

Advisor360° DocuSign

Reference Guide

Use this document to learn how DocuSign functions within Advisor360°.

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Overview

DocuSign is incorporated within the Advisor360° platform to ensure a seamless eSignature process. The Advisor360° DocuSign conduit provides digital signature capabilities within Practice360°.

This eSignature functionality offers advisors and clients a method for signing documents quickly and efficiently—electronically, with a computer or mobile device.

Key Features of DocuSign in Advisor360°

- Documents can be added manually to an envelope, or a Template can be used ([view this reference sheet](#) for step-by-step instructions)
- The account opening tool creates the DocuSign envelope for you, avoiding the manual process to create an envelope
- You can “bundle” multiple documents in one envelope
- Senders need to identify signature locations
- Three new authentication methods are available (e.g., SMS Text Message, Phone Call or Knowledge-Based Questions)
- All signers are required to pass authentication, including the advisor

Finding DocuSign in Advisor360°

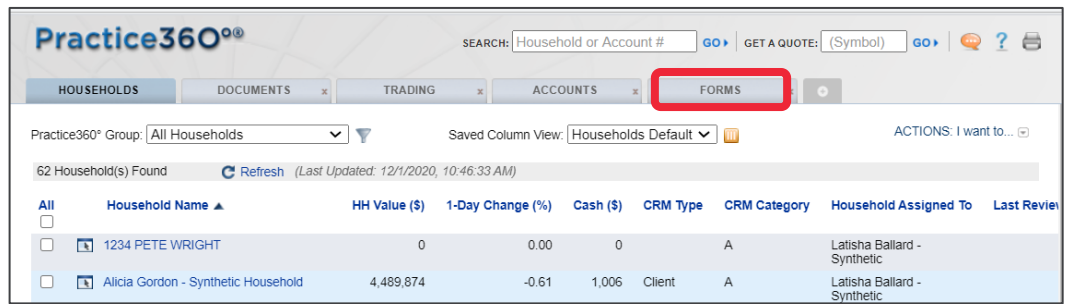
Within the Advisor360° platform, DocuSign can be found on the Practice360° > **Forms Tab**. A link to DocuSign can also be added to your Popular Applications & Links widget on Advisor360°.

IMPORTANT! *To avoid processing delays for Life, DI and Fixed Annuity new business/post issue paperwork, **do not** submit this business through Advisor360° DocuSign. For these lines of business go to the [DocuSign FieldNet page](#) and submit through the MassMutual Field account version of DocuSign/eSignature. In addition, for VUL new business submissions all electronically signed paperwork must be submitted using the legacy MML [DiduSign](#) Platform. For [variable annuity new business submissions](#), if utilizing eSignature within VAOE, do not also initiate an eSignature request via Advisor360° DocuSign. Refer to the [DocuSign Business Lines and Account Types Reference Sheet](#) along with the [Annuity Order Entry eSignature Reference Guide](#) and [Annuity Order Entry eSignature FAQs](#) for additional information.*

To Access DocuSign Using the Practice360° > Forms Tab

1. From Practice360°, select the **Forms** Tab.
 - **TIP:** If the Forms tab does not appear, select the **+** tab to add it.

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Using DocuSign from Forms Tab

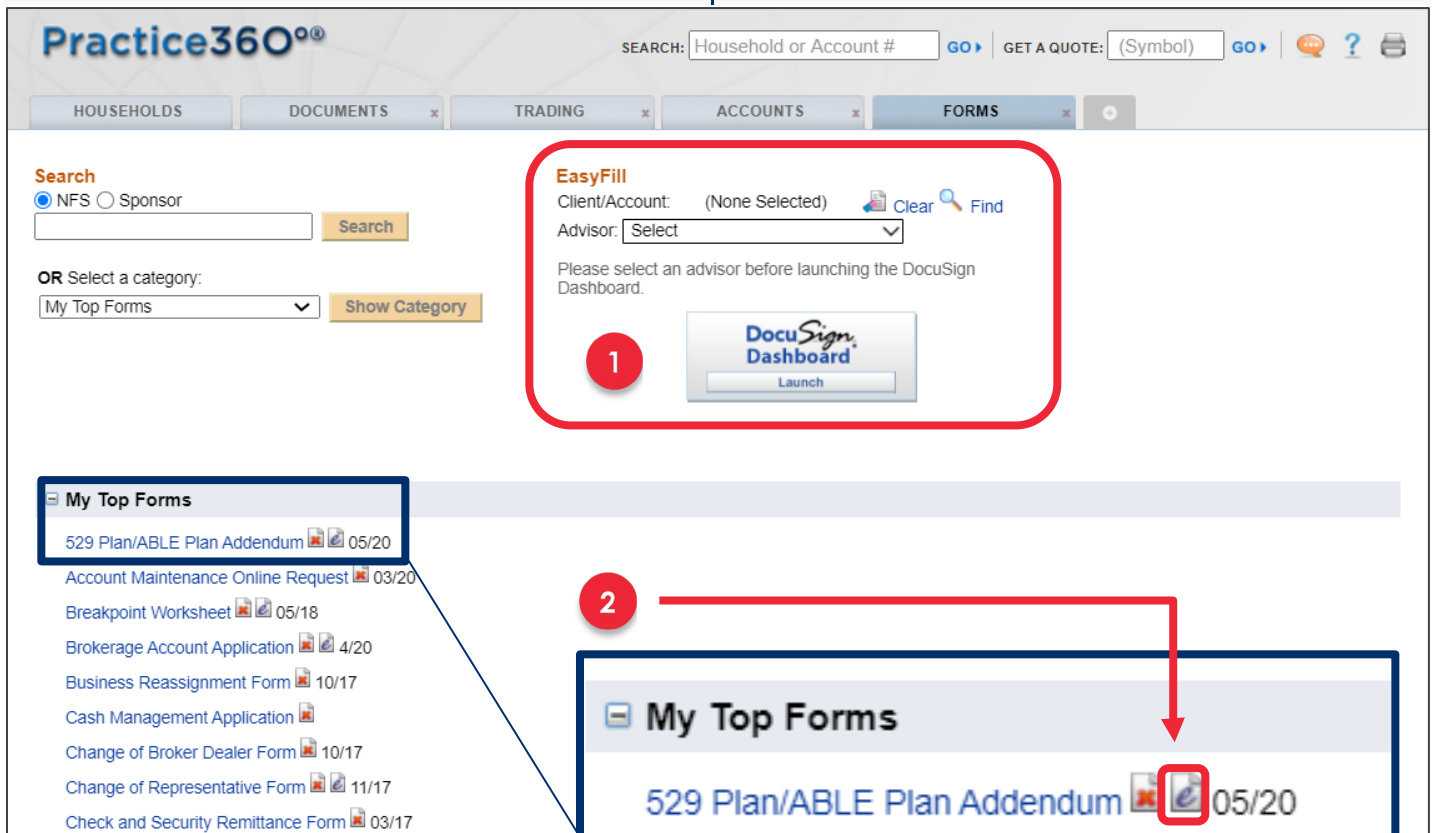
There are two ways you can open DocuSign from the **Forms** tab.

1 DocuSign Dashboard Launch Button

2 e Icon next to Select Forms

Select an Advisor from the dropdown list.
 Select the Launch button.
 Opens to DocuSign's Home webpage.

If eSignature is available for the form you need, an **e** icon displays next to its title. Select the **e** to open the New Delivery Details pop-up window and generate a new DocuSign envelope. See next page.



