

DocFast® eDelivery

A faster, more seamless way to deliver policies to your customers and complete your cases



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What's in this guide

Getting Started

•	About DocFast eDelivery	3
•	Accessing DocFast	. 4
•	Initial email to begin DocFast process	. 5
•	DocFast Account registration (may be required on first use)	6
D	Ocument Details and Options	
•	Overview	. 7
•	e-Sign and e-Deliver to Consumer	8-9
•	Change request	10
•	Print and Hand-Deliver	11
•	Resend	12
U	Jsing Connext	
•	Connext	
•	DocFast eDelivery statuses in Connext	.13
•	Emails generated during the DocFast process	14
•	Connext: Accessing DocFast and available actions	15
•	Frequently Asked Questions (FAQ)	17

About DocFast® eDelivery

DocFast[®] eDelivery is an electronic policy delivery solution from iPipeline that is designed for the insurance industry, with customized features for the AIG Life business. With robust functions for financial professionals and easy-to-use navigation for clients, DocFast eDelivery provides a streamlined solution designed to activate and deliver policies faster than paper delivery while minimizing errors and delays.

DocFast benefits and features

- · Supports roles for both Insured and Owner
- Ability to pay initial premium and set up ongoing premium payments
- eSignature via click-to-sign and touchscreen-signature capability
- · Works with multiple browsers and touchscreen devices, including smartphones and tablets
- Resend emails and links
- Proactive notifications allow quick response to status changes, expiring links and other issues
- Supports Good Health Statement, Bank Draft forms, Policy Acceptance and Amendment of Application
- Eliminates need for all Delivery Receipts required for foreign nationals or those required by state departments of insurance.

Supported products

- Select-A-Term
- QoL Flex Term

Look for more products, functions and enhancements in the future!

Need help? Here are some resources.

- **If you have technical issues with DocFast eDelivery:** Call the iPipeline Support Center at 1-800-641-6557, or email <u>support@ipipeline.com</u>.
- If you have questions about your case: Contact your Case Relationship Manager.
- For clients: Share our <u>Client Guide to DocFast eDelivery</u> which takes clients through the process stepby-step.

Recommended browsers

- Google Chrome
- Microsoft Edge
- Firefox
- Apple Safari

Note: Internet Explorer is not recommended since the browser is no longer supported by Microsoft or iPipeline.

Connext account required

Agents who use DocFast eDelivery must be registered in Connext, AIG's producer portal. Agents who are not yet registered in Connext may visit the login page at <u>aig.com/Connext</u>, click **Register for a new account**, and follow a few simple steps to create their account.



Accessing DocFast

You have several options for accessing DocFast, depending on your agency's existing relationship with iPipeline. Contact your agency with questions about your agency's relationship with iPipeline.

USING CURRENT AGENCY METHOD

If your agency is already using DocFast or uses another iPipeline product (iGO full e-app, Agency Integrator, etc.), you can access DocFast by either:

- Using your agency's usual DocFast entry method, or
- Clicking the policy link in a DocFast email

Some agency users may be required to complete a one-time DocFast registration when accessing an AIG case for the first time.

See page 5 for additional details.

USING YOUR CONNEXT SIGN-IN

If your agency does NOT have an existing relationship with iPipeline, you can still take advantage of eDelivery through DocFast if you are registered in our producer portal at <u>aig.com/Connext</u>.

Simply use your Connext log-in info (user name and password) when clicking the policy link in a DocFast email.

Note: If you are not currently registered with Connext, click the "Register for a new account" option at the <u>Connext log-in screen</u> to complete the simple one-time registration process.

NO CONNEXT OR AGENCY ACCESS?

If your agency does not have an iPipeline tool and you are unable to register in Connext, discuss with your Case Relationship Manager. We will work with you to assist setting up a DocFast registration to suit your needs.

