

EZ-app Tablet, Laptop, and Email eSignature

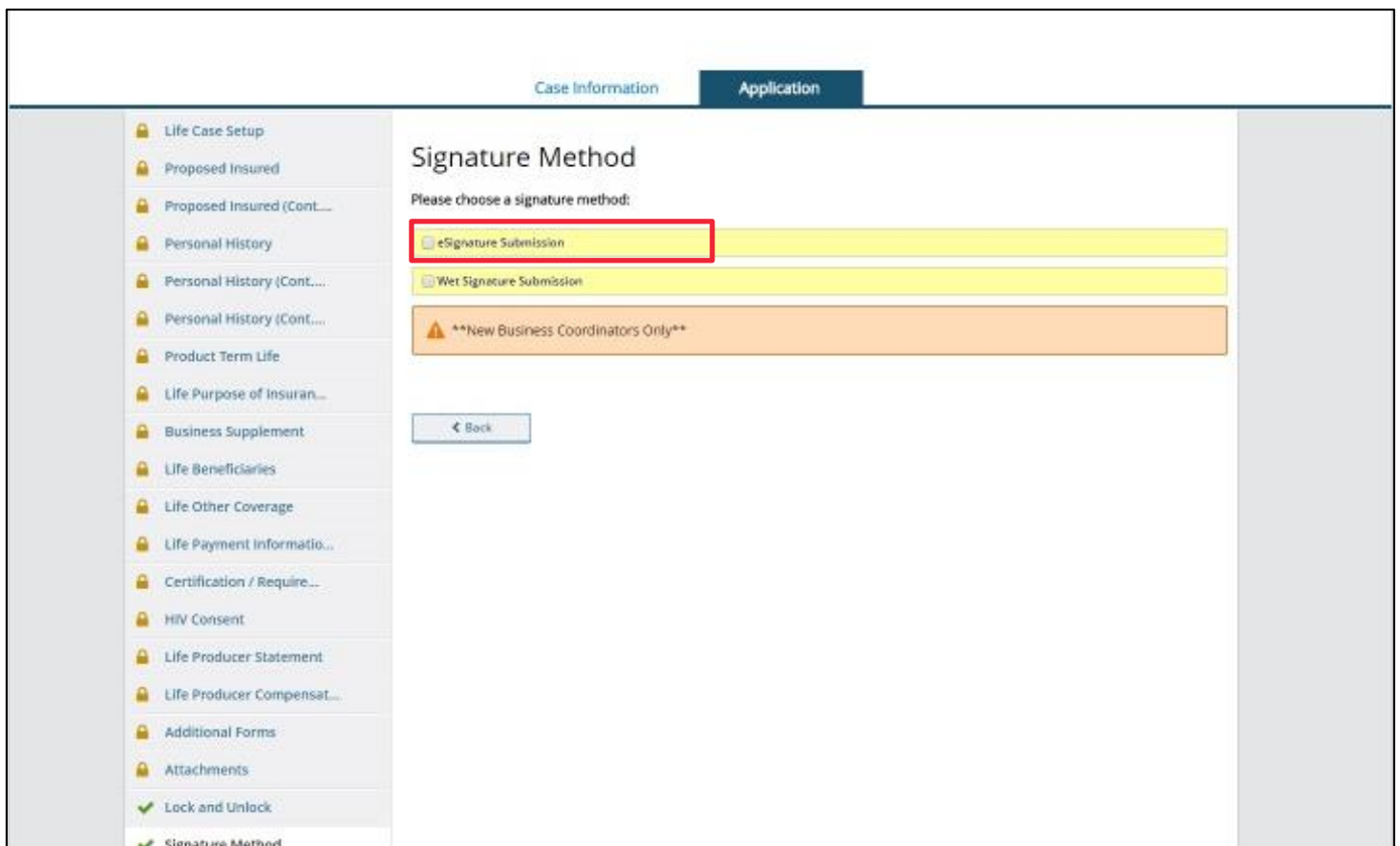
Reference Sheet

Use this document as a guide to navigating eSignature for tablet, laptop, and email.

Tablet and Laptop eSignature

1 - After locking the case, select the **eSignature submission** option to begin the signature process.

Only new business coordinators will select Wet Signature.



For Training Use Only. Not for Use with the General Public.

© 2018 Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001.

All rights reserved. www.massmutual.com.