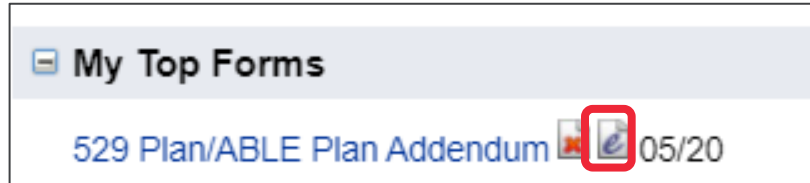
Sending Directly from Forms Tab

Using the **e** icon, you can quickly generate a DocuSign package for your client in the Forms tab.

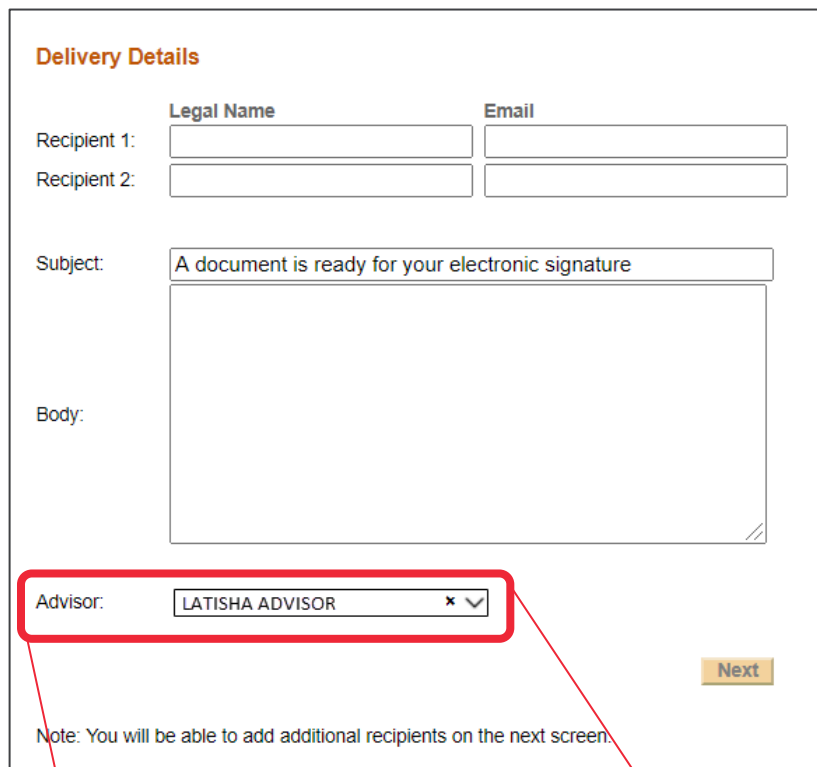
- o **Note!** This icon is only displayed next to documents that are eligible for digital signature.

Generating a New Envelope

1. Select the **e** icon.



2. The **Delivery Details** window appears. Select the **Advisor** from the drop-down list.
 - If you have access to other advisors or are a proxy for an advisor, you can select the specific advisor name using the **Advisor** dropdown list.

A screenshot of the 'Delivery Details' window. It contains several input fields: 'Recipient 1' and 'Recipient 2' (each with 'Legal Name' and 'Email' sub-fields), 'Subject' (with the text 'A document is ready for your electronic signature'), and 'Body'. At the bottom, there is an 'Advisor:' dropdown menu with 'LATISHA ADVISOR' selected. This dropdown menu is highlighted with a red box. A 'Next' button is located to the right of the dropdown. A note at the bottom states: 'Note: You will be able to add additional recipients on the next screen.'

3. Complete the envelope's delivery details.
 - Enter the recipient(s) **Legal Name**.
 - Enter the recipient(s) **Email** address.
 - Change the default **Subject** line. (Optional)
 - Add a note to the client in the message **Body**. (Optional)

Delivery Details

Recipient 1: Legal Name Email

Recipient 2:

Subject:

Body:

Advisor: x v

Note: You will be able to add additional recipients on the next screen.

TIP: a dropdown list may appear when you begin typing in a field if you have entered a similar string of characters before. To save time, select the correct data entry from the list.

Delivery Details

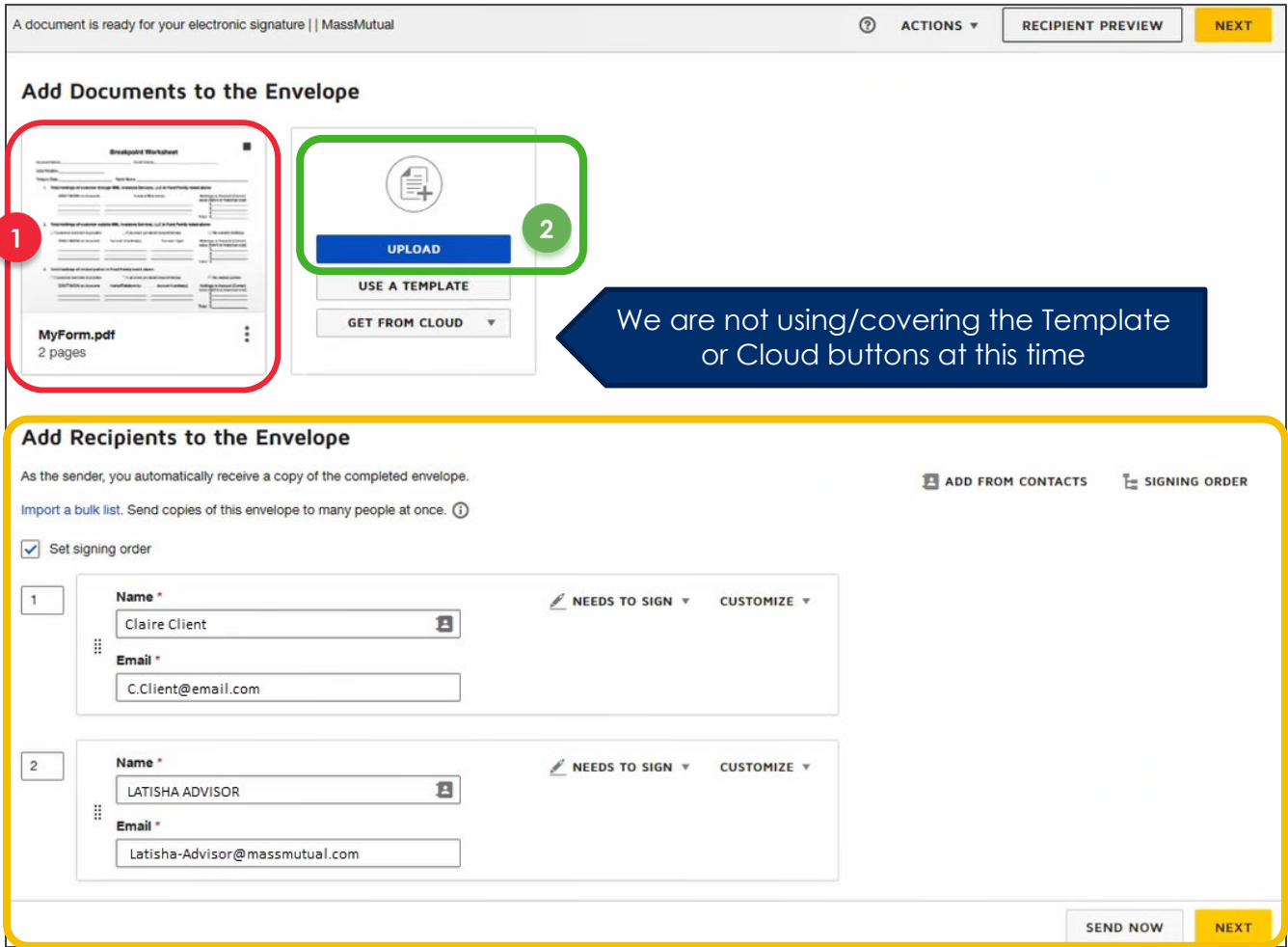
Recipient 1:

Recipient 2:

Subject:

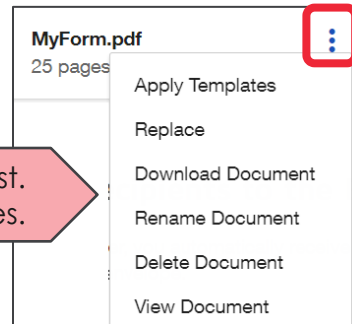
4. Select the **Next** button.

