

iGO e-Signature PRODUCER GUIDE

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If any of the parties signing the application is a Foreign National (excluding the agent), then only email e-signatures can be accepted and are required from all parties (including the agent) on the application.

What's in the Guide?

This guide provides step-by-step instructions for each type of signing situation. On the following pages, you'll find example screens from the new system along with an explanation of what's changed.

If you have any questions, please call the Contact Center.

Face-to-Face Signings

Face-to-Face Signings

Screen 1



Important Notice re: Foreign Nationals

If any of the parties signing the application is a Foreign National (excluding the agent), then only email e-signatures can be accepted and are required from all parties (including the agent) on the application.

> 2 3 4

We have introduced improvements to the process making it simpler and straightforward, with fewer screens and less data entry. This section focuses on collecting signatures when you are face-to-face with your customer.

- 1. Read the steps of the eSignature process [in blue text] to your client.
- 2. For Face-to-Face signatures, click the eSign via Face to Face button.
- **3.** Select the **Proof of Identification** from the dropdown. If you have already supplied a Driver's License during the application process, the data will automatically pre-fill in the space provided.
- 4. The screen will also prefill the PIN using the last four digits of the signing party's SSN as well as the email address collected. You may change this data by assigning any four-digit number as a PIN agreed upon with the client, and you may also change the email address.
- **5.** If your customer does not want to receive a copy of the signed Application Packet, you can check the **Post submission delivery Opt out** checkbox.
- 6. Upon completion of these steps, click the Save & Next box.

Signing Party Informa	ation			
Agent Instructions:				
During the e-Signature process.				
Step 1. All signing parties will agree to re	view all documents a	nd disclosures.		
Step 2. All signing parties will agree to re	ad the Terms and Co	nditions as well as electronic consent.		
Step 3. All signing parties will acknowled of the insurance application.	ge that you are the Pr	imary Insured, Owner, Payor, or other des	ignated signing part	
Step 4. All signing parties will agree to sh	now proof of identifica	ition.		
Primary Proposed Insured - Mike	e Smith			
eSign via Face to Face O eSign via eMail	I			
Provide Proof of Identification	State Issued	Drivers License No.		
Drivers License	CA 🔽	E5666778		
Last 4 digits of SSN or PIN	E-Mail Address:			
1234	mike.smith@anywhe	re.com		
Post submission delivery Opt out				
Owner - Papa Smith Sr				
eSign via Face to Face OeSign via eMail	I			
Provide Proof of Identification	State Issued	Drivers License No.		
Drivers License	CA 🔽	E5552225		
Last 4 digits of SSN or PIN E-Mail Address:				
5678	Papa.SmithSr@anyw	here.com		
Post submission delivery Opt out				
	L			
Kerk Save & Next >	0			

Face-to-Face Signings Screen 2

Terms of Use and eSignature Consent

After Clicking Save & Next on Screen 1, you will be taken to the second and final screen, with just a few steps to finish the process.

- 1. Read the Terms of Use and eSignature Consent to your clients.
- **2.** Click **Review Your Application** to launch the Application Packet. Review each page with your client.
- Check the "Agree" button next to each signing party to indicate his/her agreement to the Terms of Use and eSignature Consent.

Upon completion of these steps, the Terms of Use and eSignature Consent will automatically collapse in preparation for the final eSignature steps (shown below).

Note: You can Hide or Show the Terms of Use and eSignature Consent on demand.

eSignatures

- 4. For the final steps of the signing ceremony, read the Agreement, Authorization to Obtain and Disclose Information and Signatures section. This is an important step.
- After each signing party has reviewed the application, disclosures and other items and affirms that all statements and answers are complete and true, check the boxes next to each signing party's name.
- 6. Provide the City and State where the signing is taking place.
- Click the Click to Apply eSignatures button to apply all digital signatures and submit the application to AIG.
- After eSignatures are applied, you'll be presented with the Click to Submit My Application button. Click it and WAIT for the green "Thank You" button.

Your application is now on its way and will be reviewed by our New Business team.

