

e-Delivery

e-Delivery is a tool that will help you electronically deliver the policy to the Owner and will allow the transmittal of electronic signatures. If the Insured is not the Owner your case will not qualify for e-Delivery.

1

Agent receives welcome email and clicks on the link in the email.

[Access Contract](#)



2

Agent is directed to ePolicy where they can review the policy and/or save it before choosing one of the 3 options below.

The screenshot displays the Equitable ePolicy web interface. At the top, the Equitable logo and 'ePolicy' title are visible, along with a user greeting 'Welcome Scott Tiger!'. The main content area shows policy details for '168351233 - IncentiveLife Legacy III - \$1,000,000'. It includes sections for 'Client Details' (Owner and Annuitant/Insured information), 'Primary Firm/Agency Details', 'Policy/Contract Documents' (with PDF links for owner and agent versions), 'Supplements' (None), and 'Financial Professional Supplements' (Not Added). A 'Workflow Log' section shows a 'Received' status on 04/08/2019 (Completed) and an 'FP Review' status on 04/09/2019 (Pending). At the bottom, there is a '< Go back' button and three action buttons: 'FP local', 'Reject', and 'Approve'. A green box highlights these three buttons, with a green arrow pointing from the text below to the 'FP local' button.

- **FP local print:** This function will allow the Agent to terminate the electronic delivery option and allow to print the completed policy and deliver in person.
- **Reject the document:** This function will end the electronic delivery process. The Agent is required to follow existing process and procedures for requesting an NTO (Not Taken Out) or reissue of the policy.
- **Approve:** This function is the acceptance process. Once you click Approve, you will be asked to confirm your approval. This will initiate the process for the Owner to review and complete the signature process.

e-Delivery

3

Policies/Contracts > [REDACTED]

Policy/Contract Date : 06/14/2018 | Date Sent : N/A Delivery Method : ePolicy | [REDACTED]

[REDACTED] - IncentiveLife Legacy III - \$1,000,000

Client Details			Primary Firm/Agency Details	
Owner Details: Regiuntoqq, Autjuntqq Mint Street Mine Road NEW YORK 10005	xyz@abc.com DOB: 06/06/1984 xxx - xx - 1919 Cell: N/A	Annuitant/Insured Details: Regiuntoqq, Autjuntqq Email Unavailable	PXB L LEE SMITH, CHFC, CLU	00011928 lee.smith@axa-advisors.com

Policy/Contract Documents	Supplements	Financial Professional Supplements
Policy_Owner_168 351 233.pdf DeliveryReceipt_168 351 233.pdf	None	Not Added

Sign this Document

Note: In some cases, the Approve button may not be displayed. However, you will see a "Sign this document" button which will allow you to approve the process and initiate the process for the Owner.



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Life ePolicy – Client Signing Experience

Once the agent has approved the policy, the owner can begin the review and signature process by following the steps below.

1 Owner receives the welcome email and clicks on the link in the email.

1. A premium is due. Please contact your Financial Professional to complete this process.
2. Click on the link below to receive your Equitable Policy using ePolicy Delivery


[eAccess my documents now](#)



3. Electronically sign the delivery requirements.
4. Within 24 hours after accessing your policy, you will receive another email for our eService or online account access (OAA) registration. Complete registration for full access to information concerning your policy.

2 Owner will be prompted to do the following:

- Enter last 4 digits of SS# and Zip Code
- Click on the box to “Agree to the above and provide consent”
- Click on Access Policy

 **EQUITABLE**

Welcome to ePolicy

Access your Policy 118353869

Please enter the following details

Last 4 digits of your SSN:
xxx - xx -

ZIP Code:

User Agreement for Electronic Delivery of Life Insurance Contract ("User Agreement")
AXA Life Insurance Company ("AXA") is pleased to introduce its Electronic Document Delivery Service ("Service"). Since you have consented to receive ALL Documents electronically, we are delivering your Life Insurance contract via our secure Web site.
Statement of Electronic Disclosures
Security
Once you have enrolled in eDelivery, you will be required to log in to your online account to access your Account, as well as communicate with AXA, via a 128 Bit Secure Socket Layer connection to protect your

☐ I agree to the above and provide consent

For optimal viewing of policies/contracts online in PDF format, download and open in Adobe Reader software 6.0 or higher. If you don't have Adobe Reader installed on your computer, you can [Download Adobe Reader for free now](#).

Access Policy



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Life ePolicy – Client Signing Experience

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The owner will receive a delivery receipt, policy and any other delivery requirements that are applicable to the policy. They can open the PDF's to view and save a copy of the policy to their personal folder. They are then required to click the link "Sign this Document" to begin the electronic signature process.

The screenshot shows the Equitable ePolicy client dashboard. At the top left is the Equitable logo. At the top right is the text "Welcome to ePolicy". Below the header, it displays "Policy/Contract Date: 1/28/2020" and "570350329 - BrightLife Grow - \$1,000,000.00". There are three main sections: "Policy/Contract Documents", "Supplements", and "Financial Professional". The "Policy/Contract Documents" section is highlighted with a green box and contains a "Sign this Document" button. Below this section are three PDF icons: "Amendment_570 350 329...", "Policy_Owner_570 350 32...", and "DeliveryReceipt_570 350 3...". The "Supplements" section shows "None". The "Financial Professional" section shows "Not Added".

4

Click on the box outlined below to begin the signature process. Once clicked, the Owner will be brought to all sections of the form where a signature is required.