Setting Up the Envelope



1 The form you selected will be shown here. (On the Next screen, you will be able to customize many of the form fields.)

There are several options in the dropdown list. At this time, we are not using templates.



To Add Multiple Documents to an Envelope:

- 2 Select the **Upload** button and locate any additional forms saved to your computer, to send a package of forms to a client for signature.

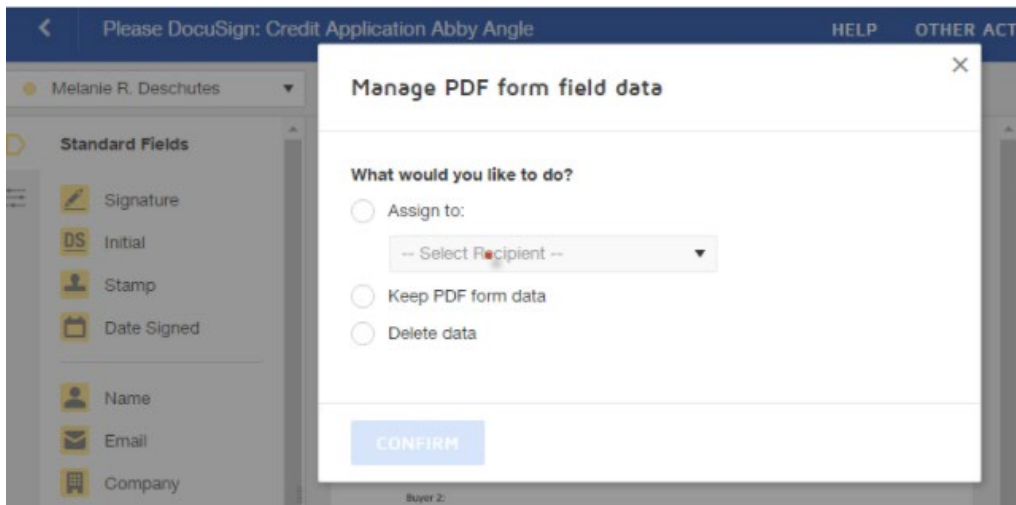
Note! For all Direct Business submissions advisors and staff should combine all PDFs within an envelope into a single document except for the MSA which should be a

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separate PDF. The MSA should always be a unique PDF to quickly review and process. As an example: For an MSA eligible new account the envelope would contain 2 PDFs; an MSA (PDF) and the new account paperwork (PDF).

- If you want the additional forms to be pre-populated, customize them ahead of time and save them to your computer.
- If uploading a form with fillable fields to the envelope, a Managed PDF form field data dialog box will appear.



- Select how you would like to manage the PDF form fields using the table below:

Option	Description
Assign to	<p>Select the recipient to assign the fields on the form to. The color of the field changes to match the recipient's color code. When selecting this option, all fields on the form are assigned to one recipient, but you can change the recipient assignment after you convert the form fields. If information entered in the fields needs to be changed on the form after it is uploaded to DocuSign, select this option.</p> <p>Note! If you select this option, and you want to change the assigned recipient for any of the converted form fields:</p> <ol style="list-style-type: none"> Select the field to reassign. (Use Shift + click to select multiple fields) In the field properties panel on the right, expand the Recipient list and click the recipient you want to assign the selected fields to. It is especially important to pay extra attention to signature locations. <p>The signature fields must be assigned to the correct recipient(s) for the correct person to sign in the correct location.</p>

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Keep PDF form data	Select this option to convert the contents of the fields of the original PDF form into a permanent, read-only part of your document. If this option is selected, the information in the fields on the form cannot be edited once the form is uploaded.
Delete data	Select this option to delete the converted fields from your document. All the form fields, and any data they contain, are removed from your document.

Add Recipients to the Envelope

As the sender, you automatically receive a copy of the completed envelope.

Import a bulk list. Send copies of this envelope to many people at once. ⓘ

Set signing order

1 **Name *** Claire Client **NEEDS TO SIGN** **CUSTOMIZE**

Email * C.Client@email.com

2 **Name *** LATISHA ADVISOR **NEEDS TO SIGN** **CUSTOMIZE**

Email * Latisha-Advisor@massmutual.com

SEND NOW **NEXT**

- Validate that the information for each recipient added earlier is correct. If it is not correct, then update it here.

Authentication Options

Recipient identity verification is an option you are required to set for each recipient on an envelope, requiring them to provide additional information to prove their identity. Identity verification methods include: phone call, SMS, and knowledge-based ID check.

- **All recipients are required to complete authentication prior to accessing an envelope, including the representative.**
- **Fees associated with using the authentication methods will be covered by MML Investors Services. The fee is not charged to the sender or the recipient. Clients may incur a fee if their wireless carrier charges a separate fee for the use of text messages.**

Senders apply identity verification requirements when recipients are added to the envelope. For DocuSign eSignature, the available identity verification methods include:

Option	Description
SMS (Default Option)	This method requires the recipient to receive an SMS text message at a specified phone number. The text message contains an access code, which the recipient must enter to view the documents. The recipient has three chances to enter the code correctly. When you select SMS verification, you provide the phone number for the recipient. The number must be able to receive SMS text messages. To enter the phone number, you select the country code from the drop-down list,

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	and then enter the complete phone number, including the area code. If you add a recipient using your Contacts list and the contact information includes one or more phone numbers, you can select a saved number to use for the SMS verification.
Knowledge-Based (KBA)	This method requires the recipient to answer detailed questions about themselves, based on data available in public records (such as their current and former addresses). The DocuSign eSignature KBA uses an identity verification service from LexisNexis Risk Solutions that validates user identities in real-time. Recipients are asked a series of top-of-mind questions generated from information from commercially available records. This dynamic identity check service confirms identities on the fly, without requiring an organization to have a prior relationship with the user.
Phone Call	This method requires the recipient to answer a phone call and receive a verbal authentication code, and then enter the code to view the documents. The sender can provide the phone number for the recipient and allow the recipient to enter a phone number of their choice.

What Happens If Recipients Fail the Authentication Challenge?

A recipient has three attempts to pass the validation step.

