

Annuity Order Entry eSignature

Reference Guide

This document reviews the annuity order entry (AOE) eSignature experience for fixed and variable annuities.

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Overview

eSignature (electronic signature) in the AOE platform allows clients to review and sign their fixed or variable annuity applications and disclosures. The process is secure and designed to protect personal information. Clients who are uncomfortable using eSignature may opt out and provide wet signatures on forms instead.

Tip: The annuity order entry system may use popup alerts so prior to utilizing eSignature, ensure the browser’s popup blocker is disabled.

IMPORTANT! If utilizing eSignature within AOE, do not also initiate an eSignature request via Advisor360° DocuSign.

eSignature Process

Electing eSignature

Assuming the application meets the eSignature required criteria, elect eSignature from the **Participant Details tab** in annuity order entry:

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1. In the **Consents** section, select the **Yes radio button** to elect eSignature. Please note that eSignature requires **Email Type** and **Email Address** for the owner, annuitant, and beneficiary.
2. After electing eSignature, in the **Participant Consents** section, select the **radio button** for **In-Person signing** or **Remote signing**. Please note that eSignature requires that all participants must have the same signature method.

Tip: The platform requires email type and email address for both in-person and remote signing.

Enter participant details.
Highlighted inputs indicate required fields.

Owner/Annuitant

Prefix: First Name: JOHN MI: Last Name: DOE Suffix:

Relationship to Owner: Self

Gender: --SELECT-- Date of Birth: 01-01-1975 SSN: 098-76-5432

Address:
(Type) Residence
(Line 1) 123 MAIN STREET (Line 2)
City: SPRINGFIELD State: Massachusetts
Country: United States of America Zip Code: 01111
Phone Type: Home Phone #: 413 555-5555 Ext:
Email Type: Email Address:
Citizenship: United States of America
Active Military: Yes No

Consents:
This prompt is for Electronic Signature consent for Forms. Select Yes to sign electronically. Yes No

Participant Consents
If Electronic Signature is selected, which signature method will you use? In-Person signing Remote signing

Reviewing and Attaching Forms – Forms Submit Tab

From the **Forms Submit** tab:

1. Select **View and Print** to review the forms.

Review and print forms and submit for approval.

Include	Form Number	Form Name	Required	Form Origin	Control Number	E-Signature	Required Signatures
<input checked="" type="checkbox"/>		Cover Sheet	Yes	Distributor	1		
<input checked="" type="checkbox"/>		CRS	Yes	Distributor	1		
<input checked="" type="checkbox"/>		Master Services Agreement - Jt Owner	Yes	Distributor	1	<input checked="" type="checkbox"/>	Joint Owner, Primary Agent
<input checked="" type="checkbox"/>		Masters Service Agreement	Yes	Distributor	1	<input checked="" type="checkbox"/>	Owner, Primary Agent
<input type="checkbox"/>		Reg BI Brochure	No	Distributor	1		
<input checked="" type="checkbox"/>	MI1175B	Variable Annuity Transactions Summary 2	Yes	Distributor	1	<input checked="" type="checkbox"/>	Owner, Joint Owner, Primary Agent
<input checked="" type="checkbox"/>	FR2161	Annuity Electronic Ticket Settlement	Yes	Carrier	1		
<input checked="" type="checkbox"/>	FR2362	Producer Statement	Yes	Carrier	1	<input checked="" type="checkbox"/>	Primary Agent
<input checked="" type="checkbox"/>	ICC21A3400-AN	Envision ICC Application	Yes	Carrier	1	<input checked="" type="checkbox"/>	Owner, Joint Owner, Primary Agent
<input checked="" type="checkbox"/>	FR2160	Annuity Disclosure and Fraud Notice	Yes	Carrier	1		
<input checked="" type="checkbox"/>	B4452B	Privacy Notice	Yes	Carrier	1		
<input type="checkbox"/>	AFFIRM_OSR	Order Summary Report	No	Vendor	1		

View and Print

2. After reviewing the forms, attach supporting documentation before proceeding with the eSignature process (e.g., illustrations, statements, side-by-side comparisons, etc.). Refer to the [Annuity Order Entry Add Attachments Reference Sheet](#) on [MassMutual University](#) or [MML Distance Learning](#) for instructions.

