

eApp eSignature Process for Life & Health Insurance Products

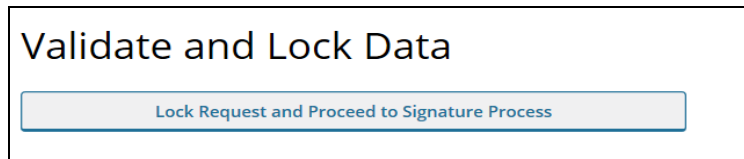
Once the application is locked, you have the choice of a Printed or Electronic signature. This document walks you through completing the signature process which enables you to submit the application.

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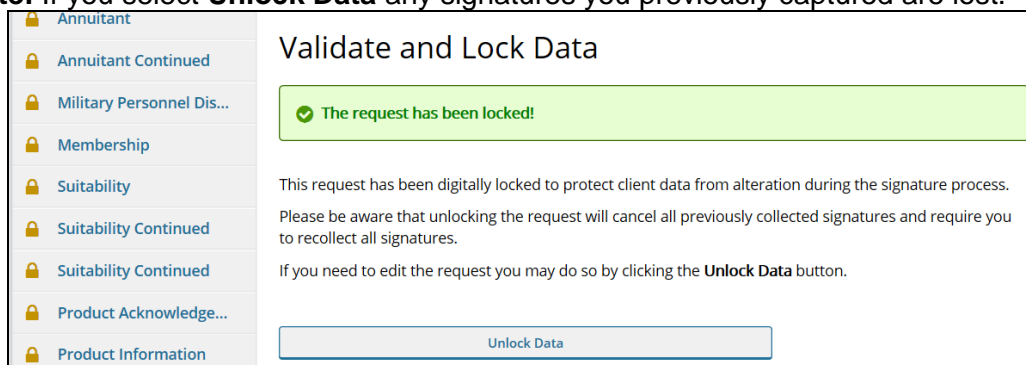
Validate and Lock Data

1. Click **Lock Request and Proceed to Signature Process** to start the signature process.



2. Upon successfully locking the eApplication, a message appears stating... *The request has been locked!* Padlocks now appear on each screen. Click **Next**.

Note! If you select **Unlock Data** any signatures you previously captured are lost.

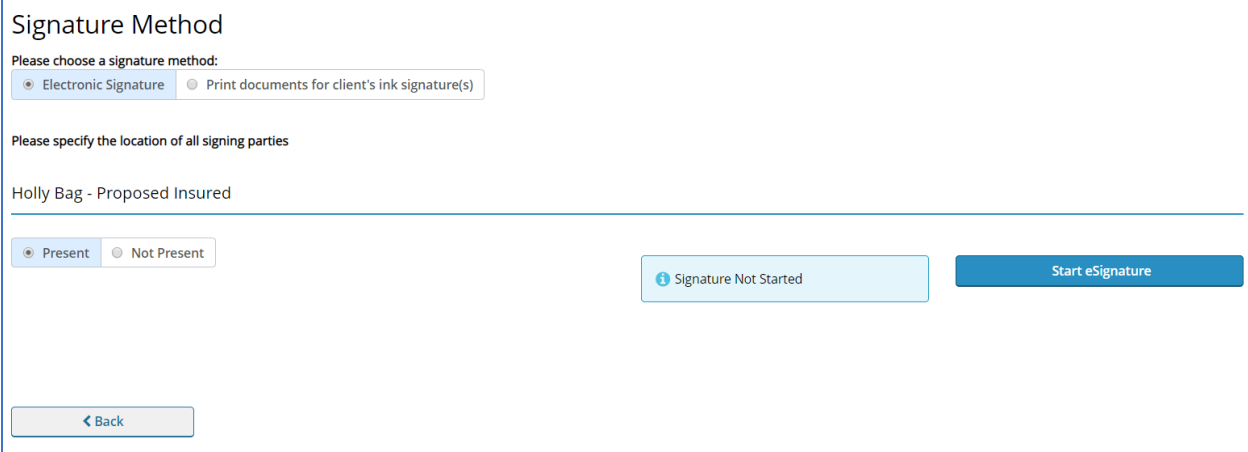


Select Signature Method

1. Select Signature Method and click **Next**.
 - a. Electronic Signature – Allows the client to sign face-to-face or remotely.
 - b. Print Documents for Client's Ink Signature – Clients will sign in ink. The application cannot be electronically submitted.

Note! Once **Print Documents for Client's Ink Signature** is selected, you cannot switch back to Electronic Signature.

2. For Electronic Signature select **Present** [face-to-face signing] or **Not Present** [remote signing] for each of the signers.
3. The **Present** signer will go through the signing process first. The FP can then setup the **Remote** signers.