APPL158rg4_41 12/26/18

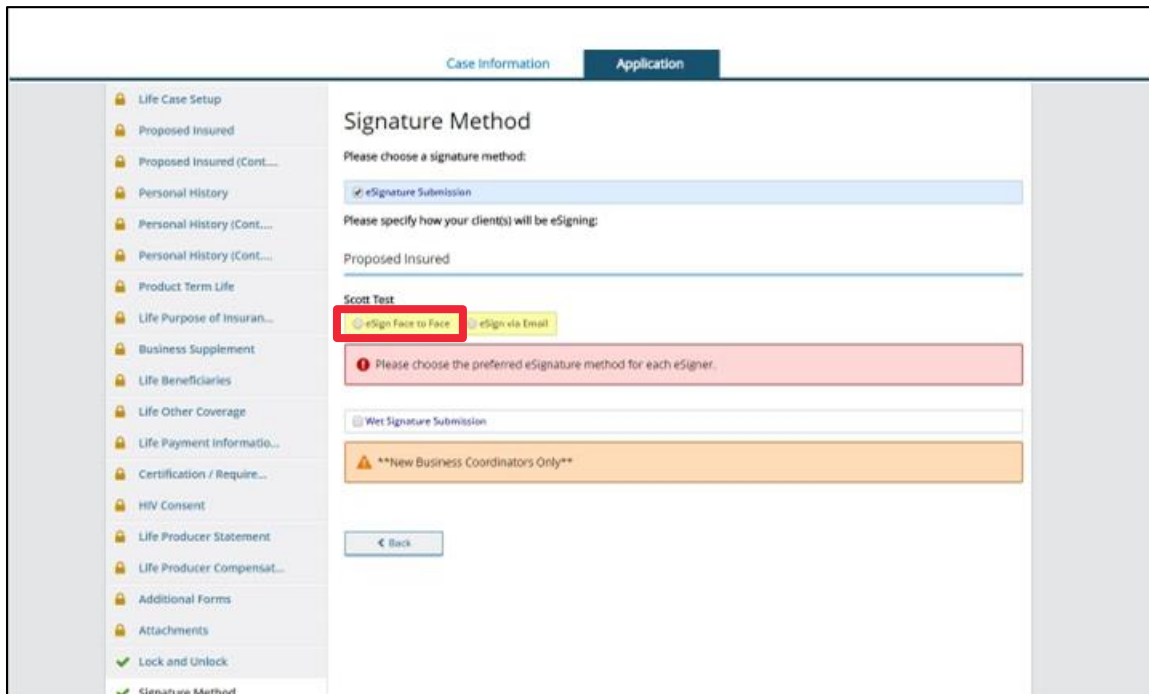
CRN202012-241235

EZ-app Tablet, Laptop, and Email eSignature

2 - After selecting the signature method you must specify how your client will be signing.

If the client is present and will use eSignature via tablet or laptop select **eSign Face to Face**.

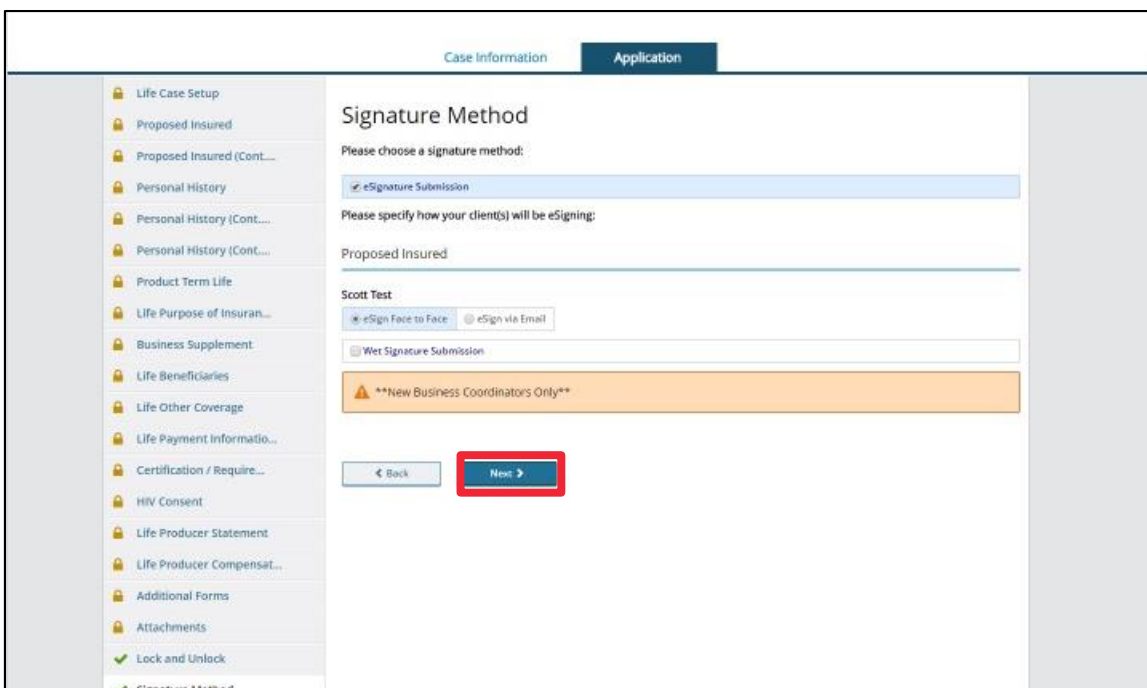
Please note, you must select a signature option for each client required to sign. If the insured is the owner – only one signature will be required.



