


eDelivery – SBLI – Ash FAQ’s

Are all applications available for eDelivery or just electronically submitted applications?

All policies will qualify for eDelivery provided the owner and insured are the same person, an email address is on file with SBLI and the insured has signed the Authorization and Disclosure form.



POLICY E-APPLICATION & E-DELIVERY AUTHORIZATION & DISCLOSURE

For your convenience, The Savings Bank Mutual Life Insurance Company of Massachusetts ("SBLI") offers an electronic application ("e-application") process as well as the optional electronic delivery¹ ("e-delivery") of your policy. Please read the following terms and conditions regarding these services, then confirm your agreement by clicking the appropriate box(es) and signing and dating this form in the allocated space below.

- Your consent to completing your application electronically, receiving any related documents electronically and the e-delivery of your policy is voluntary as you may withdraw your consent or request a paper copy of your policy by calling Customer Service at 1-800-694-7254 or emailing SBLI at records@sbl.com. Your consent here only applies to your e-application, receipt of any related documents electronically and the e-delivery of your policy. These services also require internet access and software enabling you to open & save pdf documents. Free pdf software is available at adobe.com.
- Should you have any additional questions or concerns regarding your e-application, the e-delivery of your policy or if your email address changes please contact SBLI by emailing us at records@sbl.com or calling Customer Service at 1-800-694-7254.

consent to completing my application and receiving any related documents electronically.

consent to the e-delivery of my policy.

SBLI is offering access to LegacyShield, a third party cloud based service for the storage of your policy and other documents. If you would like more information about this service, SBLI can provide your contact information, which may include your name and policy number for identification purposes, to LegacyShield.

Please provide my information to LegacyShield.

By signing below, I confirm that: I can access and read this POLICY E-APPLICATION & E-DELIVERY AUTHORIZATION & DISCLOSURE; I can print, save or send this document to a secure place for future access; and until or unless I notify SBLI as described above, I hereby consent to the electronic transactions I selected above.

X _____
Signature & Date

¹ Not all policies are eligible for e-delivery. Policies ineligible for e-delivery may include, but are not limited to: policies where the policy owner is different from the proposed insured; policies with incomplete application forms or missing signatures; policies with invalid or incorrect customer email addresses.

N-EAD(12/2017)

What happens if a client does not "consent to completing my application and receiving any related documents electronically"?

The teleapp/telemed stops and the client is referred to their agent to complete a paper application.

If an Owner/Insured opted-out of eDelivery during the tele-app (telemed) process, will eDelivery be available once the policy has been approved?

No. The only time an Owner/Insured can opt-in for eDelivery is during the application process.

If the client opts-out and a policy is NOT eDelivered, will Ash Brokerage still receive the policy via PaperClip?

Yes.

What if the client does not complete an electronic *application*? Can the client still authorize eDelivery of the policy?

Yes. By signing the Authorization and Disclosure form.

How will Ash Brokerage know a policy has been issued and sent for eDelivery?

A policy is generated and eDelivered to a client once the Underwriter has approved the policy. An *email notification* will be sent to the eigo@ashbrokerage.com box and policy information will also be available on SBLI's website under the Policy Detail.

The screenshot shows the SBLI website interface. At the top, there is a search bar for 'Policy Number Search' and a 'Welcome' message. Below this is the 'Policy Detail' section for 'For Test Insured, Policy# 111111113 (Issued and Not Paid)'. A 'Policy Package' button is visible. The main content is a table of policy details:

Policy Number:	111111113	Status:	Issued and Not Paid
Company ID:	S1 Savings Bank Life Insurance	Days Pending:	0
Policy Owner 1:	Test Insured	Annual Premium:	\$297.85
Policy Owner 2:		Premium Mode:	Annual
Primary Beneficiary:	Test Beneficiary	Initial Payment via Credit Card:	No
Secondary Beneficiary:		Modal Premium:	\$297.85
State of Issue:	Pennsylvania	Unapplied Premium Received:	\$0.00
Common Billing:	None	Application Signed Date:	02/20/2018
Cash Surrender Value:	N/A	Application Received Date:	02/06/2018
Case Coordinator:		Issue Date:	03/18/2018
Drop Ticket:	Yes	Print Date:	02/26/2018
Vendor:	EMSI	Premium Due Date:	N/A
Accelerated Underwriting:	Yes	Final Disposition Date:	04/09/2018
Policy E-Delivery:	Yes	Conversion Expiry Date:	03/18/2038

How will Ash Brokerage know if delivery requirements are needed?

The outstanding requirements will be outlined on SBLI's website in the Requirement's section of the Policy detail.