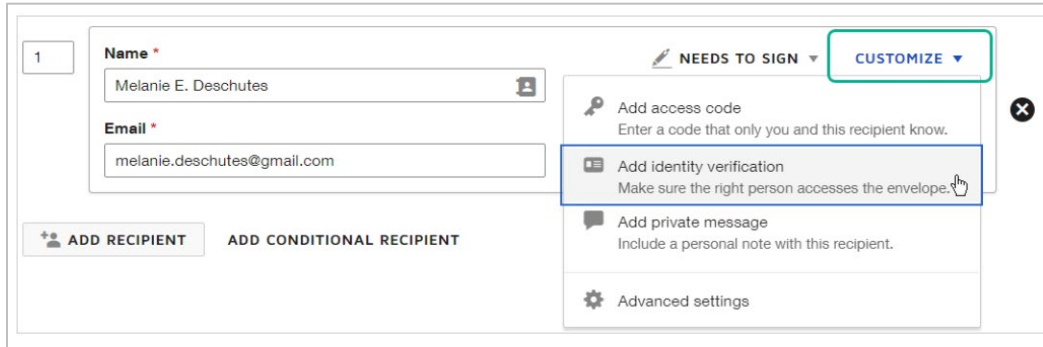
- If a recipient fails the authentication, use the [resend](#) feature to send a new notification email and give the recipient another chance to pass the validation step. For example, you have phone authentication on an envelope and the recipient enters an incorrect code three times. They no longer have access to the documents.

To Resend a New Notification Email

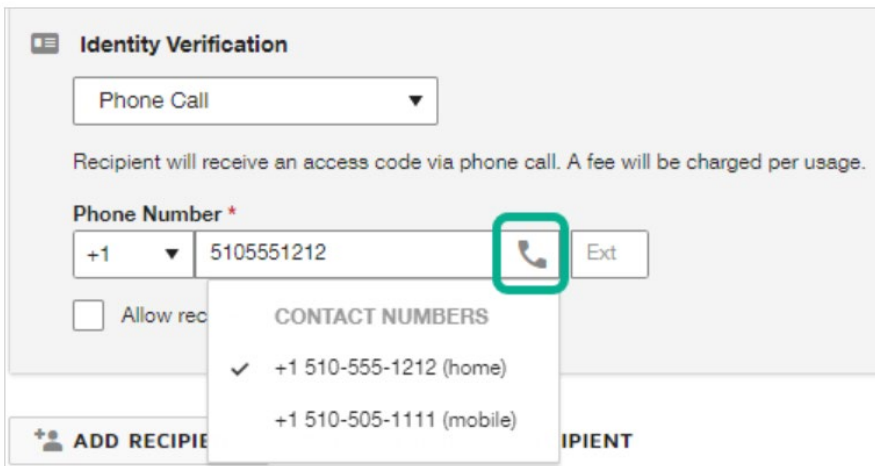
1. In these situations, locate the envelope on your **Manage** page and resend it.
 2. A new notification email goes out to all outstanding recipients and the signer can again attempt to authenticate themselves.
- **Tip!** For **knowledge-based authentication failures**, the issue is most often that the identity verification service cannot validate the signer's identity. The [envelope history](#) contains additional details regarding authentication failures.

To Add Phone Authentication for a Recipient

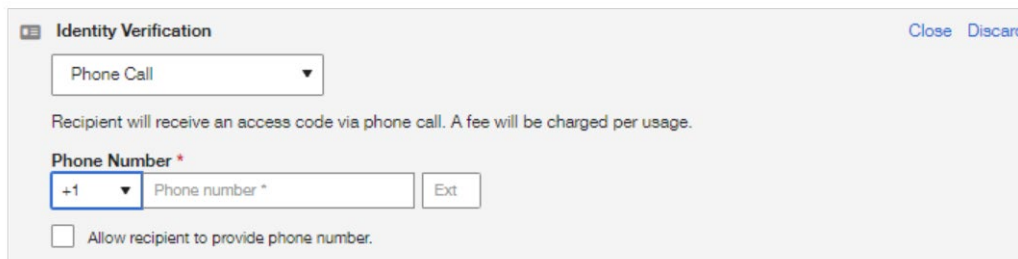
1. Start an envelope as usual, adding documents, recipients, and messages.



2. Select **Phone Call** for the Identity Verification method.
3. If the recipient was added from your Contact List and has saved phone numbers, the Phone Number field is automatically populated, and you can click the phone icon to select from any additional numbers saved for the contact. Otherwise, go to step 4.



4. Use the drop-down menu to select the appropriate country code for the recipient. The selection defaults to a value based on your user or account address. If you change the default, the value is remembered and used for subsequent phone and SMS authentication settings.



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5. Enter the phone number for the recipient. This is a number at which the recipient can receive the authentication challenge. The entry must be numbers, and can include spaces, dashes, and parentheses.

Note! You can leave this field blank and let the recipient provide a number by selecting the **Allow recipient to provide number** checkbox. If you allow the recipient to provide a phone number, the level of authentication is reduced since this process only ensures that the recipient has control of the phone number they are providing.

6. Finish setting up the envelope by assigning recipient fields.
7. Send the envelope.

To Add More Recipients

Senders must be aware of how many signers are required to sign the document(s) and therefore, how many recipients are needed on the envelope. If additional recipients need to be added to the envelope, follow the instructions below.

Add Recipients to the Envelope

2 The sender, you automatically receive a copy of the completed envelope.

Import a bulk list Send copies of this envelope to many people at once. ⓘ

Set signing order

1

Name *
Claire Client

NEEDS TO SIGN CUSTOMIZE

2

Email *
CClient@email.com

Access Code
123456

Close Discard

Codes are not case-sensitive.
You must provide this code to the signer.
This code is available for you to review on the Envelope Details page.

2

Name *
LATISHA ADVISOR

NEEDS TO SIGN CUSTOMIZE

Email *
Latisha-Advisor@massmutual.com

1

ADD RECIPIENT

Message to All Recipients

Custom email and language for each recipient

Advanced Options | Edit

- Recipients can sign on paper
- Incomplete envelopes expire days after send date

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- 1 Select the **Add Recipient** button to add additional recipient to the envelope (e.g., if another client needed to sign the documents as well).

Another recipient will appear:



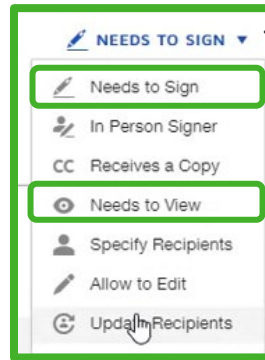
The screenshot shows a recipient form with a search icon on the left, a close button (X) on the right, and an 'ADD RECIPIENT' button at the bottom. The form contains two required fields: 'Name *' and 'Email *'. A dropdown menu is set to 'NEEDS TO SIGN' with a 'CUSTOMIZE' option next to it.

Recipients must be in the correct order. All clients must receive and sign documents before the representative. As additional recipients are added, set the correct signing order to route the envelope to the correct signers in the correct order.

Additional Features

- 2 While you might decide to use **Needs to Sign** or **Receives a Copy** or **Needs to View**, it is likely you will not need to add the other optional attributes shown here, at this time.

Senders can elect the appropriate action for the recipient based on the type of document being sent. When sending a document that requires a signature, the recipient action must be set to 'Needs to Sign'. When sending a document that does not require a signature such as a Prospectus, the recipient action can be set to 'Receives a Copy' or 'Needs to View'.



The screenshot shows a dropdown menu with the following options: 'Needs to Sign', 'In Person Signer', 'CC Receives a Copy', 'Needs to View', 'Specify Recipients', 'Allow to Edit', and 'Update Recipients'. The 'Needs to Sign' and 'Needs to View' options are highlighted with a green box.

Dropdown not typically used.

Needs to Sign – Recipient must complete the required fields assigned to them, such as signature, initial and date.

Receives a Copy – Recipient receives a copy with no further action required.

