

# DocuSign® FAQ

**As an independent financial professional not registered with Securian Financial Services Inc. you can have your own DocuSign account to electronically sign annuity applications, life insurance applications and service forms.**

---

## Questions?

For more information about DocuSign please visit [www.docuSign.com](http://www.docuSign.com) or call their sales team at 1-877-720-2040.

---

### What is DocuSign?

DocuSign is a vendor that provides a digital transaction platform. Firms and agencies can create an account with DocuSign and utilize its system to capture electronic signatures on documents being submitted to Securian Financial.

### What documents will be accepted when electronically signed through DocuSign?

All life and annuity new business applications and policy servicing documents will be accepted. This is not allowed for life or annuity New York Securian Life Insurance Company applications or Regulation 60 forms.

### How is an electronic signature captured through DocuSign?

An electronic signature can be captured in one of two ways.

1. **Remote:** The person signing is not present with the BGA/Advisor at the time of obtaining the signature. The signer must always provide an email address to obtain an email and begin the process. Once the email is received, they will authenticate themselves based upon the authentication type set up.
2. **In person:** The person signing is present with the BGA/Advisor at the time of obtaining the signature. The signer must always provide the agent with their driver's license. Once the driver's license is entered into the DocuSign system, the signer will authenticate themselves based upon the authentication type set up.

### How does the process work?

Follow the below easy steps to leverage DocuSign to obtain eSignatures on applications and forms:

- Activate the authentication setting for each signer of the envelope
- Select one of the authentication options: SMS, Phone, Access Code, or Knowledge Base (required for all transactions involving money leaving Securian Financial).
- Email Securian Financial the original locked DocuSign created PDF by downloading it from the DocuSign account and sending with no alterations.
  - If you need to send additional documents that were not included in the envelope, these should be sent in a separate PDF attached in the email.

### What types of authentication will be required through DocuSign prior to submission?

Based upon how you capture the e-signature, the signer needs to provide either their email or driver's license. The next step is for the signers to authenticate themselves through one of the four DocuSign options.

- Forms relating to money leaving Securian Financial such as policy loans, systematic withdrawals, outgoing 1035s, surrenders, partial surrenders, RMD withdrawals and annuitizations are required to use the Knowledge Base authentication option. No exceptions will be made to this requirement.
- All other applications and forms can use one of the following: Knowledge Base, phone, SMS or access code.

For more information about the authentication set up details, please work directly with DocuSign.

### How does my firm/agency sign up to use DocuSign?

Each firm/agency is responsible for working directly with DocuSign to set up a contract. The contract is between DocuSign and the firm/agency. Securian Financial will not be your primary resource regarding the DocuSign process. For more information about DocuSign contracts you will need to contact DocuSign directly.

### Are there any fees to use the DocuSign service?

DocuSign typically charges fees to use their services, which depend upon the plan and individual or firm purchase. Securian Financial does not charge any fees to receive documents with an electronic signature.

### **Does Securian Financial have specific requirements for my firm to use DocuSign?**

Each firm/agency has the following responsibilities:

- Establish a contract with DocuSign. For example, template set-up, usage, fees, maintenance.
- Utilize the most current versions of the forms from our websites which may require updates to DocuSign data tags for the forms loaded into DocuSign. Notifications of updated forms are not always sent. Outdated forms will be returned for new signatures.
- Utilize the required and accepted authentication options, as noted above.
- To utilize the Access Code Authentication option, the firm is obligated to authenticate the signer before providing them the access code. For example, the signer needs to provide one of the following: date of birth, social security number, address, or advisor code.
- Knowledge Base authentication is required for all forms related to money leaving Securian Financial such as policy loans, systematic withdrawals, outgoing 1035s, surrenders, partial surrenders, RMD withdrawals and annuitizations.

### **How do I set up an authentication for each signer? See Exhibit A**

1. In the recipient row, click the 'More' drop down and select 'Add access authentication'.
2. Select the authentication method for each signer and complete the required fields.
3. Click close to collapse the authentication information.
4. The summary authentication details appear below each recipient's information.

### **How do I submit an electronically signed document to Securian Financial? See Exhibit B**

- Open DocuSign account to download the PDF.
- Select Manage tab to locate completed envelope.
- Select open.
- Select download button on top middle bar and select Combine PDF option.
- Download onto your computer without make any changes. If any changes are made to the documents prior to submission to Securian Financial, we will need the original locked PDFs to process the request.
- Send a secure email to the same email address you send document today with the attached original locked PDF from DocuSign.

### **Is electronic delivery (eDelivery) the same as electronic signatures?**

No, eDelivery is when a policy or forms are provided to the client in an electronic format only. Please note the following policies about eDelivery and electronic signatures.

- At this time, eDelivery is only allowed when Securian initiates this process.
- For all other policy delivery, the client may electronically sign the delivery documents after the original policy is delivered to the client via paper. eDelivery or email of a policy to the policyowner is not allowed and is non-compliant with our policies and procedures.
- All forms must be provided to the client via paper. Providing the client only an electronic version will not satisfy the requirement.

### **Can I use an electronic signature service other than DocuSign?**

With the exception of our electronic applications, we do not accept electronic signatures through other electronic signature capture services.