IMPORTANT! Documents attached to the annuity order are not included in the eSignature package; however, they are sent to the home office for review and processing.

3. To sign electronically, select one of the following:

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- [In-Person Signing](#)
- [Remote Signing](#)

In-Person Signing – Forms Submit Tab (cont.)/ Signatures Tab

In-Person Signing

To sign in-person:

1. After attaching supporting documentation, confirm the correct email addresses were entered then select **Submit and Proceed to eSign** from the **Forms Submit tab**.

Form Recipients and Signers							
Sequence	Name	Role(s)	Action	Email Type	Email Address	SSN	Access/ E-sign Location
1	DOE, JOHN	Owner	Sign	Personal ▼		***-**-****	Onsite
2	DOE, JANE	Joint Owner	Sign	Personal ▼		***-**-****	Onsite
3	JOE ADVISOR	Primary Agent	Sign	Business ▼		***-**-****	Onsite

By choosing the Submit button below, I certify that I have reviewed all required forms.

Submit and Proceed to eSign

2. Select the **eSign Now** hyperlink from the **Signatures tab**.

In Person Electronic Signing Instructions :

1. Following the Signer sequence in the list below, please hand the control of your computer to the Signer.
2. Instruct the Signer to click "eSign Now" to start document review and signing.
3. When documents are presented, instruct the Signer to follow instructions on screen to review and apply signatures.

Signers

FullName	Role(s)	Signature Status	eSign Now
JOE REPRESENTATIVE	Primary Agent	Pending	
DOE, JOHN	Owner	Pending	eSign Now
DOE, JANE	Joint Owner	Pending	

3. The **DocuSign Signing Ceremony window** displays. Review the disclosure then select to **check I agree to use electronic records and signatures**.

DocuSign Signing Ceremony

Please Review & Act on These Documents

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Please read the [Electronic Record and Signature Disclosure](#).

I agree to use electronic records and signatures.

CONTINUE **OTHER ACTIONS ▼**

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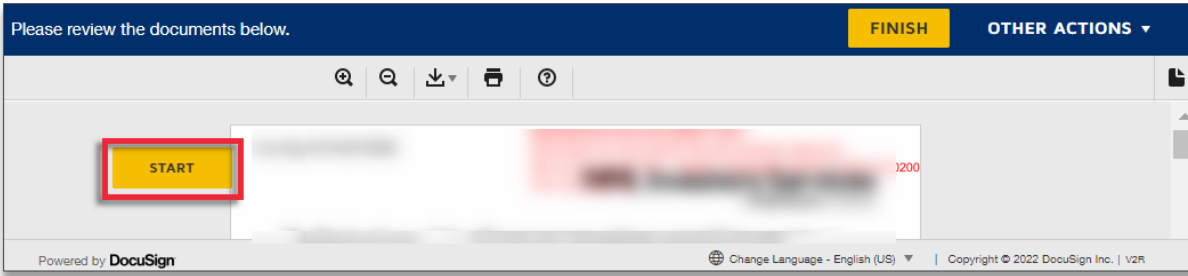
4. Select **Continue**.

Please read the [Electronic Record and Signature Disclosure](#).