Initial email to begin DocFast process

When Agent approval is required:

If an Agent's approval is required, the Agent will receive an email (below) that the policy is **available to approve** for electronic delivery. Click the "Access the Policy" button to be taken to the Document Details.

olicy for Terry Client

From: AIG New Business <<u>AIGSS_NBRush-Escalation@aig.com</u>> To: Alex Agent



Dear Alex Agent,

The Policy for Terry Client requires your approval. This step is required to deliver the policy.

Please click on the link below to view and approve the policy.

ACCESS THE POLICY

Thank you.

Privacy Policy | HIPAA Notification

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When Agent approval is NOT required:

In some workflows, the Agent approval may not be required. For these cases, the Agent will receive an email that the policy has been electronically delivered. <u>No action is</u> <u>required.</u> The Agent may still track its progress by clicking the "Access the Policy" button.



not be available in all states and product features may vary by state. Please refer to your policy or contract.

Note: Agent notification is not sent if policy delivery is direct to consumer, or if eDelivery is selected on a case-by-case basis.

DocFast Account Registration (may be required on first use)

If you are presented with an Account Registration screen after clicking a policy link, you are required to register with DocFast as a first-time user for AIG cases. If you are presented with this screen, provide the information requested and click Create Account.

This is a <u>one-time registration</u> that will give you access to AIG New Business cases in DocFast. You will log in through DocFast every time you access a document or policy.

Hi Vanessa, we r Please create an account	DocFast Account Registration noticed this is your first time accessing DocFast. below to securely manage and access your documents.	Help	Congratulations Vanessa, you have successfully created your DocFast account! Your username is: Vanesti 224
Account Last Name Last Name Password Confirm Pr Security Question Sele Question Sele	Information	acter	Agent Password Continue Password What have motion #1 Answer What the name of y Masswore What the password Constant #1 Constant #1

Document Details overview

Document Details will appear after launching "Access the Policy" from the email or after agent registration.

The Document Details screen contains:

- 1. Summary of the eDelivery case
- 2. Details for the eDelivery case (click arrow to hide or expand Common Details and Specific Details)
- Status for each Party 3.
- 4. Activity History
- Download PDF (this is optional; only use if you want a water-5. marked, unsigned copy for your records)
- 6. Document Actions (click to dropdown)
 - · e-Sign and e-Delivery to Consumer (See pages 7-8 for details)
 - Change Request (See pages 9 for details)
 - Print and Hand Deliver (See pages 10 for details)

Notes:

- · If a link needs to be re-sent to the client, you will see a "Resend" action instead of "e-Sign and e-Deliver to Consumer." See page 11 for Resend details.
- Document Actions are not available if a case is "Read-Only."

AIG AGENT DOC	Fast Center			My Dashb	welcome Vanessa Agent -	
🔆 Document D	Details		5	Download PDF	Document Actions ~ 6	_
New Document Package	This is a new document package for your approv	val.			 e-Sign and e-Deliver to Consumer Change Request 	
Document Summary		~ 3	Status: Received by A	gent		-
2	Common Details	^		0		
Identification Number	VB02092102			- ?		
Primary Consumer	Charlie Brown 78 Rodriguz Ave Badam Dallas, TX 75203		Carrier Name Role Agent, Vanessa Agent	Agent Status	Consumer Action ng Signature	
Delivery Expiration Date	March 31, 2021		Brown, Charlie Owner-	Insured 🙎 Not Sent		
Monthly Premium	\$237.86					
Face Amount	\$5,000,000	4	Activity History		^	
2	Specific Details	^	Date	Activity History		
Agency Code	G5771		Feb 18, 2021 12:00:05 AM	Document reminder notifica	tion sent to Agent Vanes	
Agency Name	Financial Independence Group Inc		Eab 10, 2021 10:52:51 AM	Sa Agent at Vanessa.agent	pietrater Mena Hubbard	
Agent Name	Vanessa Agent		FED 10, 2021 10.52.54 AM	sent document notification t	o Agent Vanessa Agent	
Duration	15		at vanessa.agent22@aig.com or document VB 92102		om or document VB020	
Face Amount	500000.00					
Ongoing Premium	237.86		1 60 10, 2021 10.02.44 AM	Document created		
Payment Frequency	Monthly					
Payment Method	Bank Draft					
Primary Insured Name	Charlie Brown					
Effective Date	2021-02-15					

