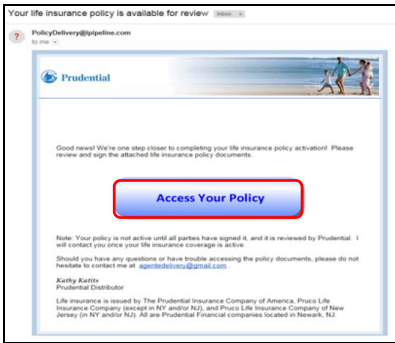
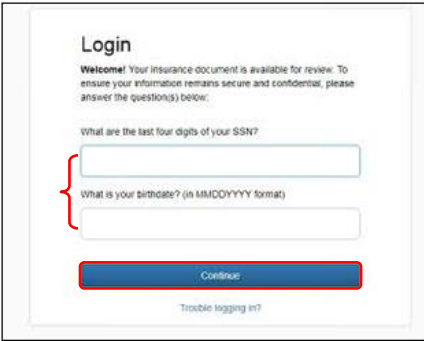
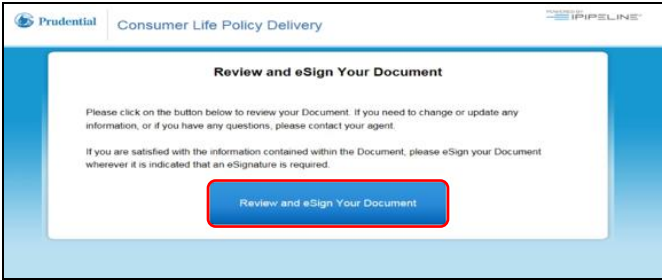
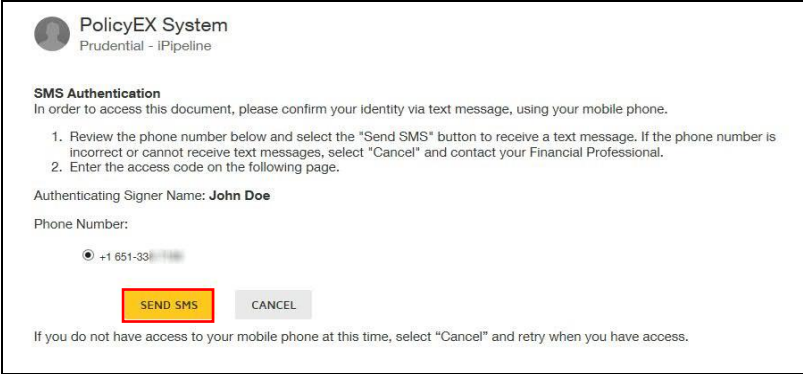

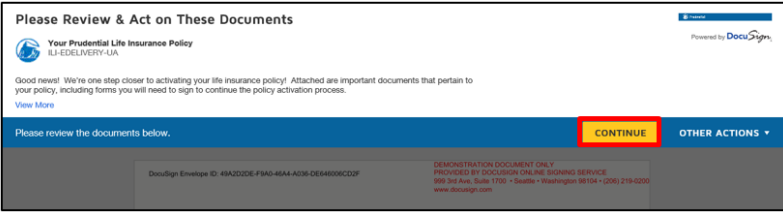

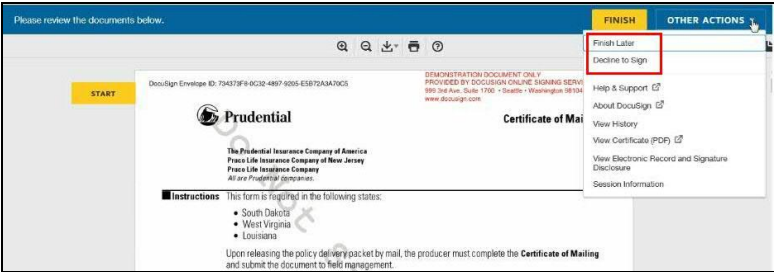



# Prudential – eDelivery – Client Instructions

The following job aid includes step by step instructions for the consumer completion of the ePolicy Delivery signing process.