The screenshot shows the 'Signature Method' screen in the EZ-app. The left sidebar contains a list of menu items, with 'Signature Method' at the bottom. The main content area is titled 'Signature Method' and has two tabs: 'Case Information' and 'Application'. Under 'Please choose a signature method:', the 'eSignature Submission' option is selected. Under 'Please specify how your client(s) will be eSigning:', the 'Proposed Insured' section is expanded to show 'Scott Test'. Two radio buttons are visible: 'eSign Face to Face' (highlighted with a red box) and 'eSign via Email'. A red error message box states: 'Please choose the preferred eSignature method for each eSigner.' Below this, there is a 'Wet Signature Submission' option and a warning box for 'New Business Coordinators Only'. A 'Back' button is at the bottom left.

3 - Once your signature method has been selected a confirmation screen will appear showing the selected signature method.

Click next to continue.



This screenshot shows the same 'Signature Method' screen as the previous one, but with the 'eSign Face to Face' option selected. The 'Next' button at the bottom center is highlighted with a red box. The error message box is still present. The 'Back' button is also visible at the bottom left.

EZ-app Tablet, Laptop, and Email eSignature

4 - eSignature disclosures will appear on screen.

Read the steps aloud to the client and select **Yes** to acknowledge that you have done so.

The screenshot shows the 'eSig Disclosures' screen in the EZ-app. The left sidebar contains a list of menu items, with 'Proposed Insured' selected. The main content area has a header 'Case Information' and 'Application'. Below the header is a warning box: 'Financial Professional Instructions: Please read aloud to client.' A blue box titled 'During this process....' contains five steps: 1. Review documents and disclosures; 2. Read Electronic Signature consent; 3. Acknowledge as a designated signing party; 4. Agree to show proof of identification; 5. Decline the process at any time. Below this is the 'Proposed Insured' section with the text: 'I, Scott Test, Proposed Insured, acknowledge that I have agreed to steps 1-5 read aloud by my Financial Professional'. There are two radio buttons: 'Yes' (selected) and 'No'. Below that is a dropdown menu for 'The proof of identification I gave to my financial professional, Bret Maffet, was' with 'Drivers License' selected. An 'Identification Number' field contains '000000'. At the bottom are 'Back' and 'Next' buttons.

5 - You will then need to authenticate the signer's identity by asking to view their government issued ID and entering the ID number into EZ-app.

This screenshot is identical to the previous one, but with a red box highlighting the 'Identification Number' field, which now contains a yellowed-out area, indicating that the user is prompted to enter their ID number.

EZ-app Tablet, Laptop, and Email eSignature

6 - You must click on, **Review Application**, in order to continue with the signature process. A PDF of the application will open to review with the client.

The screenshot shows a web application interface with a sidebar on the left and a main content area. The sidebar contains a list of menu items, including 'Life Case Setup', 'Proposed Insured', 'Personal History', 'Product Term Life', 'Life Purpose of Insuran...', 'Business Supplement', 'Life Beneficiaries', 'Life Other Coverage', 'Life Payment Informatio...', 'Certification / Require...', 'HIV Consent', 'Life Producer Statement', 'Life Producer Compensat...', 'Additional Forms', 'Attachments', 'Lock and Unlock', and 'Signature Method'. The main content area has a header with 'Case Information' and 'Application' tabs. Below the header is the title 'Terms of Use and eSignature Consent - Proposed Insured'. The text below the title reads: 'To begin the eSignature process, please read the Terms of Use and eSignature Consent by using the scroll window below. You may print and retain a copy of these documents for future reference.' A scrollable window contains the 'TERMS OF USE' section, which includes a consent statement and a thank you message. Below the scroll window is a 'Print' button. The main content area also contains a 'Review Application' button, which is highlighted with a red box. Below this button is a text box with the text: 'I, Scott Test, Proposed Insured, have read and agree to the Terms of Use and eSignature Consent and have reviewed the Application.' At the bottom of the main content area are 'Back' and 'Next' buttons.