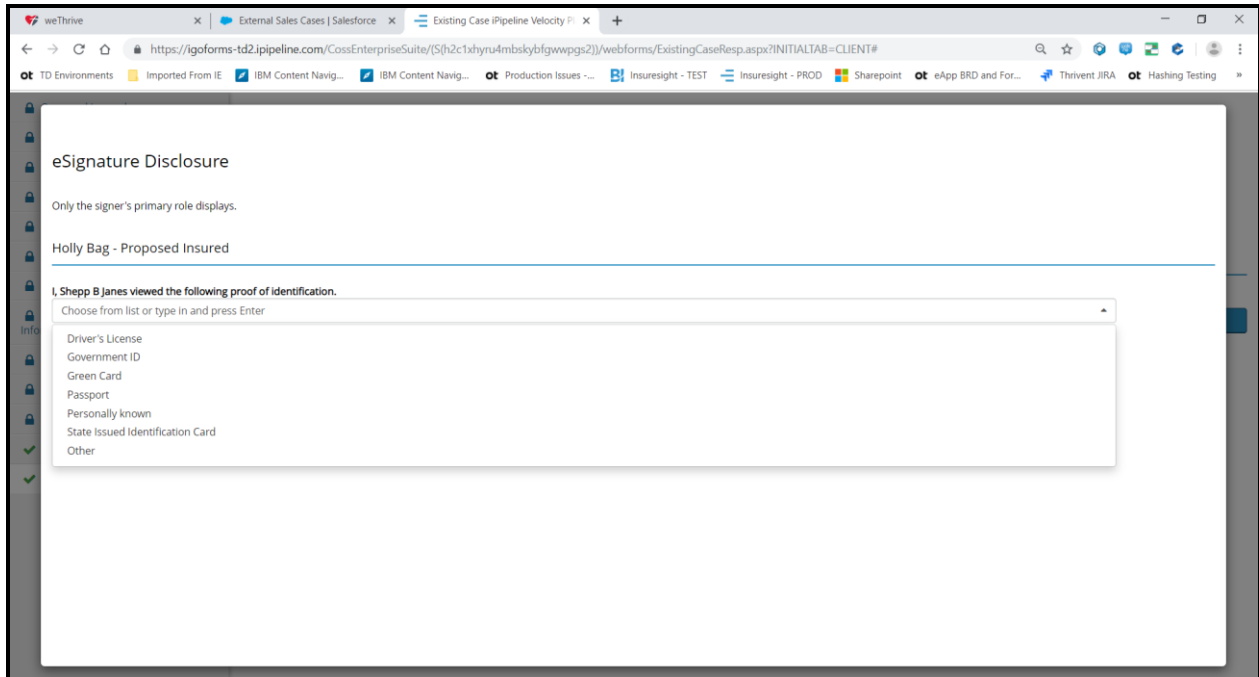
The screenshot shows a web form titled "Signature Method". It contains the following elements:

- A heading "Signature Method".
- A sub-heading "Please choose a signature method:".
- Two radio button options: "Electronic Signature" (selected) and "Print documents for client's ink signature(s)".
- A sub-heading "Please specify the location of all signing parties".
- The text "Holly Bag - Proposed Insured".
- Two radio button options: "Present" (selected) and "Not Present".
- A light blue button with a question mark icon and the text "Signature Not Started".
- A dark blue button with the text "Start eSignature".
- A light blue button with a left arrow and the text "< Back".

Electronic Signature Method (Face-to-Face)

Signer Present

1. Select a proof of identification from the drop-down list and click **I Agree**.



2. On the *Welcome – Consent* screen, **turn over the mouse and your computer screen to the member.**
 - a. The **client** must read the terms of use.
 - b. The **client** clicks the box to confirm the terms and documents will be reviewed for accuracy.
 - c. Click **I Agree**.

[Print Terms of Use](#)

By completing the signing process, you certify your documents displayed properly. Properly means that your documents displayed accurately with no blank pages. If your documents do not display properly, you may be using an unsupported browser or operating system. Try using a different combination or contact your representative to sign a hard copy. If you find any inaccuracies, you will need to work with your representative to correct them.

I will personally read and review all the documents presented to me during the signing process.

I understand the documents I sign will be determined by my relationship to the request. I may be presented with documents which are for informational purposes and are not required to be signed.

I certify I have legal authority to sign these documents.

I understand my representative will receive my signed documents to review and, after review, will sign and submit these documents to Thrivent Financial for processing.

I understand I will be presented the option to print a copy of the electronically signed document(s) and any other materials presented to me. A copy may be sent to me and is also available by calling Thrivent at 800-847-4836.

I have read the Terms of Use in their entirety. I understand that I should review all documents presented to me thoroughly for accuracy.

- 3. If primary owner, provide the City and State that this is signed in.

eSignature Information

Please fill out all of the information below to continue with your eSignature.

Signed At City:

Signed At State:

[Continue](#)

- 4. Review each document for accuracy prior to clicking all of the “Click Here to Sign” or “I Have Reviewed This Document” markers.

The first full premium is paid during the lifetime of the person to be covered, and the health of all persons to be insured remains as stated in the Application.

The signature below applies to all sections and statements made on this Application for Individual Life Insurance.

Signed in the state of WI

Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

Signature of proposed insured (16 or over) or guardian (if proposed insured is age 0-15) [Click Here to Sign](#)

Date signed 6/25/2019 10:22:24 PM

Signature of proposed applicant controller for 15 or under _____

Date signed _____

Signature of other proposed insured _____

Trust Beneficiaries: Trust beneficiaries must qualify as eligible beneficiaries under the bylaws of Thrivent, if applicable, at the time a claim is paid. Proceeds may not be paid to the trust if its beneficiaries are ineligible when a claim is submitted.