**NOTE:** Individuals will receive the email with the policy link once it is their turn in the signing process. Forwarding an email to a client will not provide access to the policy; they must access the policy via a link received in the automated email from the agent. A link to the policy envelope will be included in the email.

Step	Action	Screen Print/Example
1	<p>The consumer will receive an <i>email</i> prompting them to access the policy by first completing the authentication steps.</p> <p>Select <b>Access Your Policy</b>.</p>	
2	<p><b>Level 1 Authentication:</b> The consumer will enter the <b>last 4 digits of their social security number</b> in the first field, followed by their <b>full date of birth</b> in the second field. (ex: mmddyyyy)</p> <p>Once entered, select <b>Continue</b>.</p>	
3	<p>Once the level 1 authentication has been completed, the consumer can proceed to Two-Factor Authentication by selecting <b>Review and e-Sign Your Document</b></p>	
4	<p><b>Two-Factor Authentication:</b> Next, the consumer will be prompted to complete <b>either Voice or SMS Text Message</b> authentication. Once the call or text has been initiated, they will enter the <b>6-digit numerical code</b> in the field provided and then select <b>Send SMS</b></p>	

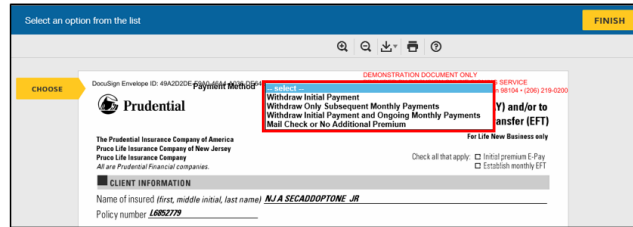
<p>5</p>	<p>Enter the <b>6-digit</b> authentication code provided in the text message and select <b>Confirm Code</b></p>	
<p>6</p>	<p>A PDF copy of the policy and delivery requirements will be viewable to the <b>CLIENT</b>.</p> <p>The signing process will begin by clicking the <b>CONTINUE</b> and <b>START</b> button at the top left of the page.</p> <p>The <b>CLIENT</b> must review <i>all</i> the pages to ensure there are no changes to the policy.</p> <p>Select <b>NEXT</b> on the left of the screen to navigate and append signatures and dates to the requirements by selecting <b>SIGN</b>.</p>	<p>Select <b>CONTINUE</b> and <b>START</b> to begin the review process.</p>  <p><b>THUMBNAILS</b> – Client can click on the Thumbnails icon to view each page individually OR select the <b>NEXT</b> button to navigate to the required signing fields.</p> 
<p>7</p>	<p>If at any time throughout the signing process the client wishes to stop, they can select <b>Other Actions</b>, <b>Finish Later</b>. Their information will be saved, and they can re-access the policy documents via the email link.</p> <p>When they are ready to proceed with signing, select <b>Start</b> on the left-hand side.</p>	
<p>8</p>	<p>The consumer will be taken through the required policy delivery requirements and will sign each accordingly. The signature date will pre-populate with the current date and affix to the form.</p>	

9

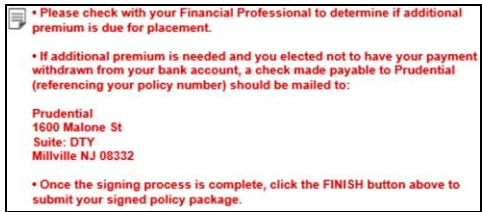
The **CLIENT** will be required to make a selection on the **E-PAY/EFT** form.

*The selection will determine what additional fields are required on the form. These sections will be highlighted in red and be required to be entered to finish the signing process.*

The **CLIENT** will be presented with the option to complete the **EPay/EFT form** to authorize a one-time payment and/or set up reoccurring payments for inforce payments.

