

## FireLight® Signature Process for Non-Face-to-Face Solicitations

As part of the non-face-to-face and/or video software solicitation process, FireLight gives you the option to e-mail your client a request to sign required application documents.

The screenshot shows the FireLight interface with the 'SIGNATURES' step selected. The progress bar at the top indicates three steps: 1. DATA ENTRY (completed), 2. SIGNATURES (current), and 3. FINALIZE. The main heading is 'Client Signature Choice'. Below it, a message says 'Please indicate below the method you would like to use to obtain the client signature.' There are two buttons: 'Sign Now' and 'Send Email Request'. The footer includes the Legacy logo, '© 2020 Legacy Marketing Group®. All Rights Reserved.', and 'Powered By FireLight®'.

To start the process, complete these sections:

- Signer Name.
- Signer Email.
- Your Email (this e-mail is used in all future correspondence related to the signing ceremony).
- Signer Last 4 Digits of SSN/Government ID (the four-digit number is not compared with the number on the application).
- Signer Birth Date (the birth date is not compared with the date on the application).

The screenshot shows the 'Send Email To Signer To Request Signatures' form. The progress bar at the top indicates three steps: 1. DATA ENTRY (completed), 2. SIGNATURES (current), and 3. FINALIZE. The main heading is 'Send Email To Signer To Request Signatures'. Below it, a message says 'Your signer will receive an email message with instructions to complete the electronic application process.' The form has several input fields: 'Signer Name' (Joe Smith), 'Signer Email' (JoeSmith@gmail.com), 'Your Name' (empty), 'Your Email' (Tech.Support@legacynet.com), '\* Signer Last 4 Digits of SSN/Government ID' (1234), and '\* Signer Birth Date' (09/09/1990). There is also a 'Subject' field with the text 'Americo Financial Life and Annuity Ins Co Annuity Applicat'. A 'Message' field contains a template email body. At the bottom, there are three buttons: 'Send Email Request', 'Generate Link Without Email', and 'Cancel'. The footer includes the Legacy logo, '© 2020 Legacy Marketing Group®. All Rights Reserved.', and 'Powered By FireLight®'.

**Note:** The e-mail Subject and Message sections cannot be modified.

After clicking “Send Email Request,” wait to return to the signing ceremony to complete your signature.

The screenshot shows the LEGACY application interface. At the top, the logo and tagline "Your future is our business." are visible. The navigation bar includes "Unlock Application" and "Back to Application" buttons. A progress bar at the top indicates three steps: 1. DATA ENTRY (completed), 2. SIGNATURES (current step), and 3. FINALIZE. Below the progress bar, the "List of Required Signers" section displays two entries: "Owner (Request Sent) Revoked Request" and "Agent : Lynda Pitts". A "Completed Signatures" section is also present. The footer includes the copyright notice "© 2020 Legacy Marketing Group®. All Rights Reserved." and the "FireLight" logo.

The application status is then updated with the client signature request.

The screenshot shows the LEGACY application interface. The top navigation bar includes "Home", "New Activity", "All Activities", and "Log Off" buttons. A search bar and "Advanced" button are also present. Below the navigation bar, the "User" section displays "1 activities updated in the last 30 days". The "Joe Smith Annuity" section shows the "Last Action: E-Signature Request Sent" and "Last Audit Entry: 3/1/2020 11:07:09 PM EST". The "In Signatures" section displays the "View" and "Copy" buttons. The "History" section shows the "Created: 3/1/2020" date.

Your client will receive this e-mail:

The screenshot shows an email from FireLight to Joe Smith. The email header includes "From: <no-reply@firelighteapp.com>", "To: [redacted]", "Cc: [redacted]", and "Subject: Americo Financial Life and Annuity Ins Co Annuity Application - Please complete your signature". The email body contains the following text:

Dear Joe Smith,

Thank you for applying for the Americo Financial Life and Annuity Ins Co 'ClassicMark 10 LT' annuity.

To sign your application, click on <https://uat.firelighteapp.com/8q>. Please use your birth date and the last 4 digits of your SSN to login. If a new window does not automatically appear, you may have to copy the link and paste it into the address bar of new browser window.

You will be asked to acknowledge your acceptance of the disclosure terms and consents. The instruction for completing your 'Electronic Signature' will be provided as well.

If you have any questions please feel free to contact me.

Sincerely,

[redacted]

The link in your client's e-mail opens this page in his/her web browser, where the client will enter the Last 4 Digits of SSN/Government ID and Birth Date (these numbers must match those entered on the e-mail request page).

LEGACY  
Your future is our business.

UAT 2.16.0.110

Welcome

Last 4 Digits of SSN/Government ID: 1234

Birth Date (MM/DD/YYYY): 09/09/1990

Enter

OR

Passcode:

Enter

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Your client is then given three options:

- **Sign Activity**—displays the standard Owner Signature signing ceremony feature to obtain the client's signature(s).
- **Contact Agent**—displays an e-mail template to allow the client to send an e-mail to the producer.
- **Review Documents**—displays the application document package for the client's review.

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Electronic Signatures

Sign Activity

Contact Agent

Review Documents

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## Sign Activity Option

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[View Activity PDF](#) [Contact Agent](#) [Log Off](#)

**Owner Signature**

**Before signing, you must review all pages of each of the 3 documents below.**

Please click the buttons below to proceed.