e-Sign and e-Deliver to Consumer

Begin the review and approval process

AIG AGENT DOC	CFAST CENTER			My Dashboard	Welcome Vanessa Agent +
🔆 Document [Details			Download PDF	Pocument Actions ~
New Document Package	This is a new document package for your ap	proval.			e-Sign and e-Deliver to Cons Change Request
Document Summary		^	Status: Received	by Agent	
	Common Details	^		0	
Identification Number	VB02092102			-> (?) -> (
Primary Consumer	Charlie Brown 78 Rodriguz Ave Badam Dallas, TX 75203		Carrier Name R Agent, Vanessa Ag	Agent Co ole Status gent <u>2</u> Delivered Awaiting :	Action
Delivery Expiration Date	March 31, 2021		Brown, Charlie O	wner-Insured 🙎 Not Sent	
Monthly Premium	\$237.86				
Face Amount	\$5,000,000		Activity History		*
	Specific Details	^	Date	Activity History	
Agency Code	G5771		Feb 18, 2021 12:00:05	5 AM Document reminder notification	sent to Agent Vanes
Agency Name	Financial Independence Group Inc			sa Agent at vanessa.agent22@	yaig.com
Agent Name	Vanessa Agent		Feb 10, 2021 10:52:54	4 AM Carrier Case Manager Administ sent document notification to Ac	ent Vanessa Agent
Duration	15		at vanessa.agent22@aig.c		m for document VB020
Face Amount	500000.00	92102		J2 IUZ	
Ongoing Premium	237.86		10.02.44		
Payment Frequency	Monthly				
Payment Method	Bank Draft				
Primary Insured Name	Charlie Brown				
Effective Date	2021-02-15				

In the Document Details screen, click the **Document Actions** dropdown and choose "e-Sign and e-Deliver to Consumer."

The client's document package will be prepared for your review.

e-Sign and e-Deliver to Consumer (cont.)

Review and approve document package



Depending on the case, the Agent may be presented with any of the following forms:

- Policy Packet
- Addendum
- Bank Draft (empty)
- Good Health Statement (empty)

Review each form carefully, paying close attention to the Policy Packet and the Addendum (if present). When satisfied, click the "I have Reviewed This Document" yellow button on each form.

After acknowledging all forms in the document package:

- 1. Verify the customer's email address (it may be changed if necessary)
- 2. Click the "Continue" button
- 3. Click the "Send e-mail" button



Document Details and Options

Change Request

Note: Submit a change request only if the policy requires altering prior to placing inforce.



- 1. Click the Document Actions dropdown and choose Change Request
- 2. Click the Reason dropdown
- 3. Select the appropriate Reason
- 4. In **Description**, type in details of the change. This is mandatory and the details will be provided to AIG.
- 5. Click **Submit.** You will then be presented with a Success screen, which you may close.

Status after Change Request

Once the "Change Request" action is completed:

- The icon in the Document Details will appear as an AMBER silhouette to indicate the case has been paused to await the Change Request fulfillment.
- The Activity History will reflect the Change Request activity along with any descriptive text provided when the request is submitted.



Print and Hand-Deliver

Selecting in DocFast



Resend

Submitting the Resend request in DocFast



Statuses

DocFast eDelivery provides meaningful status updates throughout the workflow. There are three ways to view the status of a DocFast delivery:

- Login to Connext at <u>aig.com/Connext</u> and navigate to Policy Details
- Utilize an agency's chosen portal (i.e., SmartOffice, Agency Integrator, Custom Agent portal)
- Via the Access the Policy link provided in the email.

Below are possible statuses you may see during the DocFast process and what they mean.

Note: Existing payment and system-generated statuses will remain unchanged.