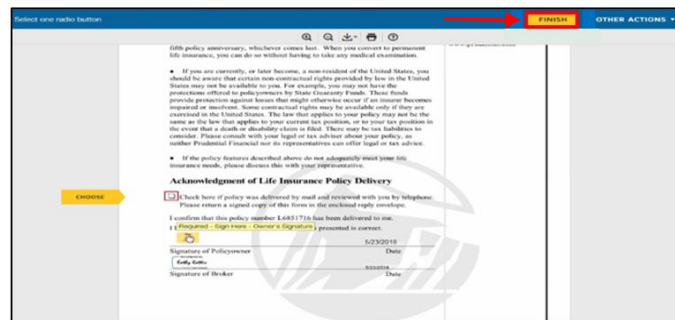


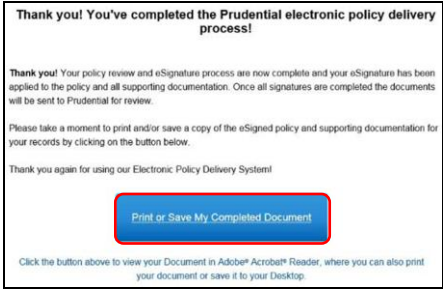

- **Withdraw Initial Payment:** One-time payment
- **Withdraw Only Subsequent Monthly Payments:** Reoccurring monthly drafts for inforce payments. Client will need to submit another form of payment if the contract was not fully prepaid.
  - Pop Up Message:
- **Mail Check or No Additional Premium:** Client will need to submit another form of payment (e.g. check, wire, etc.) if the contract was not fully prepaid.
  - Pop Up Message:



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Once all signatures have been affixed to the delivery forms, select **Finish** in the top right-hand corner.



<p>11</p>	<p>A confirmation window is displayed, and the consumer is given the option to <b>print or save a copy of their completed policy</b>. The agent and distributor also receive an email notification that the policy delivery has been completed.</p>	 <p>The screenshot shows a confirmation message with the following text: "Thank you! You've completed the Prudential electronic policy delivery process!". Below this, it states: "Thank you! Your policy review and eSignature process are now complete and your eSignature has been applied to the policy and all supporting documentation. Once all signatures are completed the documents will be sent to Prudential for review." It then asks the user to "Please take a moment to print and/or save a copy of the eSigned policy and supporting documentation for your records by clicking on the button below." A blue button labeled "Print or Save My Completed Document" is highlighted with a red box. At the bottom, it says: "Click the button above to view your Document in Adobe® Acrobat® Reader, where you can also print your document or save it to your Desktop."</p>												
<p>12</p>	<p><i>Distributor or Agent:</i> In the DocFast Dashboard, the Consumer icon will change to solid green, and the <b>Signer Status</b> section is updated to display the Insured as <b>Completed Accepted Signature</b>.</p> <p><b><i>The policy documents will be reviewed the same day if received by 4:00PM EST at Prudential.</i></b></p>	 <p>The screenshot shows a dashboard section titled "Status: Delivery Requirements Received". It features a flow diagram with four green person icons representing the roles: Carrier, Distributor, Agent, and Consumer, connected by arrows. Below the flow diagram is a table with the following data:</p> <table border="1"> <thead> <tr> <th>Name</th> <th>Role</th> <th>Status</th> <th>Action</th> </tr> </thead> <tbody> <tr> <td>Amin, Osaka</td> <td>Agent</td> <td>Completed</td> <td>Accepted Signature</td> </tr> <tr> <td>KATHYONE, KATHY</td> <td>Owner</td> <td>Completed</td> <td>Accepted Signature</td> </tr> </tbody> </table>	Name	Role	Status	Action	Amin, Osaka	Agent	Completed	Accepted Signature	KATHYONE, KATHY	Owner	Completed	Accepted Signature
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