**Securian Financial reserves the right to discuss any e-signature situation before processing the request.**

**If you have any questions about using DocuSign for Securian Financial forms, please contact your Securian Financial Case Manager, if applicable. Otherwise, please contact Ruth Abrahamson at 651-665-3886 or [ruth.abrahamson@securian.com](mailto:ruth.abrahamson@securian.com).**

## Exhibit A – Authentication set up

### Add Recipients to the Envelope

As the sender, you automatically receive a copy of the completed envelope.

Set signing order

1

**Role**

**Name**

**Email**

**NEEDS TO SIGN** **MORE**

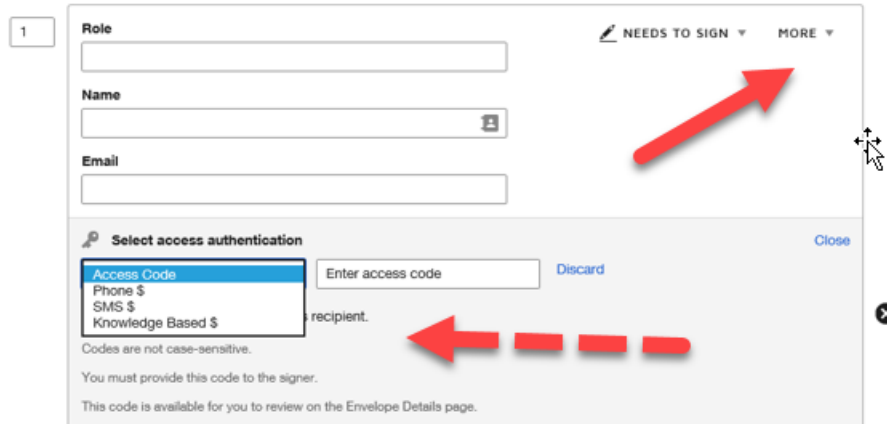
**Select access authentication** Close

**Access Code**  Discard

Phone \$  
SMS \$  
Knowledge Based \$

recipient.

Codes are not case-sensitive.  
You must provide this code to the signer.  
This code is available for you to review on the Envelope Details page.



## Exhibit B – Sending locked PDF

This document is now complete.

CLOSE

OTHER ACTIONS ▾

🔍 🔍 📄 📄 📄

DocuSign Envelope ID: B207D223-D061-44FE-966B-55F3AB44C055

**Beneficiary Change Request**

Minnesota Life Insurance Company - A Securian Company  
Individual Policyowner Services • 400 Robert Street North • St. Paul, Minnesota 55101-2098

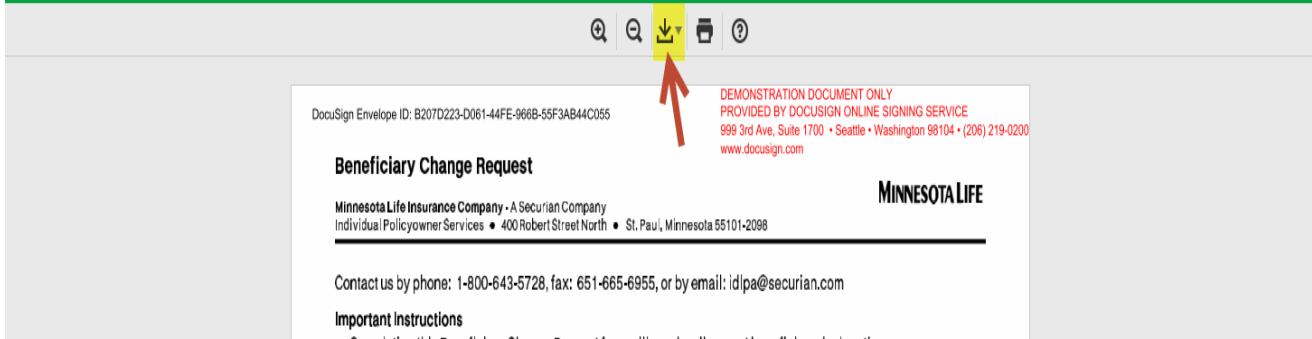
**MINNESOTA LIFE**

Contact us by phone: 1-800-643-5728, fax: 651-665-6955, or by email: [ldipa@securian.com](mailto:ldipa@securian.com)

**Important Instructions**

• Completion of this Beneficiary Change Request form will result in the removal of the beneficiary designation.

DEMONSTRATION DOCUMENT ONLY  
PROVIDED BY DOCUSIGN ONLINE SIGNING SERVICE  
999 3rd Ave, Suite 1700 • Seattle • Washington 98104 • (206) 219-0200  
[www.docuSign.com](http://www.docuSign.com)



DocuSign® Is not affiliated or connected with, or endorsed by Minnesota Life Insurance Company, Securian Life Insurance Company, Securian Financial Group, Inc. All trademarks mentioned remain the property of their respective owner(s).

Insurance products are issued by Minnesota Life Insurance Company or Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in St. Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its affiliates. Minnesota Life Insurance Company and Securian Life Insurance Company are affiliates of Securian Financial Group, Inc.

**This is for financial professional use only.** Not for use with the general public. This material may not be reproduced in any form where it is accessible to the general public.

**Securian Financial Group, Inc.**

[securian.com](http://securian.com)

400 Robert Street North, St. Paul, MN 55101-2098

©2020 Securian Financial Group, Inc. All rights reserved.