The screenshot shows the Equitable ePolicy signature process screen. At the top left is the text "Please Review & Act on These Documents". At the top right is the Equitable logo and "Powered by DocuSign". Below the header, it displays "AXA_eSignature_Test_Life" and "Equitable". There is a "View More" link. Below this, it says "Please sign attached envelope" and "To complete the application we need your electronic signature. Please review your application by clicking on the 'Review' link." There is a "View More" link. Below this, there is a green box containing a blue arrow icon and the text "Please read the Electronic Record and Signature Disclosure." and "I agree to use electronic records and signatures." To the right of this box are "CONTINUE" and "OTHER ACTIONS" buttons. Below this, there is a section titled "TO MONY LIFE INSURANCE COMPANY OF AMERICA" and a text area containing "The application is hereby amended by the undersigned in the following particulars: The Section C Medical Information Supplement has been received and the Medical Information Questionnaire checkbox under the section D Authorization/Agreement has not been checked." At the bottom, it says "Powered by DocuSign" and "Change Language - English (US) | Copyright © 2020 DocuSign Inc. | V2R".

Life ePolicy – Client Signing Experience

5 Click on the Start button.

Please review the documents below. FINISH

START

DocuSign Envelope ID: 4C2B81E8-E9C0-474C-A9A4-E3B20301877D

AMENDMENT TO APPLICATION

DEMONSTRATION DOCUMENT ONLY
DocuSign Envelope ID: 4C2B81E8-E9C0-474C-A9A4-E3B20301877D
DocuSign Envelope ID: 4C2B81E8-E9C0-474C-A9A4-E3B20301877D
www.docuSign.com

Name of Proposed Insured BEE BEEQA Application Dated JAN 27, 2020

Policy Number 570 350 329

☐ TO AXA EQUITABLE LIFE INSURANCE COMPANY
☐ TO MONY LIFE INSURANCE COMPANY OF AMERICA

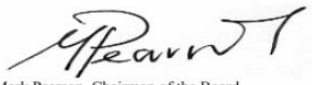
The application is hereby amended by the undersigned in the following particulars:


The Section C Medical Information Supplement has been received and the Medical Information Questionnaire checkbox under the section D Authorization/Agreement has not been checked.

This amendment is to be taken as a part of said application, subject to the agreement therein contained; said application and this amendment thus taken as a whole are to be considered as the basis for and as a part of the policy. To the best of my (our) knowledge and belief, in all other respects the statements and answers in the application continue to be, without material change, true and complete as of the date of this amendment.


6 Click on the yellow Sign box for each required signature.

This amendment is to be taken as a part of said application, subject to the agreement therein contained; said application and this amendment thus taken as a whole are to be considered as the basis for and as a part of the policy. To the best of my (our) knowledge and belief, in all other respects the statements and answers in the application continue to be, without material change, true and complete as of the date of this amendment.


Mark Pearson, Chairman of the Board,
and Chief Executive Officer


Dave S. Hattem, Senior Executive Vice President,
Secretary and General Counsel

Required - Sign Here



Dated at DUNEDIN on _____
(City) (State)

4/29/2020 | 12:27:01 PM EDT

Signature of Owner if other than Proposed Insured

Signature of Proposed Insured (Parent, Guardian or Applicant must sign if Proposed Insured is a Child, Issue ages 0-14)

Agent: _____
Agency: _____



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You will then be asked to “Adopt your signature”. Complete the information in the highlighted boxes below. Then click on the Adopt and Sign button.

Adopt Your Signature

Confirm your name, initials, and signature.

* Required

Full Name*
Bee, Beeqia

Initials*
BB

SELECT STYLE **DRAW** **USE SIGNATURE PAD**

PREVIEW

DocuSigned by:
Bee, Beeqia **DS BB**
92364AEB65AD40E...

By selecting Adopt and Sign, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initial.

ADOPT AND SIGN CANCEL

8

If the owner chooses not to accept and electronically sign for the policy, then they should select “Other Actions”. This will give them the choice of selecting “Finish Later” or “Decline to Sign”.

Please Review & Act on These Documents

AXA_eSignature_Test_Life
Equitable

Powered by **DocuSign**

Please sign attached envelope
To complete the application we need your electronic signature. Please review your application by clicking on the "Review" button.

Please read the Electronic Record and Signature Disclosure.
☐ I agree to use electronic records and signatures. **CONTINUE**

OTHER ACTIONS

TO MONY LIFE INSURANCE COMPANY OF AMERICA

The application is hereby amended by the undersigned in the following particulars:

The Section C Medical Information Supplement has been received and the Medical Information Questionnaire checkbox under the section D Authorization Agreement has not been checked.

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Once all documents have been signed, the owner will need to click the “Finish” Button. The signed documents will then be sent back to Equitable. This completes the process.

RETURN TO ISSUING OFFICE:

LIFE OPERATIONS
POST OFFICE BOX 1047
CHARLOTTE, NORTH CAROLINA 28201
(800) 777-6510

DR(1)

DeliveryReceipt_570 350 329.pdf 1 of 1

FINISH

Life insurance products are issued by Equitable Financial Life Insurance Company (New York, NY) or Equitable Financial Life Insurance Company of America, an Arizona Stock Corporation with its main administration office in Jersey City, NJ and co-distributed by affiliates Equitable Network, LLC (Equitable Network Insurance Agency of California in CA; Equitable Network Insurance Agency of Utah in UT; Equitable Network of Puerto Rico, Inc. in PR), and Equitable Distributors, LLC., New York, NY.

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