7 - After reviewing the application, **check the box** verifying the client has read and agreed to Terms of Use and eSignature consent and has reviewed the application package. Then click **Next**.

The screenshot shows the same web application interface as the previous one. The 'Review Application' button is now disabled. The text box below it now has a checked checkbox and the text: 'I, Scott Test, Proposed Insured, have read and agree to the Terms of Use and eSignature Consent and have reviewed the Application.' This text box is highlighted with a red box. The 'Next' button at the bottom of the main content area is also highlighted with a red box. The sidebar and main content area text are the same as in the previous screenshot.

For Training Use Only. Not for Use with the General Public.

EZ-app Tablet, Laptop, and Email eSignature

8 - If you are using EZ-app on a touch enabled device, finger signing screens will appear. If the device being used is not touch enabled, then a click-to-sign method will be available. **Check the box** to verify application documents have been reviewed and then scroll down the page.

The screenshot shows the 'Application' tab selected. The left sidebar lists various sections, with 'Signature Method' at the bottom. The main content area is titled 'eSignature - Proposed Insured' and contains the following text:

A. I have read the statements and answers given in this application and affirm that they are true and complete to the best of my knowledge and belief. I understand that the Company may seek to rescind or cancel the insurance coverage if there is any material misrepresentation.

B. This application includes its appendices and supplemental questionnaires, and it along with the Part II application (if applicable) will be the basis for any coverage issued on this application. Any coverage issued on this application will not take effect, except as provided in the Conditional Receipt, if issued, with the same date as this application, until a policy is issued and delivered, any amendments are signed and the first premium is paid, while the person(s) proposed for insurance is(are) alive and in the same condition of health as described in this application and the Part II application (if applicable) and any amendments to these applications. No Financial professional or medical examiner has the authority to waive the answer to any question in the application, to determine insurability, to make or alter a contract or waive any of the Company's rights or requirements. No change in the amount, classification, age at any issue, plan of insurance or benefits on this application shall be effective unless agreed to in writing by the Proposed Insured and Owner.

C. I certify, under penalty of perjury, that my Social Security/Tax Identification Number(s) is(are) correct and that I am not subject to back-up withholding.

D. I understand, acknowledge and agree that, by affixing my signature one time on the digital signature device, I am affixing my signature to each of the application documents with the same force and effect as if I had affixed my signature by hand, separately, on paper forms of each of the application documents.

Below the text is a checkbox labeled 'Scott Test, Proposed Insured' which is currently unchecked. A red box highlights this checkbox. Below the checkbox is a 'Back' button.

9 – Click **Sign** to enable the signature field.

The screenshot shows the 'eSignature - Proposed Insured' screen with the following elements:

- Message: "you have no changes, please follow the instructions below to eSign the application documents."
- Fields: "Signed at City:" and "Signed at State:" with a dropdown menu showing "AZ".
- Instruction box: "This is a 2 step process: Click 'Sign' to activate signature box, then sign on the digital device."
- Signature area: A large yellow rectangular box for the signature.
- Buttons: "Sign" (highlighted with a red box) and "Clear".
- Instruction box: "Click 'Capture' to save your eSignature on each of the application documents."
- Bottom button: "Back".

EZ-app Tablet, Laptop, and Email eSignature

10 – After you have completed all information, have the client sign the application package using their finger or a stylus. If the device being used is not touch enabled, then a click-to-sign method will be available.

you have no changes, please follow the instructions below to eSign the application documents.

Signed at City: Signed at State:

City: AZ

i This is a 2 step process: Click 'Sign' to activate signature box, then sign on the digital device.

i Click "Capture" to save your eSignature on each of the application documents.

11 – Click **Capture** to save the signature.

you have no changes, please follow the instructions below to eSign the application documents.

Signed at City: Signed at State:

City: AZ

i This is a 2 step process: Click 'Sign' to activate signature box, then sign on the digital device.

i Click "Capture" to save your eSignature on each of the application documents.