Needs to View – Recipient must open and view the document.

These features are not covered in this guide.

ADD FROM CONTACTS

SIGNING ORDER

This feature is not covered in this guide.

Add Recipients to the Envelope

As the sender, you automatically receive a copy of the completed envelope.

Import a bulk list Send copies of this envelope to many people at once. ⓘ

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3

To see the form as the client would see it, you may select the **Recipient Preview** button.

The screenshot shows the DocuSign interface. At the top right, there are buttons for 'ACTIONS', 'RECIPIENT PREVIEW', and 'NEXT'. The 'RECIPIENT PREVIEW' button is highlighted with a yellow circle and an arrow pointing to it. Below this, there are sections for 'Add Documents to the Envelope' and 'Add Recipients to the Envelope'. The main content area displays a 'Breakpoint Worksheet' form with the following fields:

Account Name: _____ Fund Family: _____
SSN/TIN/BIN: _____
Today's Date: _____ Rep's Name: _____

1. Total holdings of customer through MML Investors Services, LLC in Fund Family noted above:

SSN/TIN/BIN on Accounts	Account Number(s)	Holdings in Account (Current value (NAV) or historical cost)
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	Total \$ _____

2. Total holdings of customer outside MML Investors Services, LLC in Fund Family noted above:

Customer declined to provide Customer provided (record below) No outside holdings

SSN/TIN/BIN on Accounts	Account Number(s)	Account Type	Holdings in Account (Current value (NAV) or historical cost)
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____

At the bottom of the form, there are buttons for 'FINISH' and 'OTHER ACTIONS'. At the bottom right, there are buttons for 'SEND NOW' and 'NEXT'.

This form would be customized with **EasyFill** or if you already completed the fields and then saved and uploaded it from your PC – otherwise, you can customize it during the next step.

Next Step – Opening the Form

4

Select a **Next** button either from the top or bottom of the screen.

The screenshot shows the DocuSign interface. At the top right, there are buttons for 'ACTIONS', 'RECIPIENT PREVIEW', and 'NEXT'. The 'NEXT' button is highlighted with a red box. Below this, there are sections for 'Add Documents to the Envelope' and 'Add Recipients to the Envelope'. The main content area displays the 'Add Recipients to the Envelope' form with the following fields:

As the sender, you automatically receive a copy of the completed envelope.
Import a bulk list. Send copies of this envelope to many people at once. ⓘ

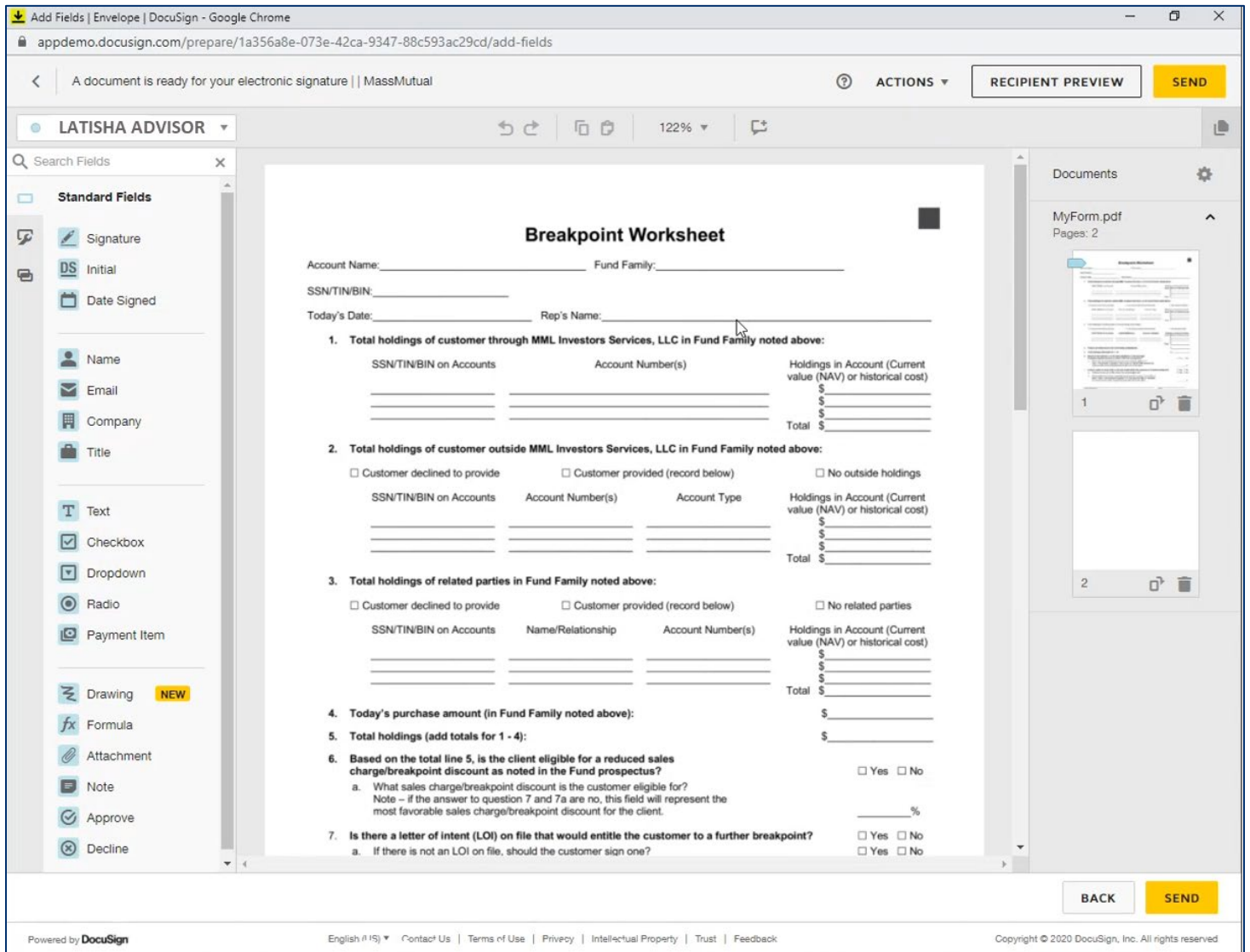
Set signing order

1. Name * Claire Client NEEDS TO SIGN CUSTOMIZE *
Email * C.Client@email.com

2. Name * LATISHA ADVISOR NEEDS TO SIGN CUSTOMIZE *
Email * Latisha-Advisor@massmutual.com

At the bottom right, there are buttons for 'SEND NOW' and 'NEXT'. The 'NEXT' button is highlighted with a red box.

