

Field Bulletin

April 17, 2020

FB 20-074 | For Financial Professional Use Only

Audience: All Equitable Advisors' Financial Professionals and Branch Management

Re: **DocuSign for Equitable Advisors' Financial Professionals**

From: Wealth Management

What's new:

Due to the COVID-19 virus and the need to continue to do business and service our valued customers, DocuSign will be available to all Financial Professionals and their assistants at no charge for a trial period of 60 days. At the end of 60 days, we will determine if DocuSign can be extended. This will allow our Financial Professionals and their assistants the ability to obtain signatures in a secure manner electronically for the following:

- Life New Business outstanding requirements including the conforming illustration.
- Specific approved service forms that will automatically be sent to the Service Centers for processing through the use of Integrated DocuSign Templates.
- Individual Retirement Transfer Form for LPL related transfers.

Financial Professionals must continue to use eApp for life and annuity new business applications, STP (Straight Through Process) via Salesforce and the Equitable Client Portal for online transactions when possible.

- Link to the [Equitable Online Functionality Flyer](#).

All forms sent to clients through this process will require an added layer of security as described in the document. Any document that requires Branch Manager approval should be directed to the Branch Compliance Manager first.

When:

April 27th, 2020

For More Information:

- Required DocuSign Training available on [EAVU > Course Catalog > Practice Management > Technology for Financial Professionals > DocuSign Training](#)
- Resources are available in [eDox > AXA Advisors Training Resources > Field Training Resources > DocuSign Training](#)
 - DocuSign User Guide for Equitable Advisors
 - How to Quick Reference Cards
- See the following pages for details.
- If you have questions, contact Kelly.Esposito@equitable.com.



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Background

Wealth Management along with the Life and Annuity Service Centers have been working collaboratively on a DocuSign Life and Annuity Pilot. The pilot started in December 2019 and included 13 unique documents for Life New Business and an additional 17 service-related forms incorporated with DocuSign in February 2020. The document templates are integrated with the Service Center and are sent directly to the Service Center for processing once completed in DocuSign.

Due to the COVID-19 virus, we are accelerating the rollout to allow our Financial Professionals the ability to submit forms by using the current suite of templates available as we continue to expand on the documents available for eSignature.

Access to DocuSign

Prior to providing access to DocuSign, the DocuSign Training on EAVU must be completed. All Financial Professionals and their assistants will have access to the Training. This training consists of 10 short videos that will take approximately 30 minutes to view. The training path is as follows: **EAVU > Course Catalog > Practice Management > Technology for Financial Professionals > DocuSign Training**

In addition, a DocuSign User Guide for Equitable Advisors and Quick Reference cards will be available in eDox. The eDox path is: **eDox > AXA Advisors Training Resources > Field Training Resources > DocuSign Training**

The Wealth Management Project Management Team will pull daily reports from EAVU and provide access to DocuSign based on course completion. Once access has been provided, the individual will receive an activation email from DocuSign to set up his or her credentials. The recipient of the email will click on the "Activate" action button and follow the directions to set up his or her credentials. This email must not be forwarded to any other individual. Once the credentials have been set up in this DocuSign Account, log out to complete setup.

To log into DocuSign after the initial activation, the individual must access DocuSign through the "Tools" section on Equitable.com.

Path to DocuSign: Log into Equitable.com > click on "Tools" > click on "see all tools & pick favorites" > scroll down to "D" > Launch "DocuSign". We would suggest that the user save this as a favorite by dragging "DocuSign" to your favorites. The individual will log in with his or her equitable email address and the password created in the activation process.



If the individual forgets his or her password and currently has an LPL Clientworks DocuSign Account, please send an email to Daniel.Zubrowski@equitable.com. SSO through Equitable.com will be introduced in the coming months.

Send an email to Daniel.Zubrowski@equitable.com with the names of Financial Professionals and their assistant(s) that would like the "Shared Envelope" Functionality turned on, which will allow the Financial Professional the ability to view the assistant's documents and allow the assistant the ability to view the Financial Professional's documents in DocuSign.

After the 60-day trial period, access must be requested through the ASK I.T. Helpdesk or a Service Now Service Request.

This is the only electronic signature capability and account that can be used with clients to sign Equitable documents. Financial Professionals should not contact DocuSign and set up their own account.

The approved integrated DocuSign Templates available in the Wealth Management DocuSign Account must be used unless the document is approved for upload as described in this field bulletin.