EZ-app Tablet, Laptop, and Email eSignature

12 – Once the client has signed, click **Next** to continue. Repeat steps 6-12 so any other signing roles and the advisor can eSign.

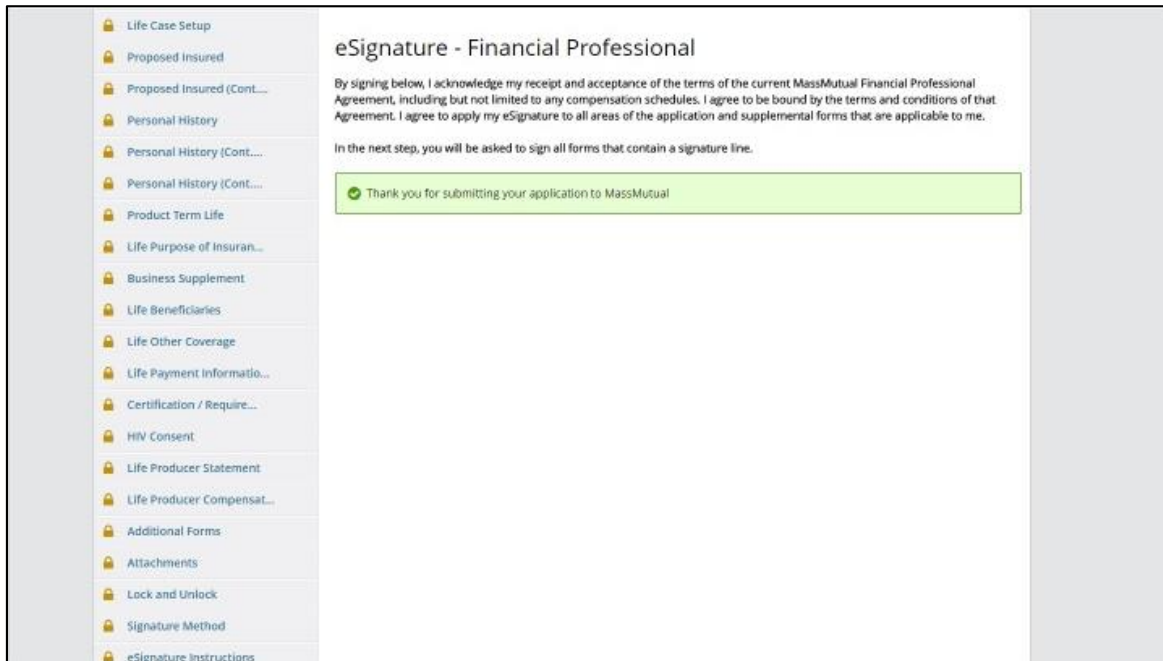
The screenshot shows the 'Proposed Insured' eSignature screen. On the left is a navigation menu with items like 'Life Other Coverage', 'Life Payment Information', 'Certification / Require...', 'HIV Consent', 'Life Producer Statement', 'Life Producer Compensation', 'Additional Forms', 'Attachments', 'Lock and Unlock', 'Signature Method', 'eSignature Instructions', 'eSignature Disclosures', 'Consent - Proposed Insu...', 'eSignature - Proposed I...', and 'Consent - Financial Pro...'. The main content area displays a legal disclaimer: 'D. I understand, acknowledge and agree that, by affixing my signature one time on the digital signature device, I am affixing my signature to each of the application documents with the same force and effect as if I had affixed my signature by hand, separately, on paper forms of each of the application documents.' Below this is a text input field containing 'Scott Test, Proposed Insured'. A blue information box states: 'The application has already been signed by the Proposed insured'. There are fields for 'Signed at City:' (with a dropdown menu) and 'Signed at State:' (with a dropdown menu showing 'AZ'). A handwritten signature is visible above a 'Sign' button and a 'Clear' button. A second blue information box says: 'You have electronically signed the application documents. You may now view your eSignature on each of the application documents by clicking "View Forms" at the top of this screen.' At the bottom, there are '< Back' and 'Next >' buttons, with the 'Next >' button highlighted with a red box.

13 – After the advisor has finished signing, click **Submit to MassMutual** to send the application to the home office.