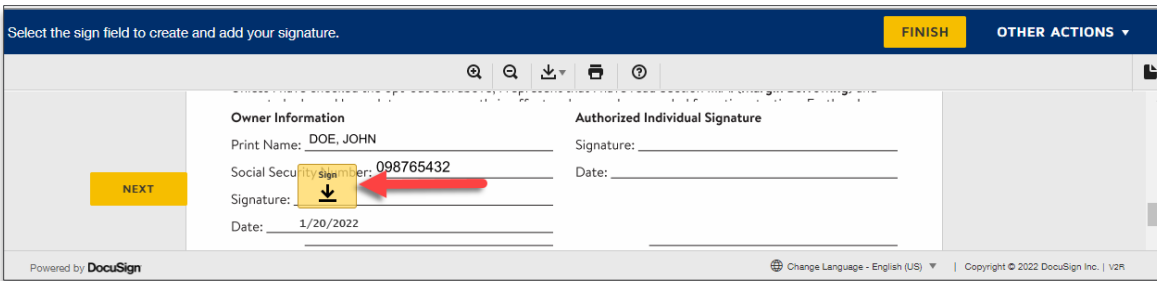
I agree to use electronic records and signatures.

CONTINUE **OTHER ACTIONS ▼**

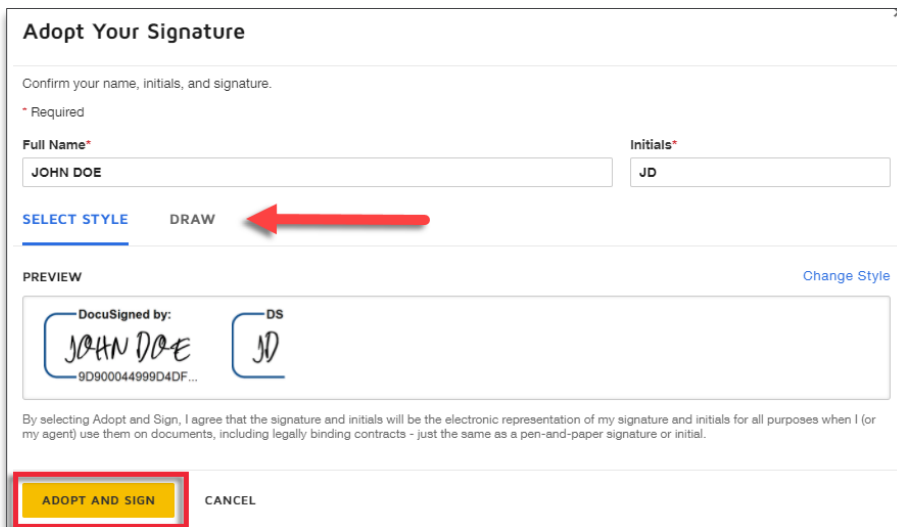
5. To begin electronically signing, select **Start**.



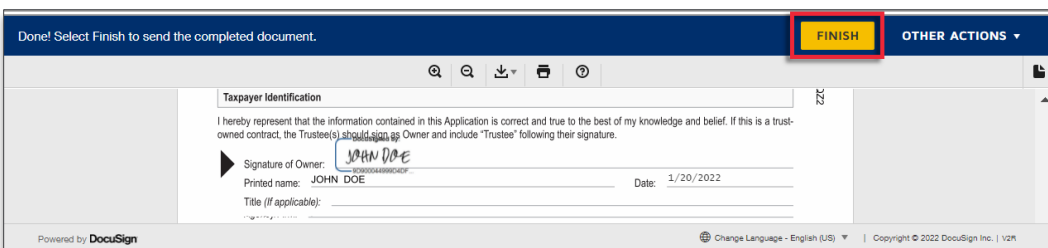
6. Select the **Sign icon**.



7. The **Adopt Your Signature window** displays:
- The user can elect the default style or select **Draw** to draw a signature.
 - After choosing a signature, select **Adopt and Sign**.



- Continue selecting the **Sign icon** to insert an electronic signature for each eSignature requirement.
- Select **Finish**.



10. For each additional signer (annuity participants and the advisor), repeat steps 1 – 9 than proceed to the next step.
11. Select **Main Menu** (top of the screen) to return to the annuity order entry dashboard.

IMPORTANT! If utilizing eSignature within AOE, do not also initiate an eSignature request via Advisor360° DocuSign.

Note: The order status remains in *Pending Requirements* for up to 30 minutes after signing is complete. After the signing is processed, the order status will update to *Pending Approval*.

Remote Signing – Forms Submit Tab (cont.)