Completing the Form in DocuSign

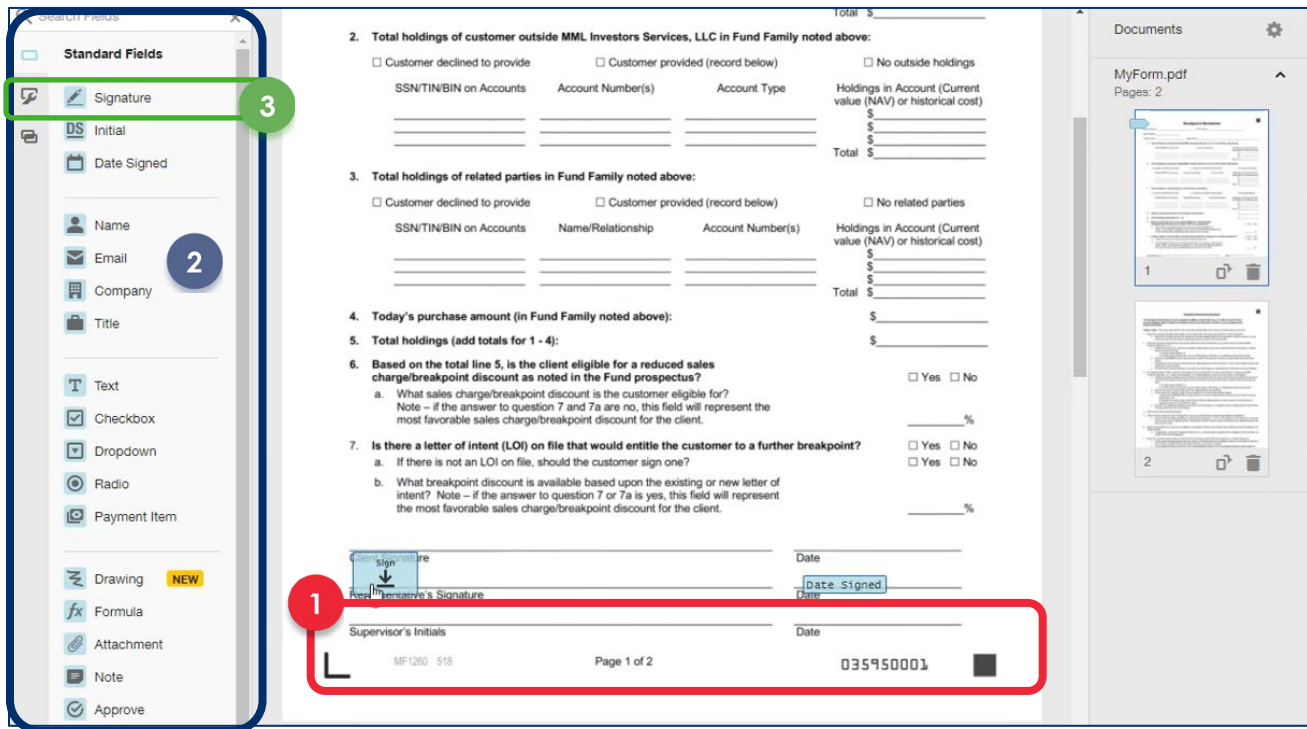


Note!

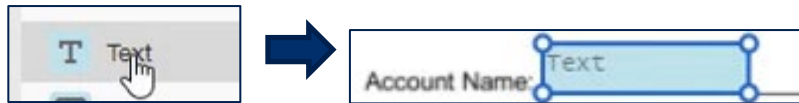
- If you choose to use the **easy-fill option**, then some of the information will be **pre-filled** within the form. Client data that is saved within the Advisor360° system will populate in the respective fields.
- Review the document to ensure that all fields are completed appropriately. EasyFill will not pre-fill all information.

Either way, you can use **DocuSign's tools to further customize** the form prior to sending.

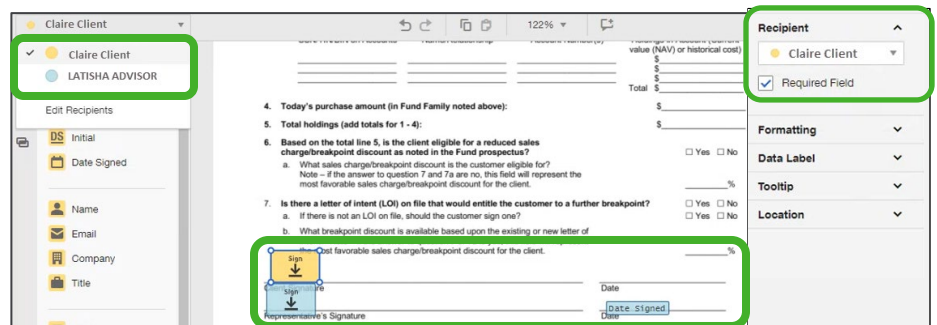
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- 1 It will likely already be set up to show you where you should sign. However, if needed, you can add signature tags as well.
- 2 Use the toolbar to customize the form. Simply drag and drop the option in the toolbar to the area of the form that you would like to customize.

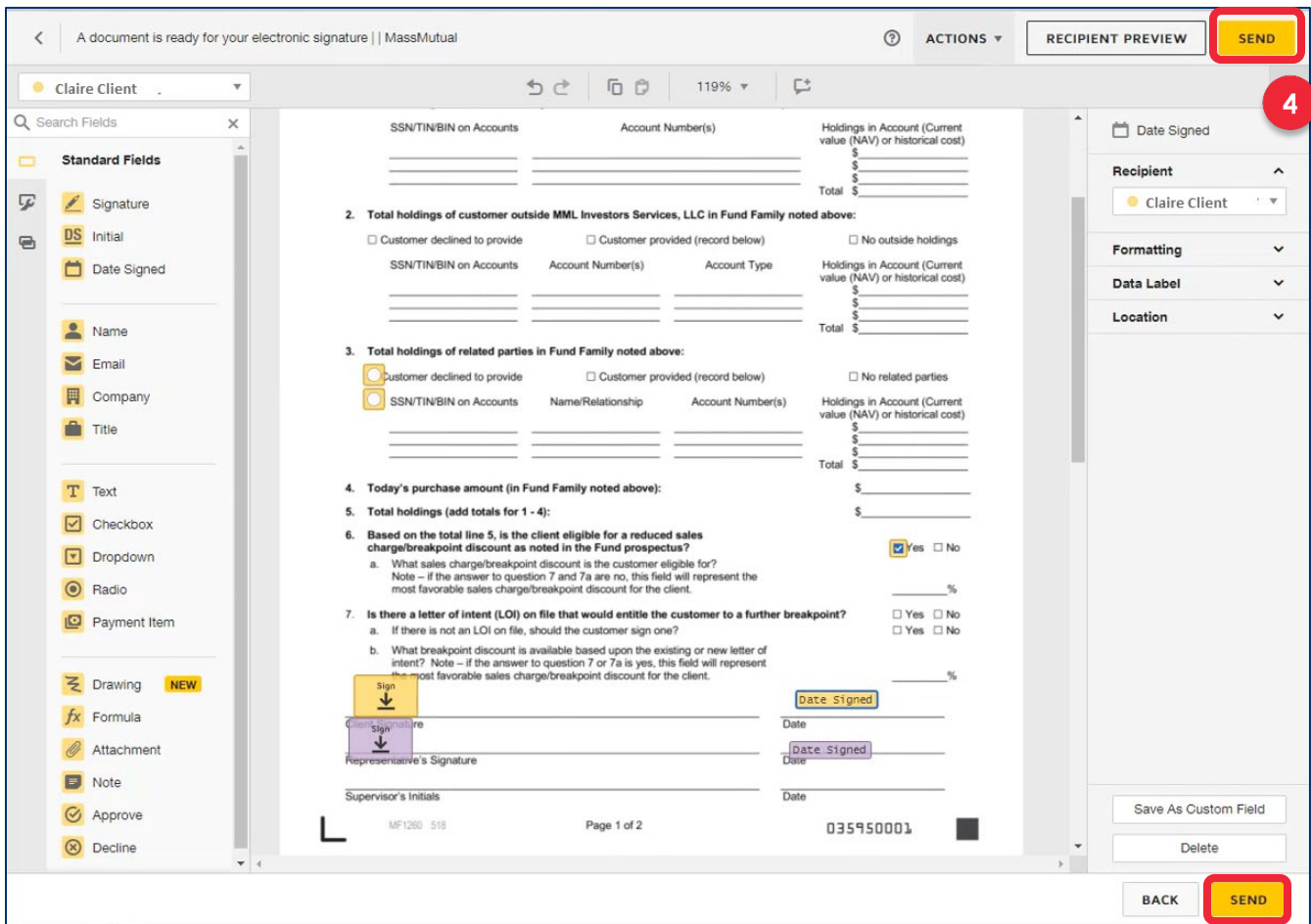


- 3 Signature tags are color coded to help you easily designate each signee and attach signature tags to different areas. Review the signature tags to ensure they are assigned to the correct signer. You can change the recipient using the **tool menu** on the right.



