

eSignature

Simple process, trustworthy protection



We'll help you get there.®

eSignature

Welcome to eSignature, which offers you the option to electronically review and sign your insurance application, required forms and disclosures in 4 simple steps. The process is intuitive, but may be new to you. This guide has information and tips to help you with your eSignature experience.

Rest assured the system you will be accessing is a secure website designed to protect your personal information and is used strictly to process your MassMutual insurance application. If you are uncomfortable using eSignature, you may opt out at any time and provide your handwritten signature on these forms instead.

Step 1 – Accessing the site

To begin, you will receive an email from your financial professional with a link to a secure website. If the owner and insured are different individuals, each party will receive their own email and will need to log in separately. Only the forms required to be reviewed and signed by that party will appear for each client.



Step 2 – Authenticate your identity

Once you arrive at the site, you will be asked to verify your identity by entering the last 4 digits of your social security number and sign in.



If you are a trustee, parent or legal guardian, please note:

- The trustee(s) must sign on behalf of a trust owned case. The last 4 digits of the entity identification number should be entered to authenticate identity.
- A parent or legal guardian must sign on behalf of a juvenile insured. Therefore, if the parent or legal guardian is also the owner, the parent/owner will eSign one time and authenticate their identity by entering the last 4 digits of their own social security number. If the parent or legal guardian is not the owner, the parent will authenticate their identity by entering the last 4 digits of their social security number to eSign on behalf of the juvenile insured.

You are allowed three authentication attempts, after which you will be locked out of the system and must contact your MassMutual financial professional for next steps.

Step 3 – Review and sign

Once logged into the system, you will be asked to read the Terms of Use and Electronic Signature Consent and indicate whether you agree to the terms. You can print and retain a copy of these documents for future reference.



- Click **“Review Application”** to read through each form and ensure all the information, including your personal data, is accurate. If you find incorrect information, choose to decline eSignature. Your MassMutual financial professional will be notified and will contact you to correct your information. Once corrected, the eSignature process will be re-initiated and you will receive a new email.
- After the window opens to display your application package, be sure to scroll to the bottom and review each form.
- **Please be sure to read all disclosures.**
- After you have reviewed your application, click the checkbox that confirms you have read each of the forms and have indicated whether you agree or decline to the terms of the documents.
- To proceed with the eSignature process click **“I Agree.”**

As you complete the eSignature process, keep the following in mind:

- If you need to end your session before submitting your signatures, you can log back into the secure website to restart the eSignature process.
- You can opt out of the system at any time by clicking the **“I Decline”** button that is displayed.
- If you do choose to opt out of the eSignature process, your financial professional will be notified and will contact you to determine next appropriate steps.

Step 4 – Submit your signatures

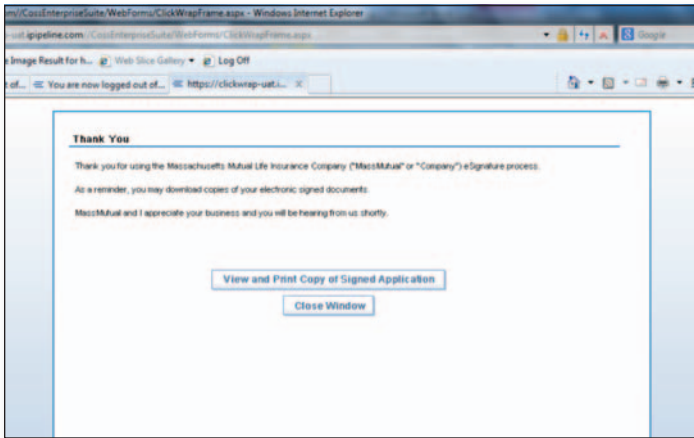
- Click the checkbox to certify the application is true. Your eSignature is a valid and binding signature and any misstatements may cause an otherwise valid claim to be denied under any contract issued for this application.



- Click **“Apply eSignature and Submit to Financial Professional.”**

- After you successfully submit your signatures, you may print a copy of your signed forms and disclosures.

Please note, face to face eSignature options are available. If you have additional questions about eSignature, please contact your MassMutual financial professional.



Thank you for trusting
MassMutual with what matters
most to you and your loved ones.

- A copy of your signed application package can also be saved electronically for your records.

