

Annuity Order Entry eSignature

Frequently Asked Questions

This document contains a listing of frequently asked questions (FAQs) and answers specific to the annuity order entry eSignature process specific to fixed and variable annuities.

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

Frequently Asked Questions

Why do I receive an error message asking to update the electronic signature method?

To use the annuity order entry eSignature process, an electronic signature method (in-person or remote) is required. In addition, the platform requires the same selection for all participants. For both in-person and remote signing, the platform requires email type and email address. Confirm the electronic signature method is the same for all annuity participants and the advisor and that each participant has an email type and email address.

Why is my remote eSignature order stuck in a pending requirements status?

One or more participants has yet to electronically sign his or her documents. Access the annuity order entry dashboard and select the information (i) icon to determine who has and who has not electronically signed. Also, remember that it can take up to 30 minutes for the order status to update after the eSignature process is completed.

What do I do if my client or myself has entered the incorrect access code?

The client's authentication code is the last four digits of his or her social security number and the advisor's code is the six-digit numeric portion of his or her AA number.

Copy the cancelled order to start a new order. Refer to the [eSignature – Electronically Review and Sign Your Annuity Application brochure on FieldNet](#) and the eSignature section on the [Annuity Business Submission FieldNet page](#) to learn more.

What if I don't know my client's email address or signing preference?

Skip this information and proceed with the order entry process. However, you will need to return and enter the client's email address and signing preference prior to rendering forms.

What do I do if I entered the client's email address incorrectly?

For fixed annuities, contact the Fixed Annuity Call Center support line 800-767-1000 (*2) to update the email address. For variable annuities, contact MML Investors Services (MMLIS) Rep Services to update the email address. Refer to the [MMLIS Contact List](#).

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What if only one client is in the office with me now?

To utilize in-person signing, all annuity participants must sign at once. Select the **eSign Now** link when the client is in the office to continue the process. All clients must electronically sign within 30 days.

Can we resend the email to the client if he or she cannot locate it?

A reminder email is sent every two days to remind the client to electronically sign the order. Verify the client's email address is correct and check the client's SPAM folder. The email is sent from the vendor DocuSign not MassMutual or MML Investors Services (MMLIS).

Will I receive a notification that the eSignature process is completed?

As the advisor, you are the last signer in the application process. Access the annuity order entry dashboard and select the information (i) icon to determine who has and who has not electronically signed. Also, remember that it can take up to 30 minutes for the order status to update after the eSignature process is completed.

How long does the client have to electronically sign the paperwork?

The email to electronically sign expires 30 calendar days after the system initially sends the application package for electronic signatures.

Are clients who elect eSignature automatically enrolled to receive documents electronically?

Clients who elect eSignature are not automatically enrolled to receive documents electronically.

Is eSignature always available for variable annuities?

For VAOE-eligible registrations, review the [Carriers, Third-party Advisory Firms, and Mutual Fund Companies Accepting Electronic Signature Reference Sheet](#) to determine which variable annuity carriers accept electronic signature. eSignature is available, except for 1035 exchanges and qualified policy transfers/rollovers (replacements), via VAOE. Refer to the [Annuity Order Entry eSignature Reference Guide](#) to learn more..

What happens if eSignature is elected but DocuSign was used to obtain client signatures?

If eSignature is elected within the annuity order entry platform from the Participant Details tab, both the client(s) and advisor must utilize the eSignature process within the platform via in-person or remote signing. Otherwise, the platform will not submit the order for processing because downloading the application package and uploading to DocuSign to collect signatures results in invalid processing as the platform will not submit the order for processing and it remains in Pending Requirements status.

Do variable annuity eSignature transactions require a side-by-side comparison and copy of the most recent account statement?

VA-to-VA replacement transactions, using eSignature, require a side-by-side comparison and copy of a recent account statement. Prior to submitting, upload these documents via the Add Attachments functionality. Refer to the [Annuity Order Entry Add Attachments Reference Guide](#) to learn more.