Process by Line of Business

Protection Solutions – Life New Business

All Financial Professionals should continue to use the existing STP eApp process via Salesforce and Life eApp to submit Life New Business. This process is already integrated with electronic signature capabilities. New Business Applications that are available in eApp should not be uploaded directly into DocuSign for signature. All New Business Applications must be completed through the Life eApp Tool. If there are additional requirements, the Financial Professional can follow the process below.

- Use the DocuSign Integrated Templates available. These templates will automatically be sent to Life New Business Service Center for processing. Templates are available for the following type of forms:
 - Acknowledgement & Disclosure – EOLI Policy
 - Client Replacement Info Authorization Form 10A
 - Definition of Replacement Form
 - FP Certification
 - HIPAA Authorization Form
 - Notice & Consent Form
 - Notice of Replacement Form
 - Sales Material Used Form
 - Supplemental Entity Ownership Form



- Supplemental Entity Payee Form
- System-Matic Form (EFT)
- Trusted Contact Person Authorization Form
- W-9

Note: The DocuSign Templates will have an Application ID of **“LAN”** and a LAN_Type of **“nBA_PS”**. *Do not change this information as it is required by the Service Center for processing.* For DocuSign templates, the certificate of completion is automatically sent to the Service Center.

Approved for DocuSign Upload

All other required Life New Business forms or the conforming illustration can be uploaded into this DocuSign Account and sent to the client for his/her signature.

Note: The Application ID must always be **“Other”** and the LAN_Type will remain as **“select”** for documents that are uploaded. Training material will be available to explain the step by step process that must be followed to accept these forms.

Envelope Custom Fields	
* ApplicationId	LAN_Type
Other	-- Select --

Once the form or conforming illustration is completed, it is the responsibility of the Financial Professional to send the PDF copy of the completed document along with the certificate of completion to the Service Center for processing. Without the proper certificate of completion attached, the service center will not process the document. There are two ways to get these documents to Life New Business for processing: (1) email the documents to [DMC Underwriting Rqmts@axa.us.com](mailto:DMC_Underwriting_Rqmts@axa.us.com) or (2) upload the documents into Life NBA by following the directions in [FB18-181 – Website Enhancements for New Business Activities and Business Tracker Websites](#).

Protection Solutions – Life Inforce Business

All Financial Professionals and their assistants will have access to the following DocuSign Life Inforce Templates:

- Beneficiary Change Form – Cat# 137177
- Broker Transfer Authorization Form – X03837_BTA
- Non-Financial Change – 049548E
- One-Time Transfer Change of Allocations – Cat# 114771
- Ownership Change – Cat# 137178
- Systematic Payment Plan – 060739E

The DocuSign Templates will have an Application ID of “**LAN**” and a LAN_Type of “**Inforce_PS**”. *Do not change this information as it is required by the Service Center for processing.* For DocuSign templates, the certificate of completion is automatically sent to the Service Center.

Do not complete these documents and upload your own into DocuSign. This action will cause the document to fail and the Service Center will reject the document.

An email with the document **will not** be accepted.

All documents received prior to 4:00pm ET will be indexed and sent to the Service Center for processing with the effective date for that business day if in good order. All documents received after 4:00pm ET will be indexed and sent to the Service Center the next business day.

The Financial Professional will be contacted by email, if any document received is not in good order. In addition, a letter will be sent to the client.

Group Retirement Inforce Business and New Business

All Financial Professionals and their assistants will have access to the following DocuSign Group Retirement Inforce and New Business Templates:

Inforce

- Equivest Request for Change of Beneficiary – Cat# 125279
- Equivest - Dollar Cost Averaging – Cat# 126209
- Equivest - Direct Deposit Election and Change Form – Cat# 126917
- Equivest Non-Financial Change – Cat# 126201
- Equivest One-Time Transfer Change of Allocations Asset Rebalancing – Cat# 133704
- Equivest - Transaction Acknowledgement Form (TAF)
- Equivest - Request for Internal Rollover from TSA to TSA Form – Cat# 153852
- Equivest Annuity - Limited Transfer Authorization Form – Cat# 146335

New Business

- Supplemental Beneficiary Form - AXA Equitable New Business App – Cat# 150564
- Equivest - eDelivery Election Form – Cat# 156310
- Equivest Replacement Acknowledgement Form
- Equivest - Transaction Acknowledgement Form (TAF) Supplement

New Business Applications should not be uploaded into DocuSign for signature. All New Business Applications must be completed through the Annuity eApp Tool, any applications received through DocuSign directly will not be processed.



The DocuSign Templates will have an Application ID of "**LAN**" and a LAN_Type of "**Inforce_GR**" or "**nBA_GR**". *Do not change this information as it is required by the Service Center for processing.* For DocuSign templates, the certificate of completion is automatically sent to the Service Center.