The screenshot shows the 'eSignature - Financial Professional' screen. The left navigation menu includes items like 'Life Case Setup', 'Proposed Insured', 'Proposed Insured (Cont...', 'Personal History', 'Personal History (Cont...', 'Personal History (Cont...', 'Product Term Life', 'Life Purpose of Insuran...', 'Business Supplement', 'Life Beneficiaries', 'Life Other Coverage', 'Life Payment Informatio...', 'Certification / Require...', 'HIV Consent', 'Life Producer Statement', 'Life Producer Compensat...', 'Additional Forms', 'Attachments', 'Lock and Unlock', and 'Signature Method'. The main content area features a red error message: 'Your application needs to be Submitted.' Below this is a disclaimer: 'By signing below, I acknowledge my receipt and acceptance of the terms of the current MassMutual Financial Professional Agreement, including but not limited to any compensation schedules. I agree to be bound by the terms and conditions of that Agreement. I agree to apply my eSignature to all areas of the application and supplemental forms that are applicable to me. In the next step, you will be asked to sign all forms that contain a signature line.' A text input field contains 'Bret Maffes'. A blue information box states: 'The application has already been signed by the Financial Professional.' There is a 'Clear' button. A second blue information box says: 'You have electronically signed the application documents. You may now view your eSignature on each of the application documents by clicking "View Forms" at the top of this screen.' A 'Submit to MassMutual' button is highlighted with a red box. At the bottom, there is an orange warning message: 'Your application needs to be Submitted.'

EZ-app Tablet, Laptop, and Email eSignature

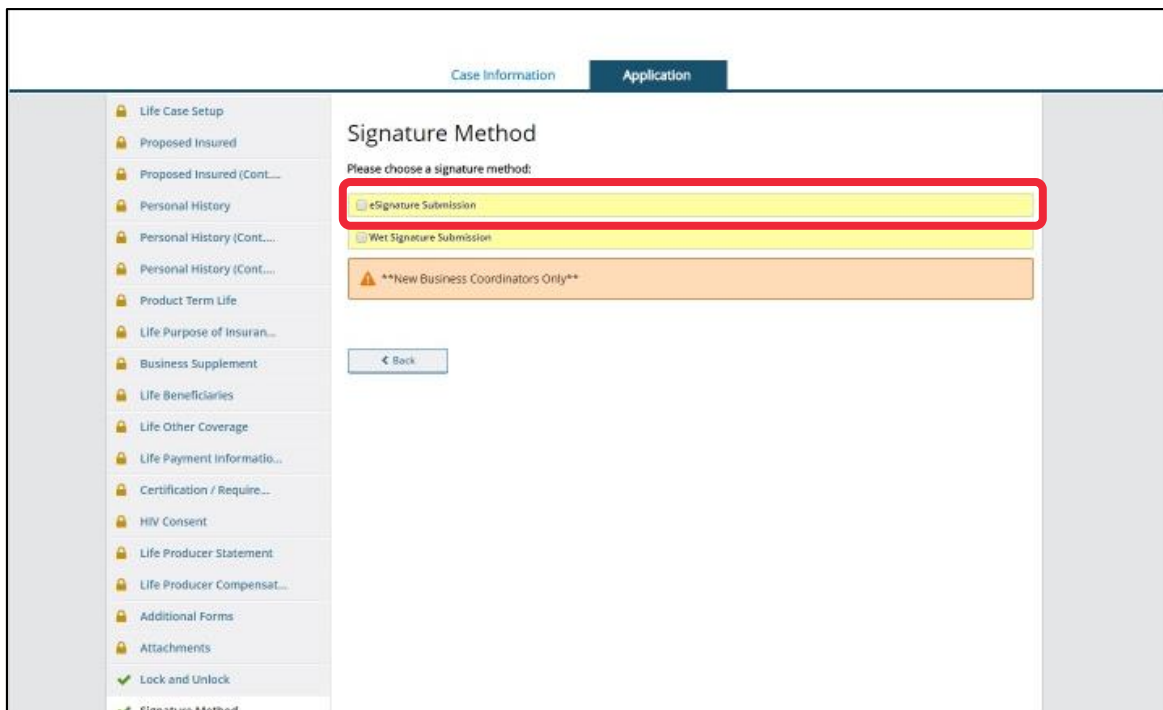
14 – You will receive a message indicating that the application has been successfully submitted.



The screenshot shows the 'eSignature - Financial Professional' screen. On the left is a navigation menu with items like 'Life Case Setup', 'Proposed Insured', 'Personal History', etc. The main content area has the title 'eSignature - Financial Professional' and a paragraph of text: 'By signing below, I acknowledge my receipt and acceptance of the terms of the current MassMutual Financial Professional Agreement, including but not limited to any compensation schedules. I agree to be bound by the terms and conditions of that Agreement. I agree to apply my eSignature to all areas of the application and supplemental forms that are applicable to me.' Below this is another line of text: 'In the next step, you will be asked to sign all forms that contain a signature line.' A green box with a checkmark icon contains the text: 'Thank you for submitting your application to MassMutual'.

