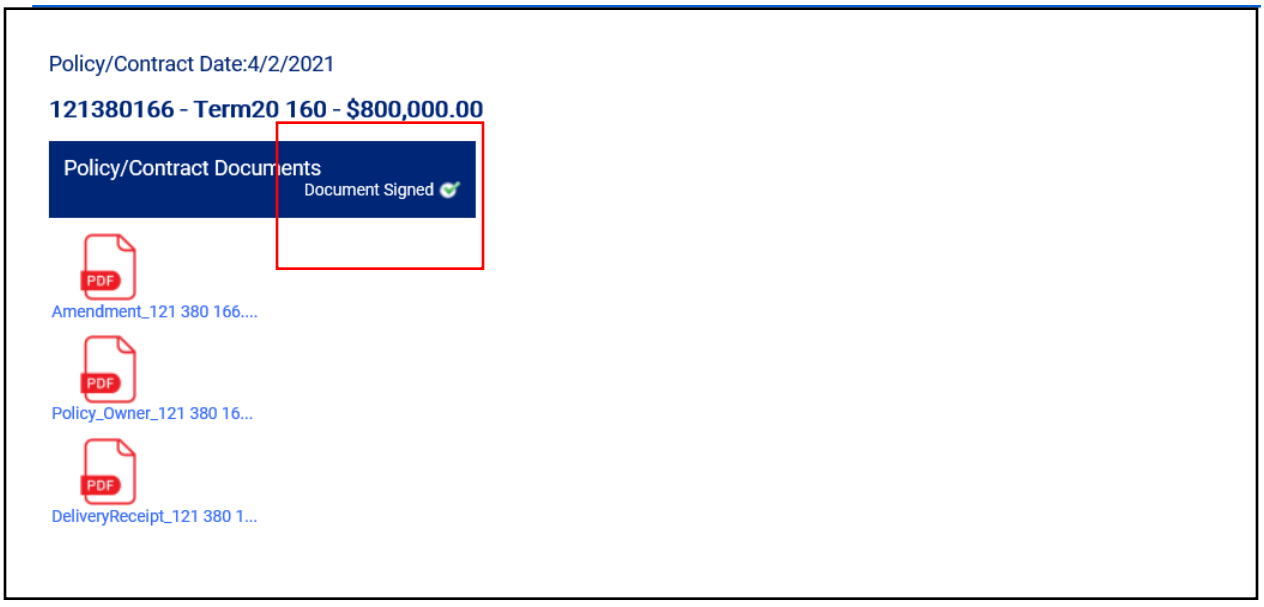
Click – **Sign this document**



Click – **I agree,** and you will be brought to all the signature sections of the document.
Click – **Finish**