Do not complete these documents and upload your own into DocuSign. This action will cause the document to fail and the Service Center will reject the document.

An email with the document **will not** be accepted.

The **only** document for Group Retirement that can be uploaded for the client's signature is the Salary Reduction Agreements (SRA), however it will be the responsibility of the Financial Professional to (1) verify that the Third Party Administrator (TPA) will accept the eSignature and (2) submit the SRA to the appropriate TPA for processing.

All documents received prior to 4:00pm ET will be indexed and sent to the Service Center for processing with the effective date for that business day if in good order. All documents received after 4:00pm ET will be indexed and sent to the Service Center the next business day.

The Financial Professional will be contacted by email, if any document received is not in good order. In addition, a letter will be sent to the client.

Individual Retirement Inforce Business and New Business

All Financial Professionals and their assistants will have access to the following DocuSign Individual Retirement Inforce and New Business Templates:

Inforce

- Retirement Cornerstone SCS Investment Edge - Direct Deposit – Cat# 146196
- Accumulator Non-Financial Change – Cat# 130037
- Retirement Cornerstone Non-Financial Change – Cat# 143999
- Accumulator One-Time Transfer Change of Allocations – Cat# 133588
- Individual Retirement Replacement Acknowledgement Form
- IR Annuity - Limited Transfer Authorization Form – Cat# 146335

New Business

- ACORD - 1035 Exchange Rollover and Transfer Form
 - (For LPL Transfers Only)



New Business Applications should not be uploaded into DocuSign for signature. All New Business Applications must be completed through the Annuity eApp Tool, any applications received through DocuSign directly will not be processed.

The DocuSign Templates will have an Application ID of "**LAN**" and a LAN_Type of "**Inforce_IR**". *Do not change this information as it is required by the Service Center for processing.* For DocuSign templates, the certificate of completion is automatically sent to the Service Center.

Do not complete these documents and upload your own into DocuSign. This action will cause the document to fail and the Service Center will reject the document.

An email with the document **will not** be accepted.

All documents received prior to 4:00pm ET will be indexed and sent to the Service Center for processing with the effective date for that business day if in good order. All documents received after 4:00pm ET will be indexed and sent to the Service Center the next business day.

The Financial Professional will be contacted by email, if any document received is not in good order. In addition, a letter will be sent to the client.

Additional Templates that are not integrated

The following templates are not integrated which means they have an Application Id of "**Other**" and the documents are not sent to the Service Center. It is the Financial Professionals responsibility to send these documents to the appropriate area if applicable.

- Authorization to Share ATS
- AXA Morningstar Standard Risk Tolerance Questionnaire
- Client Profile
- Life Insurance Illustration Certification

Access Authentication Process

When sending any documents to a client through this DocuSign Account, an extra layer of security must be added. The Financial Professional will add the Access Authentication and enter the client's known telephone number. This is mandated by the Equitable Fraud Team and documents will be rejected if this added layer of security is not added. This information is captured on the DocuSign Certificate of Completion.

On the DocuSign Screen, there is a note that indicates "\$ A fee will be charged per usage", however no additional fee will be charged for using this service.



 **Select access authentication**

Phone \$ +1 Phone number * Ext [Discard](#)

Allow recipient to provide phone number.

\$ A fee will be charged per usage.

Once the client receives the email from DocuSign and clicks on "View Document", the client will receive this message and click "CALL".

Security Requests from Sender

 Kelly Demo Esposito
Equitable

Phone Authentication

The sender has selected phone authentication.

1. Choose a phone number where you can receive a phone call, and click the "Call" button below.
2. You will receive a phone call, and will be prompted to provide a code and speak your name.

Authenticating Signer Name: **Kelly A Milazzo**

Please select a phone that you currently can answer to authenticate:

+1 315-████████

If you are not near a phone to authenticate you, select "Cancel", and return when you are near one of the above phones.

The client will receive this second pop up with an automated 6-digit Authentication Code and the client's telephone will ring within 10 seconds. The client will answer and speak or type in the 6-digit code, provide their name and the phone authentication will be complete.

Security Requests from Sender

 Kelly Demo Esposito
Equitable

Phone Authentication

Call Placed. Your phone should ring within 10 seconds.

When your phone rings, you must enter the following Authentication Code into your phone.

Authentication Code: 438333

Once you enter the code in response to the telephone prompt, and provide a voice sample, you will be authenticated.

If your phone does not ring within a minute, select "Back" and ensure you have entered the correct phone information.

The DocuSign Training on EAVU will provide a video of the client's experience.