The screenshot shows the 'Requirements' section of the SBLI website. It includes a table with the following data:

Requirement	Seq No	Status	Date	Doctor	Comments
Cash With Application	001	Ordered	02/22/2018		
Del Req - Missing Information	001	Ordered	02/22/2018		B14 B15
E-Delivery of Contract in Process	001	Ordered	02/23/2018		

A copy of the policy will be available on SBLI's website. Can that policy be delivered?

Yes. The policy can be downloaded from the website and delivered via PDF or printed policy.

Will the Agent/Agency have any interaction with the client during eDelivery?

No. Email status updates will be sent to Ash Brokerage and status will be available on-line, but there will be no action necessary during the delivery process unless a physical check is sent to the agent/agency.

If the policy is approved as applied or OTA, will premiums automatically draft at the time of policy issue or will drafting occur further in the delivery process?

Premiums will not draft until the client accepts the policy. To place the policy in force immediately, *Option One* would be selected. *Option Two* would be applicable for special dating and could delay drafting premiums to activate the policy.

Select either Option One or Option Two: (Place an X next to your selection.)

Option One: I hereby accept the Policy Date indicated above. I understand that the policy coverage begins upon receipt of the first premium by SBLI even though my premiums are billed from the Policy Date. I certify that I have received the policy, the first modal premium, if not yet already paid, and any delivery requirements are submitted with this Policy Delivery Receipt, and that each proposed insured's health and medical history remain in every aspect as described in the application. I understand that the "Right to Examine Your Policy" or "Free Look" period of the policy begins on the "Date Signed" below.

Option Two: (Not available for Conversion policies) I hereby request that SBLI change the Policy Date to equal the date all requirements are met. The "Right to Examine Your Policy" or "Free Look" period of the policy begins when I receive the changed policy. I understand that by changing the Policy Date the insurance issue age may change which may result in an increase in the policy premium.

Will the Owner/Insured will have the opportunity to Decline or request changes during the policy delivery process?

During the delivery process, the owner/insured will can either accept the policy or decline the policy.

DO YOU ACCEPT THIS POLICY?

Yes No

If you select "no" you will be able to indicate the reason for the decline. SBLI will be notified and we will either make the requested change or your agent will be in contact with you.

If the client selects "No" the owner/insured will have the following options to choose from:

Decline

PLEASE SELECT THE OPTION THAT BEST DESCRIBES HOW WE MAY BE OF ASSISTANCE TO YOU. ONCE THE INFORMATION HAS BEEN ENTERED, PLEASE SELECT LOGOUT AND WE WILL CONTACT YOU AT THE EMAIL YOU PROVIDED.

The premium is too high and I would like my face amount adjusted

Clerical Error

Please Contact me

I am no longer interested

Other

LOGOUT

The reason for the Decline will be listed on SBLI's website and an email notification will be sent to Ash Brokerage. If the reason is "Please contact me", SBLI will notify Ash Brokerage the client wishes to be contacted.

Requirement	Seq No	Status	Date	Doctor	Comments
Cash With Application	001	Ordered	02/26/2018		
E-Delivery of Contract in Process	001	Completed	02/26/2018		I am no longer interested
Annularstart Benefit Plan/insur...	001	Completed	02/26/2018		

When will email statuses generate to Ash Brokerage during the eDelivery process?

- o eDelivery of policy package
- o Client ePolicy reject notification
- o Client has not logged in to eSign documents
- o Contract signed; not complete
- o Contract complete
- o Contract never signed

Example of email Ash Brokerage will receive with status updates:



Policy Number : 31 385 Agency : KJ
Insured Last Name : Di esta Agent : Sa
Face Amount : \$1,000,000 Drop Ticket : (No)

- Client has been notified that policy package is available for review and Signature on client portal
- Client EDelivery Signature process is incomplete

Coverages

Plan Type	Coverage Status	Gender	Smoker	Rate Class Applied For	Rate Class Approved	Flat Extra Rating	Mortality Rating
T10 Effective 04-01-12	Pending	Female	N	01 Preferred Plus Non-Nicotine	01 Preferred Plus Non-Nicotine	0.00	

Requirements

Requirement	Seq No	Status	Date	Comments
Del Req - Missing Information	001	Ordered	03/12/2018	
Contract Delivery Receipt	001	Ordered	06/07/2014	
Del Req - EFT Authorization	001	Ordered	06/07/2014	
E-Delivery of Contract in Process	001	Ordered	04/03/2018	

If you need further assistance or information, please visit [SBLI Agents](#) or contact

Customer Service : 1-800-224-7254

PLEASE DO NOT REPLY TO THIS MESSAGE.

This is a system-generated email. Replies will not be read or forwarded for handling.

This message, together with any attachments, is confidential and provided only for the use of the intended individual or entity. If you are not the intended recipient, you are hereby notified that any use, dissemination or copying of this message or any attachment is strictly prohibited.

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