Confirmation Document Signed



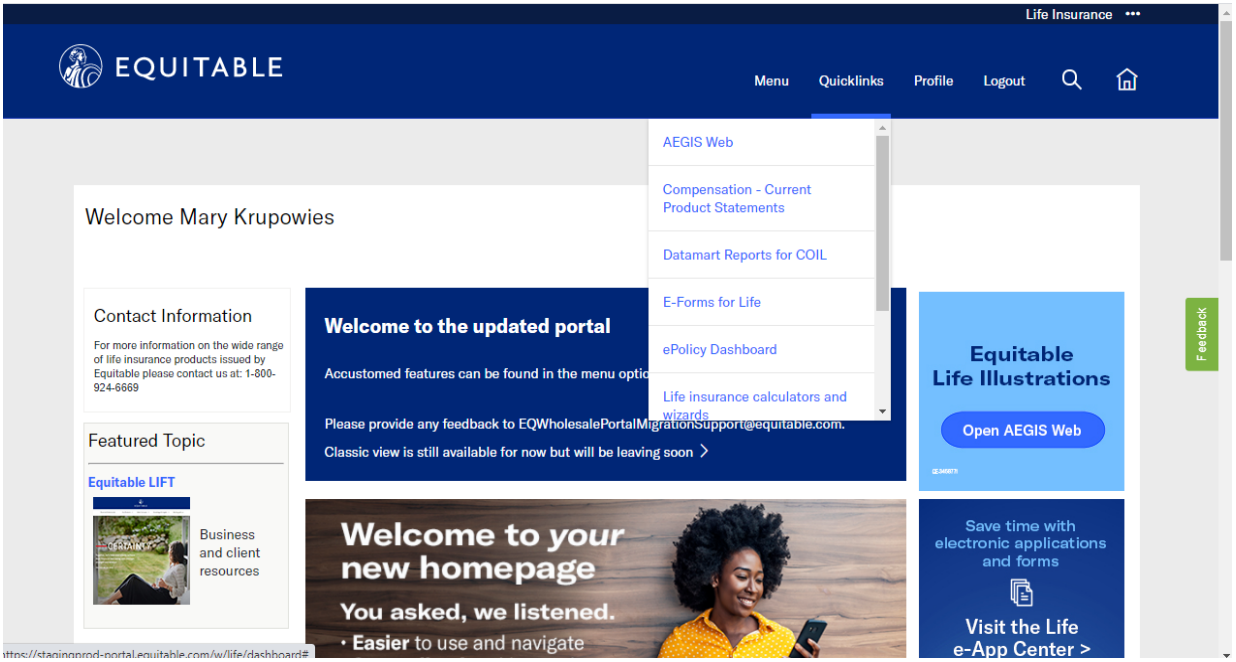
Note: Within a few days of completing the eDelivery process, the policy owner will receive another email from our eService Team for Online Account Access (OAA) registration.

