



# Tips and Tools for Conducting Client Business Electronically

We are here to support your work with clients as they plan for retirement. This guide offers practical tools and tips for using electronic signatures and digital platforms to streamline transactions and enhance your practice.

## E-signature Vendors

As more transactions move online, e-signature capabilities have become essential for efficient and secure processing. While many financial professionals and clients still value in-person meetings, we understand that's not always possible.

To help you save time and streamline your workflow, we accept e-signatures from approved vendors. These

tools allow you and your clients to complete applications securely from any internet-connected device, using identity verification such as a PIN or login credentials.

Before using an e-signature platform, please ensure your firm is licensed with both the platform and one of our approved vendors listed below, and that you follow your firm's compliance requirements.

**We accept e-signature applications from the following vendors as long as the audit trail (documents with e-signatures and all certificate pages attached) is provided:**

- Acrobat Sign — [Adobe.com/sign.html](https://adobe.com/sign.html)
- DocuSign — [DocuSign.com](https://docusign.com)
- FireLight — [Hexure.com](https://hexure.com)
- SIGNiX — [SIGNiX.com](https://signix.com)

## Digital Tools to Streamline Your Practice

These platforms are designed to help you work more efficiently, making it easier to submit applications, reduce compliance risk and manage client transactions.

### For Annuity New Business\*

- Affirm — [iPipeline.com](https://ipipeline.com)
- AnnuityNet — [Ebix.com](https://ebix.com)
- FireLight — [Hexure.com](https://hexure.com)

### For Annuity and Mutual Fund New Business and Service Forms\*

- Laser App — [LaserApp.com](https://laserapp.com)
- QUIK! — [QuickForms.com](https://quickforms.com)

\* Be sure to carefully follow the instructions on each new business and service form, and include any required supporting documents to avoid processing delays.

## Application Acceptance Methods

We accept e-signature applications in the following ways:

### Secure File Upload

Upload files (total file size limitation is 25 MB) through our website at [SecurityBenefit.com/Secure-File-Upload](https://SecurityBenefit.com/Secure-File-Upload)

#### Fax

Annuity Operations: 785.368.1772

Mutual Fund Custodial Operations: 816.701.7626

#### Email

Annuity Operations: [AnnuityProcessing@SecurityBenefit.com](mailto:AnnuityProcessing@SecurityBenefit.com)

Mutual Fund Custodial Operations: [SecurityBenefit@SSCInc.com](mailto:SecurityBenefit@SSCInc.com)

## Common Questions and Answers

### Will Security Benefit accept photos of wet-signed forms?

Yes. Images (total file size limitation is 25 MB) must be legible and cropped to take up the full frame before conversion to a PDF. Images can be emailed directly to:

- Annuity Operations: [AnnuityProcessing@SecurityBenefit.com](mailto:AnnuityProcessing@SecurityBenefit.com)
- Mutual Fund Custodial Operations: [SecurityBenefit@SSCInc.com](mailto:SecurityBenefit@SSCInc.com)

### Tips for Submitting Clear, Legible Images



- **Flatten the Form** – Make sure the form is flat – smooth out any folds or creases before taking the photo.
- **Use Good Lighting** – Take the picture in a well-lit area to avoid shadows or glare that could affect legibility.
- **Frame It Fully** – Center the form in the frame so the entire page is visible – don't cut off any edges.
- **Crop and Edit** – Use your phone's editing tools to crop and enhance the image for clarity before submitting.
- **Choose High Resolution** – When sending the image, always select high resolution. It may take longer to upload, but ensures the form is clear and readable.

### Converting Images to PDFs With Your Phone

#### Apple Devices

You can scan documents, add a signature, or manually sign a document using the Notes App.

#### Scan a document

1. Open or create a new note.
2. Tap , then tap Scan Documents.
3. Place your document in view of the camera on your device.
4. If your device is in Auto mode, your document will be automatically scanned. If you need to manually capture a scan, tap  or one of the Volume buttons.
5. Drag the corners to adjust the scan to fit the page, then tap to keep the scan.
6. You can add additional scans to the document or tap Save when you're done.

#### Android Devices

#### Scan a document

1. Open the Google Drive app.
2. In the bottom right, tap Add.
3. Tap Scan.
4. Take a photo of the document you'd like to scan.  
Adjust scan area: Tap Crop.  
Take photo again: Tap Rescan current page.  
Scan another page: Tap Add.
5. Tap Done to save the finished document.

**If the transferring company will accept a copy of a signature or e-signature instead of requiring an original wet signature, will Security Benefit accept a picture of the transfer form?**

We cannot confirm whether the transferring company will accept an e-signature; we will forward the form and await their response. If the company doesn't accept an e-signature, then the application will be deemed to be Not in Good Order. However, if the picture with the e-signature is legible, it should work the same way as a scanned copy of an application. We will accept it as a PDF.

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**Does Security Benefit want to receive documents with e-signatures with the certificate pages attached?**

Yes. We want those documents and the certificate page for the signature.

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**Does Security Benefit want to be copied on the envelope and the other documents that are hidden or should I just upload or fax the forms?**

Please do not include the DocuSign envelope or hidden documents. These require us to retrieve files from the DocuSign portal, which we do not support.

To ensure your submission is considered In Good Order, send the completed document as a PDF, along with the audit trail (e.g., certificate of completion or signing history).

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**What documents can be sent through e-signature vendors?**

You can use e-signatures for:

- Annuity applications
  - Related point-of-sale documents
  - Ongoing administrative forms for any product issued by Security Benefit
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**What if e-signature isn't an option?**

If e-signature isn't available (e.g., for a transfer form), complete as much of the form as you can, then:

- Email or text the form to your client to print and sign.
  - Have your client scan and return the signed form to you.
  - Submit the completed document to Security Benefit via your preferred method.
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# We're here to help your clients *To and Through Retirement*<sup>®</sup>.

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Call us for more information at 800.747.5164, option 3,  
or visit [SecurityBenefit.com](https://SecurityBenefit.com) or [FSBL.com](https://FSBL.com).

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