Email eSignature

1 – After locking the case, select the **eSignature submission** option to begin the signature process. Reminder, only new business coordinators will select Wet Signature.



The screenshot shows the 'Signature Method' screen. At the top, there are tabs for 'Case Information' and 'Application'. The left navigation menu is visible. The main content area has the title 'Signature Method' and the instruction 'Please choose a signature method:'. There are two radio button options: 'eSignature Submission' (which is selected and highlighted with a red box) and 'Wet Signature Submission'. Below these options is a warning message: '**New Business Coordinators Only**'. At the bottom left, there is a '< Back' button.

EZ-app Tablet, Laptop, and Email eSignature

2 – After selecting the signature method, you must specify how your client will be signing. For signatures via email, select **eSign via Email**. Please note you must select a signature option for each client required to sign. If the insured is the owner, only one signature will be required.

Case Information Application

Signature Method

Please choose a signature method:

eSignature Submission

Please specify how your client(s) will be eSigning:

Proposed Insured

Scott Test

eSign Face to Face eSign via Email

Please choose the preferred eSignature method for each eSigner.

Wet Signature Submission

New Business Coordinators Only

← Back

3 – eSignature instructions will appear on the screen. Let the client know to expect an email with further instruction.

Then, complete the following agent information. Create an advisor pin. This pin is used to eSign the documents after your client completes the email signature process. Be sure to record the pin in an appropriate place for further use.

Case Information Application

eSignature Instructions

eSignature Emails will be sent to the signing parties below:

Proposed Insured
Scott Test

This eSignature process requires each eSigner, if they chose to use it, to review the application online and agree to a series of disclosures and disclaimer statements, and apply this as his/her signature.

Upon careful review of all information, each eSigner will be instructed to click a number of "I Agree" statements.

Each I agree statement will serve as consent to apply his/her electronic signature. A secure process has been put in place to ensure his/her personal information and the signature process is confidential and secure.

Financial Professional eSignature Information

Bret Maffet, please enter a 4 digit PIN below that you, as the Financial Professional, will use to sign in to your Financial Professional signature process once all other parties have signed.

FINANCIAL PROFESSIONAL PIN

Please also enter and confirm your Email address where all eSignature notifications will be sent.

Email Address
bmaffet05550@gmail.com

Confirm Email Address

← Back → Next >

For Training Use Only. Not for Use with the General Public.

EZ-app Tablet, Laptop, and Email eSignature

4 – Enter and confirm your email address, then click Next.

The screenshot shows the 'Application' tab selected. The sidebar on the left lists various steps, with 'eSignature Instructions' highlighted. The main content area is titled 'eSignature Instructions' and contains the following text:

eSignature Emails will be sent to the signing parties below:

Proposed Insured
Scott Test

This eSignature process requires each eSigner, if they chose to use it, to review the application online and agree to a series of disclosures and disclaimer statements, and apply this as his/her signature.

Upon careful review of all information, each eSigner will be instructed to click a number of "I Agree" statements.

Each I agree statement will serve as consent to apply his/her electronic signature. A secure process has been put in place to ensure his/her personal information and the signature process is confidential and secure.

Financial Professional eSignature Information

Bret Maffet, please enter a 4 digit PIN below that you, as the Financial Professional, will use to sign in to your Financial Professional signature process once all other parties have signed.

FINANCIAL PROFESSIONAL PIN
[Input field]

Please also enter and confirm your Email address where all eSignature notifications will be sent.

Email Address
[Input field with 'bmaffet5555@gmail.com']

Confirm Email Address
[Input field]

Buttons: Back, Next

5 - After the company approved advisor email address has been entered the next step is to complete the client email information.

Enter the client's E-Mail Address. If the e-mail address was entered on the Proposed Insured screen, it will be pre-filled.

The email message to the client will be displayed.

Customize the message using the subject field and by adding a personalized message to the client.

The main body of the email is pre-filled and cannot be changed.

The screenshot shows the 'Send Message' screen. The sidebar on the left lists various steps, with 'eSignature - Proposed I...' highlighted. The main content area is titled 'Send Message' and contains the following text:

By completing the information below, your customer will receive a personalized email message instructing them how to gain access to their electronic application and the necessary steps that must be completed to collect their electronic signature.