ePolicy Dashboard for the financial professional

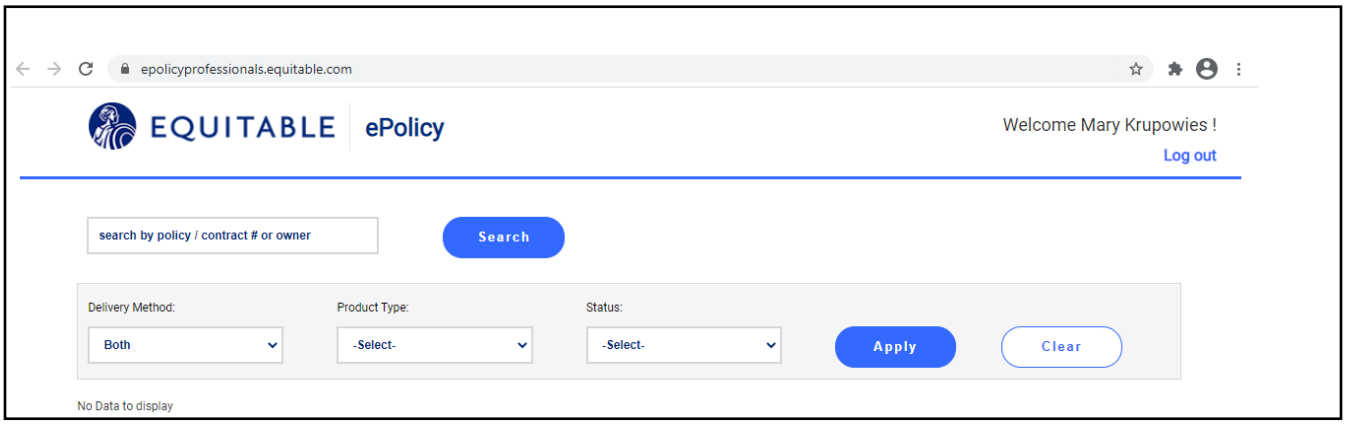
Log into **www.equitable.com**

Select – **Quicklinks**

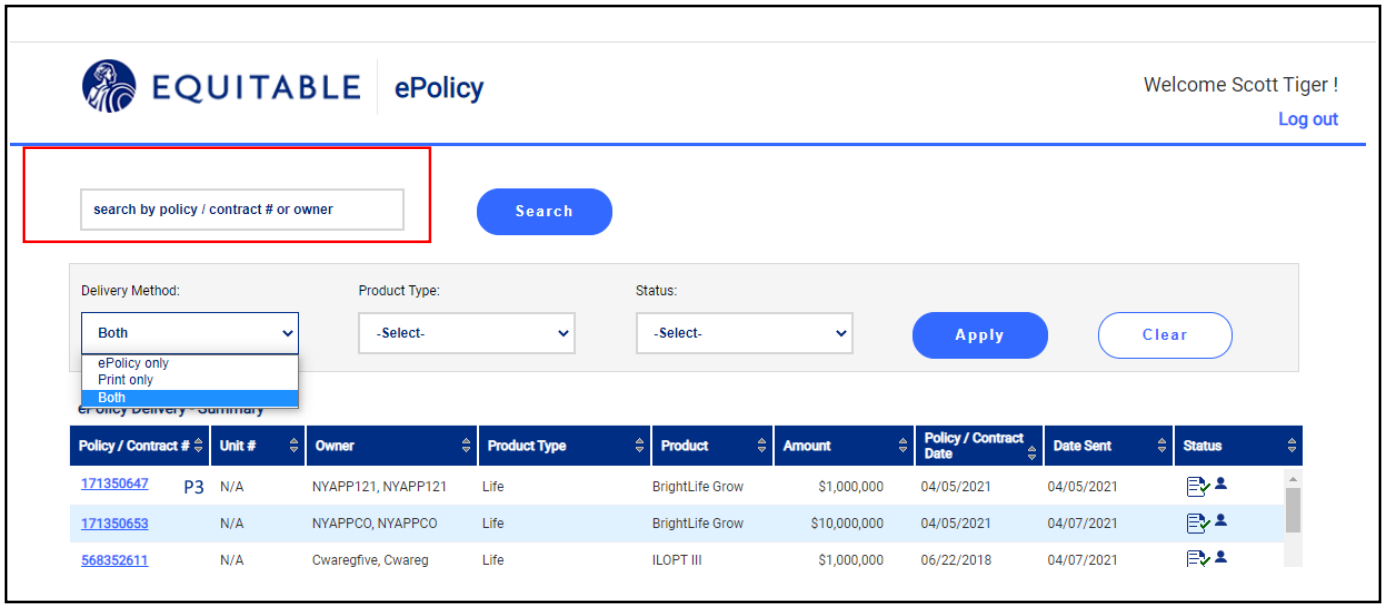
Select – **ePolicy Dashboard**



Note: For BGA business, the BGA Case Manager name that was provided when submitting the application will receive