[Individual SPDA Application](#)

[Financial Suitability Form](#)

[ClassicMark Series Disclosure Statement](#)

☐ I have reviewed and agree with the terms expressed within this document.

**Individual Single Premium  
Deferred Annuity Application** ACAS142 (07/17)

**AMERICO**  
Americo Financial Life and Annuity Insurance Company

Individual SPDA Application - Page 1 of 3

**1. OWNER**  
Name (Last, First, MI) **Smith, Joe** Sex ☒ Male ☐ Female Relationship to Annuitant **Self**  
Date of Birth **08-08-1980** SSN or Tax I.D. # **222-33-4444** U.S. Citizen? ☒ Yes ☐ No If No, Country of Citizenship:  
Street Address (all correspondence will be sent to this address) **2090 Marina Avenue** City **Petaluma** State **CA** ZIP **94954**  
Years at Current Address **10** Previous Address (Complete if you have lived at your current address less than 5 years.)  
Phone Number ☒ Home ☐ Work ☐ Mobile Alternate Phone Number ☐ Home ☐ Work ☐ Mobile E-mail Address  
**(707) 778-8635**

**2. JOINT OWNER**  
Name (Last, First, MI) Sex ☐ Male ☐ Female Relationship to Annuitant  
\* For non-qualified annuities only, if applicable.

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2.16.0.110

[View Activity PDF](#) [Contact Agent](#) [Log Off](#)

**Capture Electronic Signature**

Signer Full Name: **Joe Smith** City: **Petaluma**

State: **California** Today's Date: **3/1/2020**

**Sign on this pad to override the text script**

**Joe Smith**

☒ I Consent ☒ I Decline ☐ Clear Signature

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 **LEGACY**  
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[View Activity PDF](#) [Contact Agent](#) [Log Off](#)

**Congratulations, you have signed all the required document sets for this application.**

☒ Ok

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## Contact Agent Option

**Note:** Since the application name is included in the e-mail subject line, it's important to create an appropriate name for each application at the time you select the carrier, product, and issues state.

The image shows two screenshots of the LEGACY system interface. The top screenshot displays the 'Electronic Signatures' form, and the bottom screenshot displays the 'Joe Smith Annuity' activity record.

**Electronic Signatures Form:**

- From Name:** Joe Smith
- From Address:** [Redacted]
- To Name:** [Redacted]
- To Address:** Tech.Support@legacynet.com
- Subject:** Question about the activity - 'Joe Smith Annuity' (circled in red)
- Message:**

Yours Sincerely,  
Joe Smith
- Buttons:** Send, Cancel

**Activity Record:**

- User:** [Redacted] 1 activities updated in the last 30 days.
- Activity Name:** Joe Smith Annuity (circled in red)
- ClassicMark 10 LT**
- In Signatures**
- Last Action:** E-Signature Request Sent
- Last Audit Entry:** 3/1/2020 11:07:09 PM EST  
[Redacted] sent email to request e-Signature from 'Joe Smith'. Email was sent to [Redacted]@legacynet.com. Activity is currently locked pending e-Signature. [View History](#)
- Created:** 3/1/2020
- Buttons:** View, Copy

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Share ? Sign In

The validity of the document certification is UNKNOWN. The author could not be verified. **Signature Panel**

**Individual Single Premium  
Deferred Annuity Application** ACA5142 (07/17) **AMERICO**  
Americo Financial Life and Annuity Insurance Company

**1. OWNER** \* If a Trust, give Trustee, Trust name, and Trust date. A copy of the Trust must be submitted with this application.

Name (Last, First, MI) **Smith Joe** Sex ☒ Male ☐ Female Relationship to Annuitant **Self**

Date of Birth **08-08-1980** SSN or Tax I.D. # **222-33-4444** U.S. Citizen? ☒ Yes ☐ No If No, Country of Citizenship:

Street Address (all correspondence will be sent to this address) **2090 Marina Avenue** City **Petaluma** State **CA** ZIP **94954**

Years at Current Address **10** Previous Address (Complete if you have lived at your current address less than 5 years.)

Phone Number ☒ Home ☐ Work ☐ Mobile Alternate Phone Number ☐ Home ☐ Work ☐ Mobile E-mail Address **(707) 778-8635**

**2. JOINT OWNER** \* For non-qualified annuities only, if applicable.

Name (Last, First, MI) Sex ☐ Male ☐ Female Relationship to Annuitant

Date of Birth SSN or Tax I.D. # U.S. Citizen? ☐ Yes ☐ No If No, Country of Citizenship:

Street Address City State ZIP

Years at Current Address Previous Address (Complete if you have lived at your current address less than 5 years.)

FireLight will send an e-mail notification to you after your client completes the signing ceremony.

From: Legacy Marketing Group <no-reply@firelighteapp.com> Sent: Sun 3/1/2020 10:39 PM

To: #Tech Support

Cc:

Subject: Joe Smith Annuity Status Update - Client Signature

Client Joe Smith has signed and approved the application Joe Smith Annuity in Petaluma, California on Monday, March 2, 2020.

For questions or assistance, contact Legacy's Suitability Help Desk at 800-395-1053, Ext. 5819.