Important: Be sure to put the appropriate signature tag in the appropriate area; so, your client knows where to sign.

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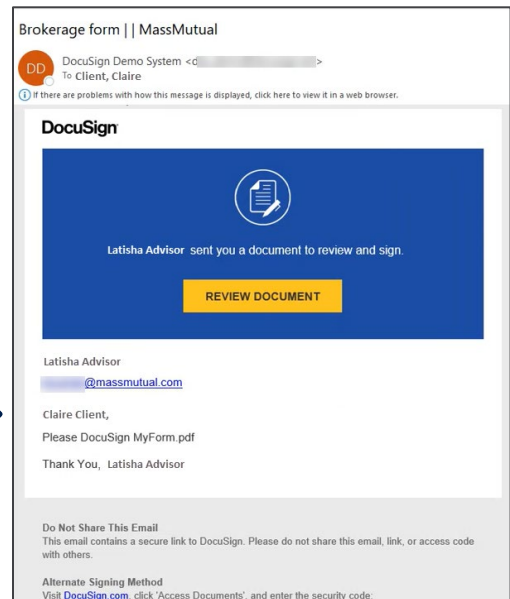


4 When you are done customizing the form, select the **Send** button – at the top or bottom of the screen.

5 The client will receive an email.

Once they click the **Review Document** button, they will be taken to the DocuSign site upon successful authentication, where they can complete the eSignature process.

You can customize the subject line and body of the message when you set up the envelope.
See [Setting Up the Envelope](#).



How to Create a Copy or Void an Envelope

Creating a copy of an envelope is beneficial when you need to prepare a form using the majority of the same information you entered a previous form without having to enter the same information twice.

Examples of when to use the Create a Copy function:

- Correct a document to resend.
- Client has additional requests.

Creating a Copy

The screenshot shows the DocuSign interface for 'MML Investors Services'. The top navigation bar includes 'HOME', 'MANAGE', 'TEMPLATES', and 'REPORTS'. The 'MANAGE' tab is selected. Below the navigation bar, there is a search bar and a 'FILTERS' button. The main content area displays a list of envelopes in the 'Sent' folder, filtered by 'Date (Last 6 Months)'. The list has columns for 'Subject', 'Status', and 'Sent'. Three envelopes are visible, all with the subject 'Account documents for your electronic signature.'. The first is 'Completed', the second is 'Waiting for Others', and the third is 'Voided'. A 'MOVE' dropdown menu is open for the second envelope, showing options: 'Forward', 'Create a Copy', 'History', 'Form Data', and 'Delete'. The 'Create a Copy' option is highlighted with a red box and a '2' in a red circle. In the left sidebar, the 'ENVELOPES' section is expanded, showing 'Inbox' and 'Sent' folders. The 'Sent' folder is highlighted with a red box and a '1' in a red circle. A text box next to it states: 'Creating a copy can be done for any items under the Inbox or Sent Envelopes categories.'

- 1 To Create a Copy of an envelope, go to your **Manage** tab in DocuSign.
Find the Envelope you want to copy.
- 2 Choose **Create a Copy** from the drop-down menu.

To complete the process, follow the prompts to:

- Add Recipient(s)
- Add Documents
- Sign
- Send

Voiding an Envelope

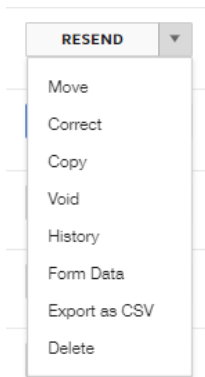
Voiding an envelope allows you to cancel the item. Examples of when to use the Void function:

- Client changed his or her mind.
- Corrections need to be made.
- Sent the envelope to the wrong e-mail address.

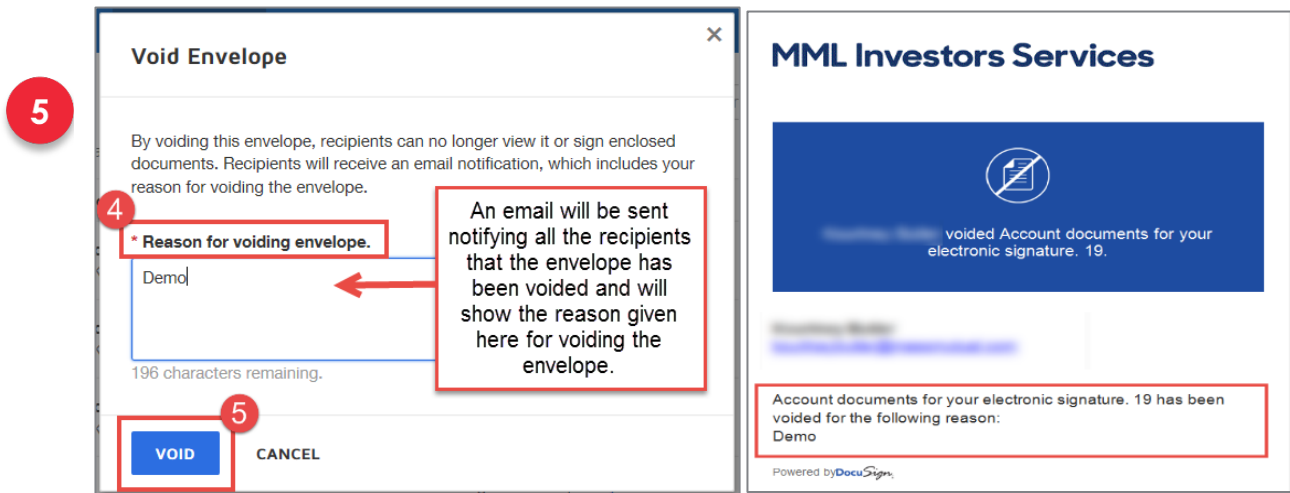
1 To Void an envelope, go to **Manage** tab. (See screenshot above)