a courtesy email letting them know they can review the policy. This is view only and no action is required. The BGA Case Manager will *log into* Equitable Distributors, *select* Quicklinks, *select ePolicy BGACM* from the dropdown menu.



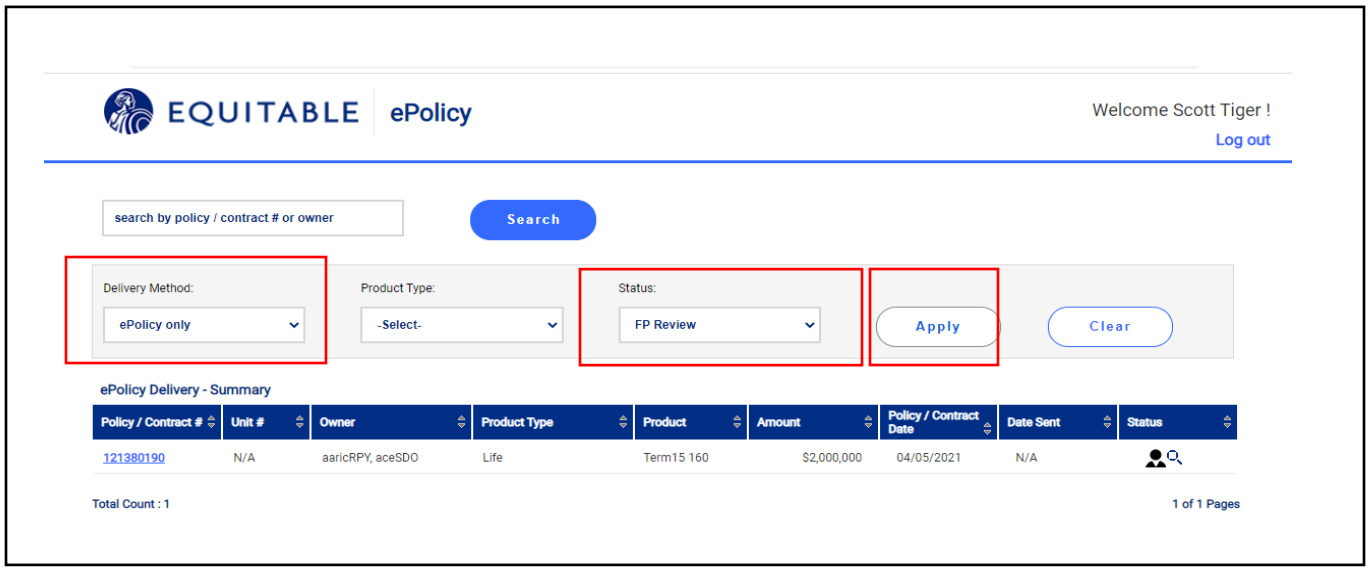
Search by policy number, delivery method and status.