Status	Definition
Agent notified consumer declined to sign	Agent notified that customer declined to sign and opted out of the eDelivery process
Emailed Sent to Policy Owner	The email notice was sent to the Policy Owner to complete the eDelivery requirements
Emailed Sent to Proposed Insured	The email notice was sent to the Proposed Insured to complete the eDelivery requirements
eSignature Pending Policy Owner	Policy Owner has not yet signed and completed the eDelivery requirements
eSignature Pending Proposed Insured	Proposed Insured has not completed signing and the eDelivery requirements
eSignature Complete	The eDelivery process has been completed
eSignature Declined by Policy Owner	Policy Owner declined to sign and complete the eDelivery requirements
eSignature Declined by Proposed Insured	Proposed Insured declined to sign and complete the eDelivery requirements
eSignature Request Expired	The eDelivery process has expired
Not Taken	Policy was changed to NOT Taken by Home Office
Not Taken Agent	Policy was changed to NOT Taken by Agent
Not Taken BGA/Agency	Policy was changed to NOT Taken by BGA/Agency
Paper Mailing Printed	AIG will mail and deliver the Paper Policy – the case is no longer on eDelivery
Paper Mailing Requested	Request Paper Policy – the case is no longer on eDelivery (Connext)
Paper Mailing Requested Doc Fast	Request Paper Policy – the case is no longer on eDelivery (DocFast)
Policy Information Emailed To Agent	The email notice was sent to the Agent for review and delivery to consumer
Policy Information Emailed BGA/Agency	The email notice was sent to the Distributor (BGA) for review and delivery to Agent/Customer
Reissue/Change Requested by Agent	Reissue and or Change Request by Agent
Reissue/Change Requested by BGA/Agency	Reissue and or Change Request by BGA/Agency
eSignature Cancelled	Customer declines to sign and opts out of the eDelivery process

Emails generated during the DocFast process

Subject Line	Details
Consumer Declined eDelivery of the Policy for [Client Name]	Notification that the client chose to cancel the eDelivery process during the signing stage, along with the reason provided by the client. Agent should contact client to follow-up as needed.
eDelivery Link for [Client Name]: Canceled by AIG	Notification to Agent that the eDelivery link has been cancelled. To reinstate the link, please contact your New Business team.
eDelivery link for [Client Name]: Cancelled by Carrier	Notification to case manager at Agency that the eDelivery link has been cancelled. To restate the policy delivery link, please contact your New Business team.
New Policy for [Client Name] has been electronically delivered	Notification sent when DocFast process has started, if Agent approval is <u>not required</u> under workflow preference. No further action is required, but Agent may track progress by clicking link to policy. See page 3 for details.
Reminder: The New Policy for [Client Name] requires your approval; Action Required	Reminder sent to Agent after four business days if the policy has not been approved and delivered.
The New Policy for [Client Name] is available for you to approve for electronic delivery	Initial email sent to Agent to begin DocFast process, if Agent approval is required under the workflow preference. See page 3 for details.
The Policy for [Client Name]: Change requested by AIG New Business	Notification that a change has been requested . Any policy delivery links are disabled while the request is being reviewed and processed.
The Policy for [Client Name]: Consumer failed login; Action Required	Notification when the client fails login after 4 attempts. Login errors may result from entering ZIP code, date of birth, and/or last four digits of Social Security number that does not match what's on the application. Agent will be advised to go to the document or dashboard and select "Resend" from the Action Menu.
The Policy for [Client Name]: Policy eDelivery has Expired	Notification when the policy delivery date has passed and the DocFast link has expired. Agent will be advised to contact their New Business Team to reinstate the link, if desired.
The Policy has been approved and signed by [Client Name]	Agent notification after each signing party has completed the eDelivery process.
Client Emails – Subject Line	Details
[Client Name] has Declined to Sign their Policy	Notification that all client parties will receive if client chooses to cancel the eDelivery process during the signing stage, along with the reason provided by the client. Client will be advised to contact agent for further information.
The Policy for [Client Name]: Link has been Cancelled by AIG	Notification that the eDelivery link has been cancelled. Client will be advised to contact their agent if they want to have the link reinstated.
The Policy for [Client Name]: Policy eDelivery has expired	Notification the client receives when the policy delivery date has passed and the DocFast link has expired. Client will be advised to contact their Agent if they with to re-initiate the policy.
Your AIG Life Insurance policy – Thank you confirmation	Notification that client/customer parties on the case receive when their part of e-Delivery is completed. They cannot review and print the policy packet until all parties have completed their part of the process.