Last 4 digits of eSigner's Social Security Number
[Input field with '7865']

Application will be eSigned by:
Scott Test

Email Address:
[Input field with 'scott5555@gmail.com']

Financial Professional's Email Address:
[Input field with 'bmaffet5555@gmail.com']

Subject:
[Input field with 'Missing Follow-up']

Email Message:
Thank you for applying for insurance coverage. I want to thank you for your trust and confidence in me and let you know it's a privilege to be working with you.
In order to complete the application process, please click below.
I will call you upon completion of all underwriting. If you have any questions in the interim, please feel free to call.

You may type a personalized Email message below and click "Send Message."

Buttons: Send Message

EZ-app Tablet, Laptop, and Email eSignature

6 – Once you have completed this page, click **Send Message** for an email message with signature information to be sent to the client.

The screenshot shows a web interface with a sidebar on the left containing a list of menu items such as 'Personal History (Cont...', 'Product Term Life', 'Life Purpose of Insuran...', 'Business Supplement', 'Life Beneficiaries', 'Life Other Coverage', 'Life Payment Informatio...', 'Certification / Require...', 'HIV Consent', 'Life Producer Statement', 'Life Producer Compensat...', 'Additional Forms', 'Attachments', 'Lock and Unlock', 'Signature Method', 'eSignature Instructions', 'eSignature - Proposed I...', and 'Emails Sent'. The main content area is titled 'Send Message' and contains the following text and form fields:

By completing the information below, your customer will receive a personalized email message instructing them how to gain access to their electronic application and the necessary steps that must be completed to collect their electronic signature.

Last 4 digits of eSigner's Social Security Number
7865

Application will be eSigned by:
Scott Test

Email Address:
xxxx555@gmail.com

Financial Professional's Email Address:
bmaffe15555@gmail.com

Subject:
Meeting Follow-up

Email Message:
Thank you for applying for insurance coverage. I want to thank you for your trust and confidence in me and let you know it's a privilege to be working with you.
In order to complete the application process, please click below.
I will call you upon completion of all underwriting. If you have any questions in the interim, please feel free to call.
You may type a personalized Email message below and click "Send Message."

A red box highlights the 'Send Message' button at the bottom of the form.

7 – Click **Next** to be taken to advisor email signature instructions

This screenshot is similar to the previous one, showing the 'Send Message' form. In addition to the 'Send Message' button, there is a 'Resend Message' button. At the bottom of the form, there are two navigation buttons: 'Back' and 'Next'. A red box highlights the 'Next' button, indicating the next step in the process.

EZ-app Tablet, Laptop, and Email eSignature

8 – Once all client signatures have been collected, an email will be sent to the advisor requesting signature to complete the process. You must use the email to initiate the eSignature process; it cannot be accessed via the EZ-app system.

The screenshot shows the 'Application' tab in the EZ-app system. The main heading is 'eSignature Process - Email(s) Sent'. There are three green success messages: 'All required signature Emails have been sent!', 'You have successfully sent Emails to the following individual(s), instructing them how to gain access to their electronic application and the necessary steps that must be completed to collect their electronic signature.', and 'Thank you for using our Electronic Application!'. A table lists the signing party: Scott Test, with email stest15555@gmail.com and date 04/24/2018. A blue information box states: 'You will be notified of the following via Email message: 1. eSigner makes three failed attempts to login using the assigned password (last 4 digits of Social Security Number). 2. eSigner successfully eSigns application. 3. eSigner declines to eSign application. Your electronic signature will be required after all other eSignature(s) have been captured. After eSigning you will be able to send the completed Application to MassMutual.'

| Signing Party Name | Email Address | MM/DD/YYYY |
|--------------------|----------------------|------------|
| Scott Test | stest15555@gmail.com | 04/24/2018 |

9 – Click on the 'Access your Application' link in the email to access the application and follow the on-screen prompts in order to complete the signature process.

Enter your PIN.

Sign the application and submit to the home office.

The screenshot shows an email from MassMutual. The header includes the MassMutual logo and a photo of a family walking on a beach. The body of the email says: 'Hello [redacted]', 'Thank you for applying for insurance coverage. I want to thank you for your trust and confidence in me and let you know it's a privilege to be working with you.', and 'In order to complete the application process, please click below.' Below this text is a large blue button that says 'Access your Application' and 'Click Here'.