



# Tips and Tools for Conducting Client Business Electronically

Security Benefit is here to help you assist clients with their retirement savings goals. We've put together some information regarding electronic signatures and online business capabilities to enhance your client relationships and business practices.

## E-signature Vendors

As more business transactions are being captured and completed electronically, e-signature capabilities have become a necessity in order to make financial services transactions more efficient. While many financial professionals and their clients still prefer to meet in person, we realize it's not always feasible to do so.

We accept e-signature solutions to accommodate the time constraints of both you and your clients and to help you easily execute and expedite applications. Several companies offer the technology which enables individuals to provide e-signatures on any device with Internet access. This can

provide a quick, secure, and compliance-approved option to complete online applications and to obtain approvals using identity authentication measures (e.g., use of PIN or unique login username and password).

Before using any e-signature technology, please make sure you adhere to your firm or broker-dealer's requirements and follow the rules and requirements necessitated by any approved sales platforms and software products. To submit e-signatures to Security Benefit, your firm must have a license with a platform/service, as well as a license from one of the approved e-signature vendors listed below.

**We accept e-signature applications from the following vendors as long as the audit trail is provided:**

- |   |  |
|---|--|
| <ul style="list-style-type: none"><li>• Acrobat Sign — <a href="https://adobe.com/sign.html">Adobe.com/sign.html</a></li><li>• DocuSign — <a href="https://docusign.com">DocuSign.com</a></li></ul> | <ul style="list-style-type: none"><li>• FireLight — <a href="https://hexure.com">Hexure.com</a></li><li>• SIGNiX — <a href="https://signix.com">SIGNiX.com</a></li></ul> |
|---|--|

## Online Tools to Assist With Practice Management Efficiency and Effectiveness

These vendors are dedicated to helping financial professionals facilitate applications, reduce compliance risk, and enhance the overall efficiency and effectiveness of their practice management through comprehensive sales platforms.

### 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)

*\*It's important to follow all of the instructions on all new business and service forms and provide any additional documents that might be required.*



SECURITY BENEFIT LIFE  
INSURANCE COMPANY

FIRST SECURITY BENEFIT LIFE INSURANCE  
AND ANNUITY COMPANY OF NEW YORK

**FINANCIAL PROFESSIONAL USE ONLY - NOT FOR USE WITH CONSUMERS**

## Application Acceptance Methods

We accept e-signature applications in the following ways:

### Secure File Upload

Upload files 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@DSTSystems.com](mailto:SecurityBenefit@DSTSystems.com)

## Common Questions and Answers

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

Yes. Images 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@DSTSystems.com](mailto:SecurityBenefit@DSTSystems.com)

### Tips for Submitting Images



- Before taking a photo, make sure the form is flat and remove any folds or creases as much as possible.
- Take the picture in adequate lighting so the form does not have shadows or other imperfections that would interfere with legibility.
- Center the form so that it takes up the full frame. We need to see the whole image and not just a portion of it.
- Edit and crop the picture to ensure you've achieved the best quality possible.
- Ensure the image being submitted is a high-resolution picture. On most phones, you are given the option to send a low-, medium-, or high-resolution picture. Always select high resolution. Although the transmission time will take longer, the image will be clearer, which is critical for legibility.

### Converting Images to PDFs With Your Phone

#### iPhone, iPad, or iPod Touch Devices

You can scan documents, add a signature, or manually sign a document using the Notes App on your iPhone, iPad, or iPod Touch.

#### 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 will not be able to know whether the transferring company will or will not accept an e-signature. We will forward what we receive and if they accept it, they will process the application. 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.

---

**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.

---

**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?**

We do not accept the envelope, which requires us to retrieve the document from the DocuSign portal. We must receive the document in a PDF format with the corresponding audit documentation to be considered In Good Order.

---

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

Accepted insurance documents for e-signatures include an annuity application and any related point of sale or ongoing administration documents for any product sold or issued by Security Benefit. Electronic signatures are not permitted on any applications and related documents or on post-issue documents for FSBL annuities.

---

**What if I do not have the ability to obtain an option for an e-signature (i.e., a transfer form for incoming funds from another company)?**

Fill out the the form as much as possible, scan it, and email or text it to your client to print and sign. Your client will then need to scan and email or text the document back to you for submission to Security Benefit.

---

## We're here to help your clients *To and Through Retirement®.*

---

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



SECURITY BENEFIT LIFE  
INSURANCE COMPANY

FIRST SECURITY BENEFIT LIFE INSURANCE  
AND ANNUITY COMPANY OF NEW YORK

### FINANCIAL PROFESSIONAL USE ONLY – NOT FOR USE WITH CONSUMERS

This information is subject to modification as regulatory issues and notices associated with electronic processes continue.

Annuities are issued by **Security Benefit Life Insurance Company (SBL)** in all states except New York. In New York, annuities are issued **First Security Benefit Life Insurance and Annuity Company of New York (FSBL)**, Albany, NY. SBL is not authorized in and does not transact the business of insurance in the state of New York.

Services and securities are offered through **Security Distributors**, a wholly-owned subsidiary of SBL. SBL and FSBL are affiliates and are wholly-owned subsidiaries of Security Benefit Corporation (Security Benefit). Neither Security Benefit nor its representatives offer legal or tax advice.