2 From your sent items, select the envelope you want to Void.
Completed items cannot be voided. (See screenshot above)

3 Choose **Void** from the drop-down menu.

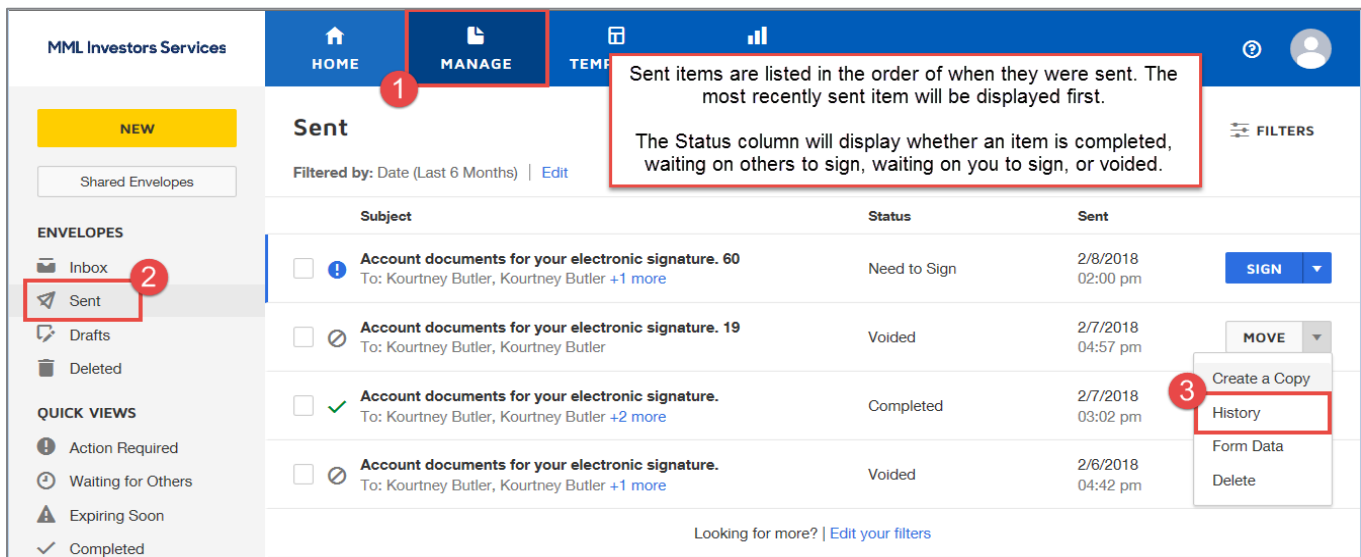


4 A window will display requiring a **Reason for voiding the envelope**.
All recipients will see the reason for voiding.



Select **Void**. An email will be sent to all recipients notifying them the envelope has been voided.

How to Obtain a Detailed Status of an Envelope



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- 1 To view the statuses of envelopes that have been sent, select the **Manage** tab.
- 2 Select **Sent** from the Envelopes list.
 - Sent envelopes display in the order in which they were sent; most recent will be first.
- 3 Use the drop-down menu to select the **History** of the envelope you want to view.
- 4 The **Envelope and Document History** window will open to show details and list the specific Activities of the envelope.

Envelope and Document History

Details

Subject
Account documents for your electronic signature.

Envelope ID
b37bdb97-947f-4e31-962b-a32e95d6369d

Date Sent
2/6/2018 | 01:56 pm

Date Created
2/6/2018 | 01:55 pm

Time Zone
(UTC-05:00) Eastern Time (US & Canada)

Enclosed Documents
Transfer of Assets Form.pdf, DEMO ACCOUNT STATEMENT.pdf

Envelope Recipients
Example name, example name

Status
Voided

Status Date
2/6/2018 | 04:42 pm

Holder
Example name

Activities

Time A	User B	Action C	Activity D	Status E
2/6/2018 01:55 pm	Example name (English (US)) [api:63.66.112.5]	Registered	The envelope was created by Example name	Created
2/6/2018 01:56 pm	Example name (English (US)) [api:63.66.112.5]	Sent Invitations	Example name sent an invitation to Example name Example name email@email.com	Sent

Legend:

- A Time** - Displays the time the activity occurred.
- B User** - Displays the name of the person who prompted the activity.
- C Action** - Displays the type of activity that occurred.
- D Activity** - Displays a brief description of the activity.
- E Status** - Displays the current status of the activity.

Buttons: DOWNLOAD CERTIFICATE, PRINT, CLOSE

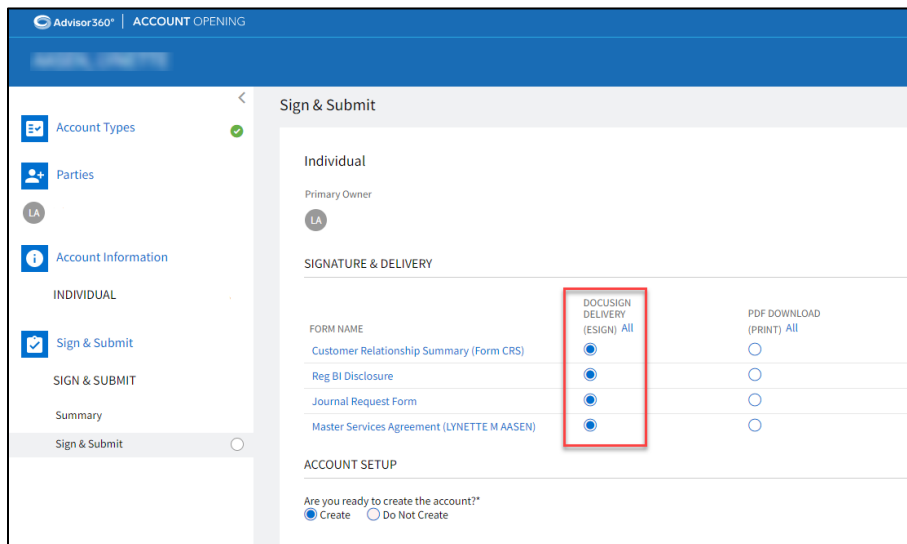
Sending Directly from the New Account Opening Tool

A DocuSign envelope can be started from the **Sign & Submit** page of the New Account Opening tool.

1. In the **DocuSign Delivery (eSign)** column, select the radial buttons next to all of the forms that you would like sent to the client for eSignature.

Note! A client email address must be entered in the **Parties** screen in order to use DocuSign delivery.

2. In the Account Setup column, select either **Create** or **Do Not Create** the account. Select **Submit**.



3. A DocuSign Delivery window opens, which displays the DocuSign envelope contents, including client email address and list of forms you selected to be sent. You can edit the email subject and/or add a message to the client.

4. Select either **Save draft in DocuSign** (send later) or **Send forms to client now**.

Note! Sending forms to client now will not allow the forms to be edited before sending to the client. If there are more forms or data that needs to be added, save the draft to DocuSign first.

Advisor360° DocuSign Reference Guide

5. After making your selection, you will be sent to your Advisor360° Dashboard, which displays the status of your DocuSign Delivery.

Note! When you elect **Save draft in DocuSign**, the Account Opening Dashboard will provide you with a snapshot of new and in-progress accounts. The Dashboard is where you'll obtain the new account number (or NAF ID). To access the Dashboard, go to Practice360° > Procedures Wizard tab > **Saved and Finished Accounts** tile > Account Opening Dashboard. On the Dashboard click on the **DocuSign Delivery (eSign)** hyperlink and it will bring you to that saved envelope in DocuSign.

How to Send Documents from AOE for eSignature

To learn about the eSignature experience in the Annuity Order Entry (AOE) platform, refer to the [Annuity Order Entry eSignature reference guide](#).

eSignature for WMS New Accounts

Wealth Management Services ('WMS') accounts are opened via Unified Account Opening ('UAO') on Wealthscape. UAO is integrated with a separate instance of DocuSign and new account paperwork for a WMS account is submitted for electronic signature through the UAO DocuSign experience. For additional information and instructions on this process, see [Create New Account – Unified Account Opening](#).

Executed Documents

Recipients receive an email from the sender via dse@DocuSign.net.

Once the documents are fully executed by all recipients, the documents are automatically sent to the home office at MMLIS for processing. Senders do not need to manually submit a copy of the executed documents to MMLIS.

Documents and corresponding Cases will be visible in Advisor360°. To learn more about Cases, refer to the [Practice360° Cases Reference Guide](#).