Search for policies ready for financial professional review if you want to manage to your approvals in dashboard.

Search Delivery Method ePolicy only **and** *Status* FP Review **then** Click *Apply*.

Hover over ICON in status column will display status (See below chart for all status icons and meaning).

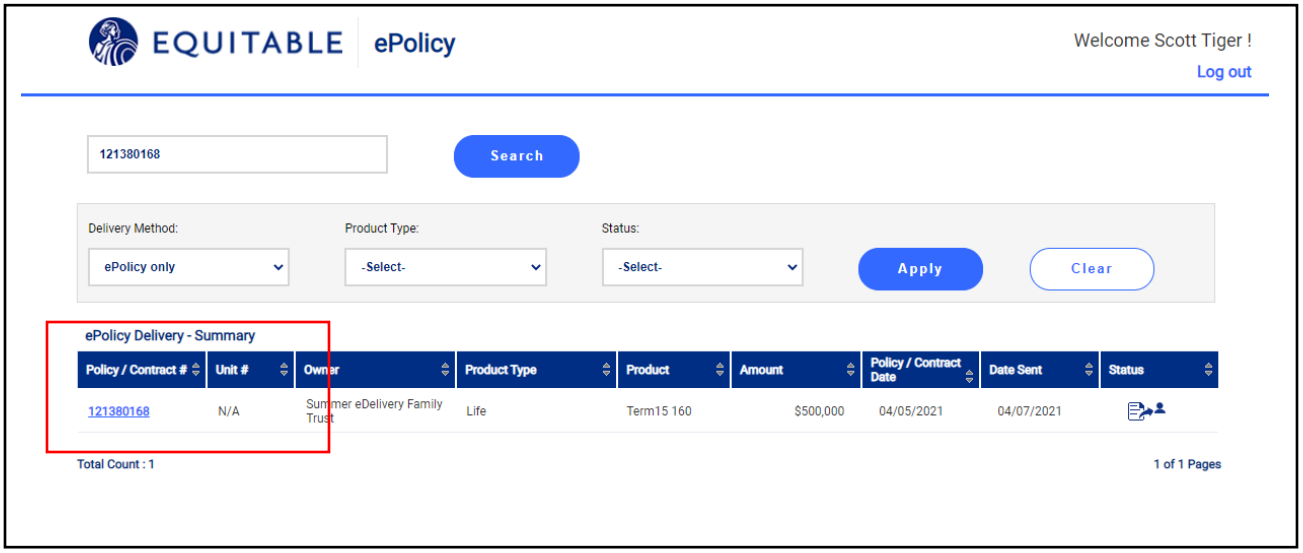


Resend customer link

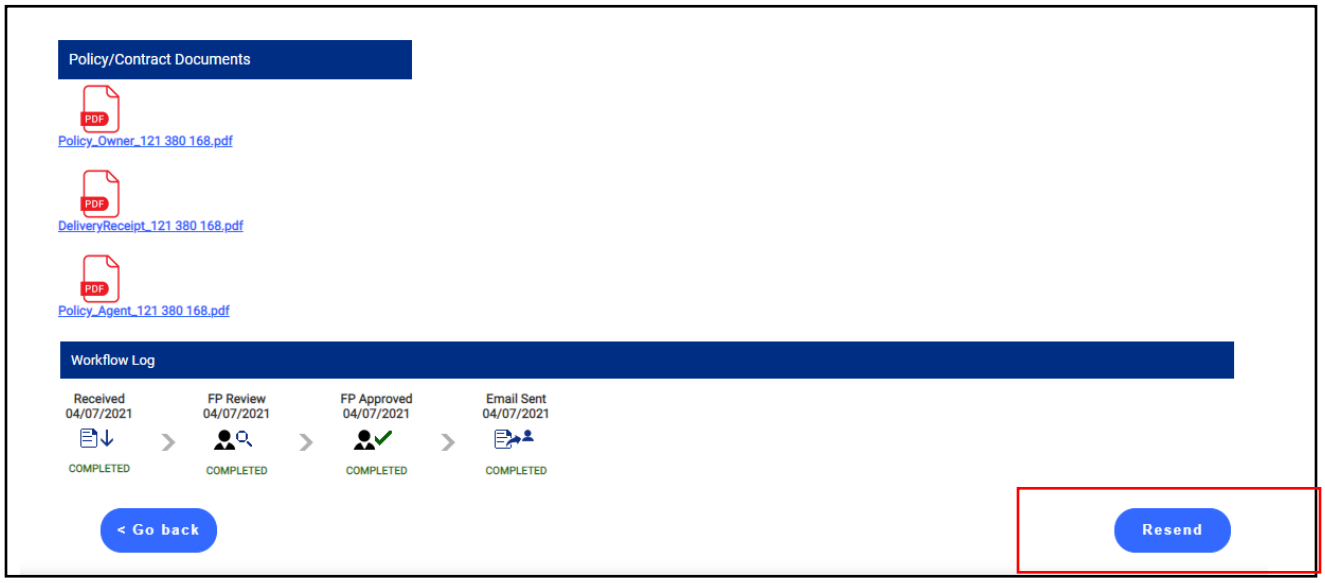
Enter – **Policy number**

Click – **Search**

Click – **Policy number link**

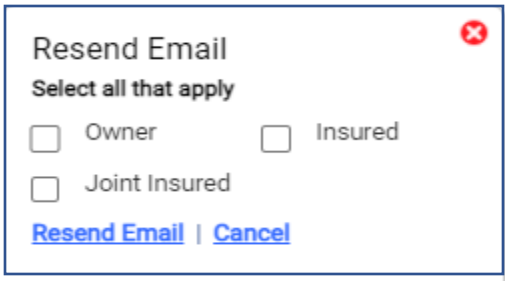


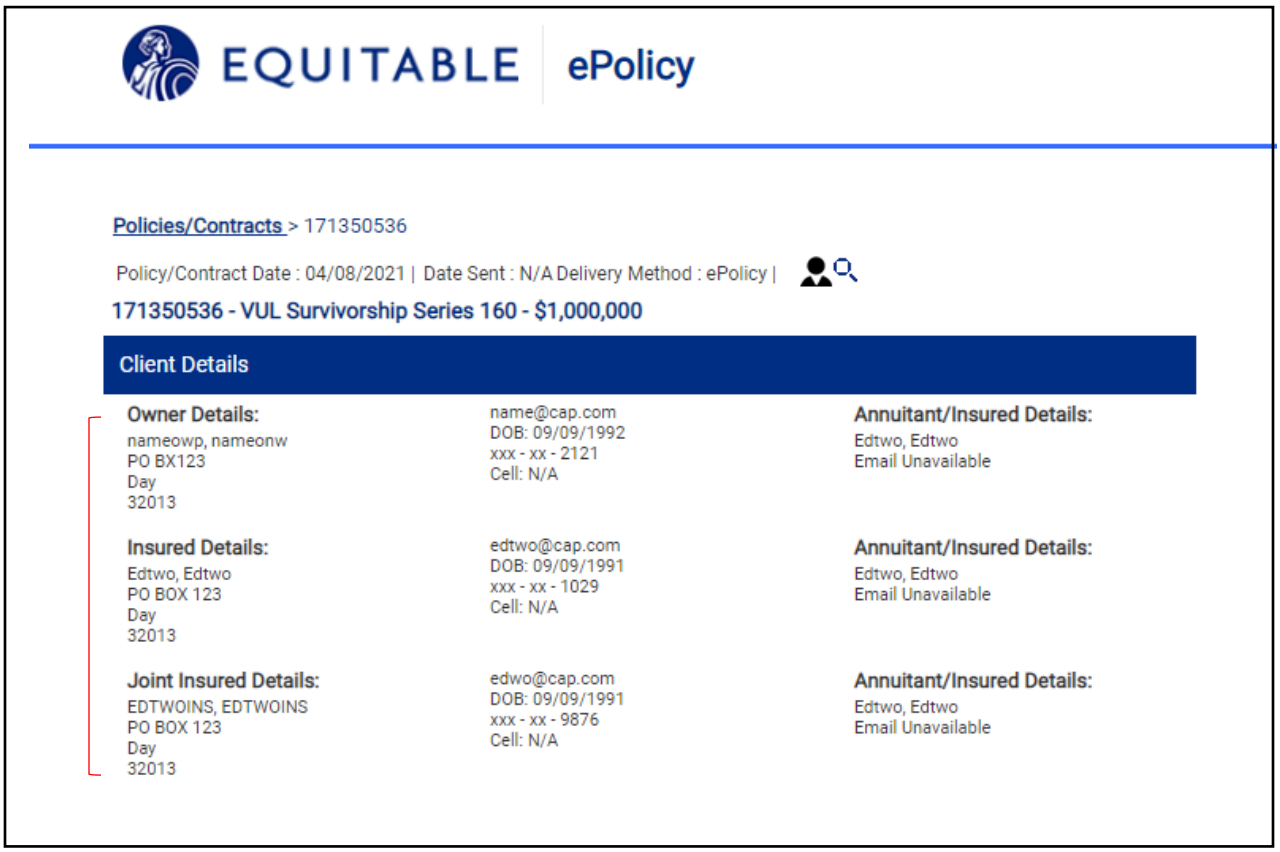
Click – **Resend**



You will be presented with a pop-up. The options available to resend email will vary by policy depending on the parties required to sign.

Select those that apply then *click* **Resend Email**





Dashboard icons

Dashboard icon	Icon title	Comments
	FP Review	*Triggers:* Pending = financial professional has yet to approve the policy Completed = financial professional advisor approved
	FP Approved	*Triggers:* Appears once the advisor has approved the policy
	FP Reject	*Triggers:* Appears if the advisor rejects the policy
	Email Sent	*Triggers:* Appears after FP approves *Comments:* - Stays in this status until: - Email is Successfully Delivered - Email Soft Bounces for 48 hours - Email Hard Bounces
	Email Received	*Triggers:* Appears once the email is successfully delivered Appears if the email is unsuccessfully delivered *Comments:* - Successful = Email successfully delivered - Unsuccessful = Email soft bounced for 48 hours or hard bounced
	Client Declined	*Triggers:* Appears if client declines to e-Sign the policy

		Comments: - The financial professional will be notified via email - The workflow will be closed and completed
 	Update Client Email	*Triggers:* Appears if client email is unsuccessfully sent *Comments:* - The client email can be updated within 48 hours of this status occurring - Pending = Awaiting updated email - Completed = Email updated, or email was not updated within 48 hours
 	Print&Mail	*Triggers:* Appears if client email address is not updated within 48 hours of the email unsuccessfully sent. Appears if client does not click on their policy link within a 21days *Comments:* - Policy is cutover to print
 	Workflow Completed	*Triggers:* Appears when once the entire workflow is completed *Comments:* At this time the financial professional will have signed delivery requirements available in the ePolicy Dashboard

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