To sign remotely:

1. After attaching supporting documentation, confirm the correct email addresses were entered then select **Submit** from the **Forms Submit tab**.

Form Recipients and Signers							
Sequence	Name	Role(s)	Action	Email Type	Email Address	SSN	Access/ E-sign Location
1	DOE, JOHN	Owner	Sign	Personal		***-**-****	Remote
2	DOE, JANE	Joint Owner	Sign	Personal		***-**-****	Remote
3	JOE ADVISOR	Primary Agent	Sign	Business		***-**-****	Remote

By choosing the Submit button below, I certify that I have reviewed all required forms.

2. The **Order Submitted** popup displays. Review the confirmation message then select **Close**.
3. Select **Main Menu** (top of screen) to return to the annuity order entry dashboard.
4. Annuity participants will receive an email to electronically sign the forms on their own devices from the vendor DocuSign (not MassMutual or MML Investors Services). Refer to the [eSignature brochure on FieldNet](#) for client instructions. The client's code to access the documents for signing is the last four digits of his or her social security number (SSN). Ensure the client is informed that the access code is the last four digits of his or her SSN. The advisor's access code is the numeric portion of his or her advisor's ID.
5. After the application package is electronically signed, both the client and the advisor will receive a completion email and the order status will update from *Pending Requirements* to *Pending Approval* within 30 minutes.

IMPORTANT! If utilizing eSignature within AOE, do not also initiate an eSignature request via Advisor360° DocuSign.

Pending eSignature

The annuity order entry dashboard provides data pertaining to an order such as status, order ID, etc. **Pending Requirements** is the order status for annuity transactions pending eSignature

1. A **signing icon** in the **eSignature column** identifies annuity orders that have elected electronic signature. Select the **information (i) icon** for additional details about a specific order.

Order ID	Order Desc	Type	Status	Product	Account #	Policy #	Client Name	Created	Updated	N/SCC	Submitted	BranchID	Rep ID	Rep First	Rep Last	E-Signature
H3X-KGD-ZZ	JOHN DOE	NB	Pending Approval	MassMutual Envision B Share	1718877		DOE, JOHN	01-20-2022 04:36:35 PM	01-20-2022 06:39:09 PM		01-20-2022 05:22:58 PM					
H3X-CQHL-R42	JOHN DOE	NB	Pending Requirements	MassMutual Envision B Share	1718878		DOE, JOHN	01-20-2022 06:22:06 PM	01-20-2022 06:36:11 PM		01-20-2022 06:34:32 PM					
H3X-WCFC-M3	JOHN DOE	NB	Forms Rendered	MassMutual Envision B Share	1718876		DOE, JOHN	01-20-2022 03:07:07 PM	01-20-2022 03:44:01 PM							
H2K-B3G-JP	TESTCASE SIXTY	NB	Transmitted	Polaris Platinum III (B-Share)	1718723		SIXTY, TESTCASE	11-04-2021 01:14:32 PM	01-20-2022 03:12:47 PM	0255HZKNB3GBJP	11-04-2021 01:21:17 PM					
H3X-EBY-GW	JOHN DOE	NB	In Progress	MassMutual Envision B Share	1718876		JOHN DOE	01-20-2022 03:05:11 PM	01-20-2022 03:06:02 PM							

2. The **Order Status Detail Report** displays. The **Status column** shows eSignature status.

Order Status Detail Report			
Order Description: JOHN DOE			
Order Number: H3X-CQHL-R42			
E-Signature Signer Status			
Name	Role(s)	Status	Status Date
DOE, JANE	Joint Owner	Pending	2022-01-20
JOE ADVISOR	Primary Writing Agent	Pending	2022-01-20
DOE, JOHN	Owner	Completed	2022-01-20

Tip: If an annuity participant declines to electronically sign, fails authentication, or an application package expires, the annuity order entry system will cancel the order. However, advisors may copy a cancelled order to start a new order. Please note that an order expires 30 days after the system initially sends the application package for electronic signatures.