Connext: Accessing DocFast and available actions

To view the DocFast status or initiate actions in Connext, login to Connext at <u>aig.com/Connext</u> and find the policy in the My Business dashboard. Click on the policy to open it and view more options.



Frequently Asked Questions

Q: How can my client access DocFast?

- A: When the policy is ready to be electronically signed, your client will receive an email from AIG Life Insurance with a link to the DocFast document. Note the steps are different for payors (policy owners) and insureds who are not paying for the policy. For details and screenshots, see our <u>Client Guide to Electronic Policy Delivery</u>.
- Q: Can my client use their smart phone or tablet to complete the electronic delivery process?
- A: Yes. DocFast eDelivery can be completed using the touchscreen capability for a laptop, mobile device or tablet. If your clients uses a mobile device or tablet, it will be detected and the screen display will be adjusted to optimize readability.

Q: My client is having issues signing their policy in DocFast. Who can assist them?

- A: You can forward the <u>Client Guide to Electronic Policy Delivery</u> to your client to assist them or they can call AIG Customer Service at 1-800-280-2011 for assistance.
- Q: Will my client be timed-out of a session due to inactivity?
- A: Yes. Consumers will be logged out of the system for security purposes after about 20 minutes of inactivity. They can log back in and resume the process without a PIN by clicking the Get Started link in their email notification. This will take them to the log-in page. After logging back in, they will be returned to their last active screen.

- Q: How does my client get back into the system if they don't finish in one session?
- A: They should be able to complete the electronic delivery process in one session. However, if they need to stop the process before finishing, they can resume their session by clicking the Get Started link in the notification email. After logging back in, they will be returned to their last active screen.
- Q: My client lost the email with the link to begin the eDelivery process. What do I do?
- A: Resend the link to the client. Page 11 details the Resend steps.
- Q: My client has been locked out of the eDelivery process because of too many failed log-in attempts. What do I do?
- A: You will need to resend the policy to your client. Page 11 details the Resend steps.
- Q: My client got an error message after clicking the link to the document, and they were instructed to call me. What should I do?
- **A:** Please tell your client that the policy is being updated. Once the update has been completed, a new link will be emailed to them.
- Q: My client wants to change their mode of payment from annual to monthly. Should I submit a Change Request?
- **A:** No, the policy does not have to be reissued prior to delivery. The client can change their mode of payment during the signing process. The mode of payment will be updated before the policy is placed inforce.

FAQ continued on next page ...

Frequently Asked Questions (continued)

- Q: If my client chooses to pay the initial premium by bank draft, when will the payment show up on their bank account?
- A: The normal processing time for a payment to be drafted from your bank account is within 1 to 2 days, Monday through Friday, following completion of the eDelivery process.
- Q: Will my client's credit card payment or bank draft go through if they don't complete the eDelivery process?
- **A:** No. The payment will only register once the eDelivery process is completed, including all signatures.
- Q: I requested a change through DocFast and it's not reflecting in Connext. How can I tell if the request was received?
- A: You can view the status of a DocFast change request in any of the following locations.
 - DocFast Document Details, Status Section
 - Connext Policy Delivery Details

When viewing Document Details in DocFast (shown at right) when a "Change Request" action is submitted:

- The Status window will indicate a change has been requested, and the silhouette will change to AMBER to indicate the case is paused and awaiting the Change Request fulfillment.
- The **Activity History** will reflect the Change Request activity along with any descriptive text provided when the Change request was submitted.

Change requests reflected in Document Details



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