Miscellaneous Provisions

Long Term Care Rider: If this beneficiary change is submitted at the same time as a request to issue a Long Term Care Rider on the same contract, approval of this beneficiary change is conditional upon approval of the rider.

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[I Have Reviewed This Document](#)

Note! This is the client’s signature. **The FP can now take back the mouse.**

5. If you have any attachments you'd like to add, select the attachment, click **Attach PDF** and click **Next**.
6. Complete the *Additional Representative's Information* screen, select *Agent Pre-Signature Requirements Complete* and click **Next**.

Trail or Service Compensation

Type of Trail or Service Compensation Split Agreement on File at Home Office:

For the Trail or Service Compensation on This Contract/Account(s):

[Print Remittance](#)

⚠️ Click "Agent Pre-Signature Requirements Complete" once the Attachment and Additional Representative's Information screens have been finalized. Once this button is clicked, no changes can be made to the Attachments or Additional Representative's Information screens without unlocking the application. Unlocking the application will remove all previously collected signatures.

[Agent Pre-Signature Requirements Complete](#)

7. The FP completes the signature using a process similar to what clients do.
8. When completed, click **Submit to Thrivent**.

Remote Signature Method (Signer Not Present)

Remote eSignature Setup requires the signer to input/validate the following: **Last 4 digits of SSN/EIN, Date of Birth and Email Address (if not previously collected)**. Click **Send Emails**.

Present Not Present

Email: Last 4 Digits SSN/EIN: Date of Birth:

[Email Not Sent](#)

[Send Emails](#)

Note! The remote signer also will need the last 4 digits of his or her SSN and Date of Birth to complete the signature process.



1. Email is sent to the remote individual and they have 7 days to take action on the email.

NOTE: At this time the FP should sign out of the eApplication.

2. Once signed, FP will receive an email stating that the signature is completed.
3. FP completes the *Additional Representative's Information* screen, signs and **submits** application.

Resending the Remote Signature Email

Follow this process if:

- Client does not sign the email within 7 days.
- Email address was incorrect.
- Client did not receive the signature email.

Process:

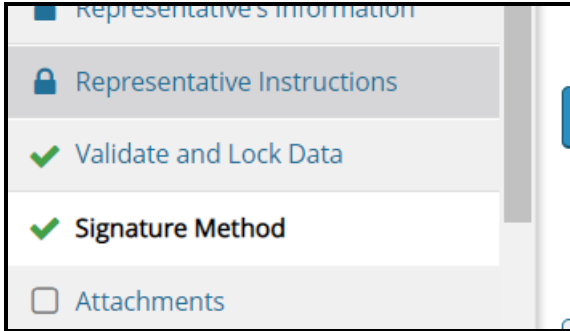
1. Call the Signer
2. Authenticate the Signer
3. Re-confirm the email address
4. Notify Privacy @thrivent.com if originally sent to the wrong email address

Steps:

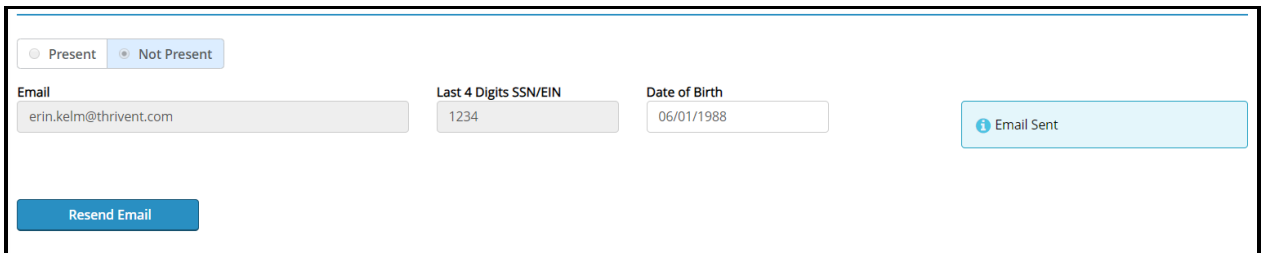
1. From the client record in Salesforce, locate **External Sales Cases**.
2. Select **Open Case** next to the case the remote signature is needed for.

External Sales Cases (6+)			
CASE	PRODUCT	STATUS	VALUE
Open Case	Whole Life	Awaiting on Submit	\$100,000.00
Open Case	Whole Life	Awaiting Consumer e-Sig...	\$100,000.00

3. Click the **Application** tab and click **Signature Method** from the *left navigation bar*.



4. Below the email field, click **Resend**.



5. If the email address is incorrect, the application will need to be unlocked to correct it.

Resources

[Get Connected eApp](#)

Phone Help: Call 1-888-422-5737; enter the last 5 digits of your Thrivent ID. Say **Technology**, Press Option for Business Applications and Option f or eApp. Available 6:30 a.m. to 9 p.m. CST

Email: [Box TSC](#)