Don't forget! After clicking the red "Submit" button -(above), WAIT for the green "Thank You" message.



eSignature via Email

eSignature via Email Screen 1

This section focuses on collecting all signatures electronically via email. All signing parties will receive an email notification containing a link to their application packet. The agent will always sign last and submit the application to the home office during the agent's email signing ceremony.

- 1. On the first screen, read the steps of the eSignature process [in blue text] to your customer.
- 2. For eMail signatures, click the eSign via eMail button.
- **3.** We now give you the ability to indicate if the signing party is **Present** or **Not Present**. If the signing party is present, it is important that you see the proof of identification at the time of application to verify their identity to prevent delays in underwriting your case.
- 4. Select the Proof of Identification from the dropdown. If you have already supplied Driver's License information during the application process, the data will automatically pre-fill in the space provided.
- 5. The screen will also prefill the PIN using the last four digits of the signing party's SSN as well as the email address collected. You may change this data by assigning any four-digit number as a PIN agreed upon with the client, and you may also change the email address.
- If your customer does not want to receive a copy of the Signed Application Packet, check the Post submission delivery Opt out checkbox.
- 7. Once the screen is in good order, a RED Send Email to All Consumers button appears at the bottom of the screen. This new feature allows you to send, with one click, the email message to all parties who will sign via email.

After sending the initial email messages, notice that the **Resend button** appears beside all signers who elected to sign via email.

After sending, please allow at least a few minutes before resending a new email. The link will only be valid and active on the most recent email sent.

Signing Party Informa	tion					
Agent Instructions:						
During the e-Signature process.						
Step 1. All signing parties will agree to rev	view all documents and disclosures.					
Step 2. All signing parties will agree to rea	ad the Terms and Conditions as well as electronic consent.					
Step 3. All signing parties will acknowledg of the insurance application.	e that you are the Primary Insured, Owner, Payor, or other designated signing part					
Step 4. All signing parties will agree to she	ow proof of identification.					
Primary Proposed Insured - Mike	Smith					
O eSign via Face to Face O eSign via eMail	2 OPresent Not Present					
Last 4 digits of SSN or PIN	E-Mail Address:					
1234	mike.smith@anywhere.com					
Post submission delivery Opt out						
Owner - Papa Smith Sr	_					
O eSign via Face to Face	2 Present O Not Present					
Provide Proof of Identification	State Issued Drivers License No.					
Drivers License	CA 🗹 E5552225					
Last 4 digits of SSN or PIN	E-Mail Address:					
5678	Papa.SmithSr@anywhere.com					
Post submission delivery Opt out						
Agent						
Last 4 digits of SSN or PIN	E-Mail Address:					
2452	2452 mpatel@ipipeline.com					
Send Email to All Consumers						
K Back Save & Next >						

Owner - Papa Patel				
eSign via Face to Face	eSign via eMail	() Pre	sent ONot Present	
Provide Proof of Identifi	cation	State Issued	Drivers License No.	
Drivers License	\checkmark	CA 🔽	E5552225	
Last 4 digits of SSN or Pl	N	E-Mail Address:		
2222		vanessa.brusseau@	aig.com	Resend
Post submission deliver	ry Opt out			



Important Notice re: Foreign Nationals

If any of the parties signing the application is a Foreign National (excluding the agent), then only email e-signatures can be accepted and are required from all parties (including the agent) on the application.

eSignature via Email Next Steps

Important!

Please ensure that all email signers have access to an email account and a laptop or other device that they will use to complete the eSignature.

Email eSignature

Each party who is signing via email will receive an email notification. When they click the button that says **Access your Application**, they will be taken to a login screen

AIG	
Deur	
Thank you for your interact in	a product from American Constal Life Insurance Company
Thank you for your interest in	a product nom American General Life insurance collipany.
asked to review your application	need your electronic signature. Please review your application by clicking on the link below. You will be n, disclosures, consents and other items and then apply your electronic signature.
Please click the button below to	be directed to the online signature process. The link will only be accessible for 7 days.
	Annen yeur Annliegtion
	Click Here
If you have any questions, please	se contact your agent.

On the login screen, they will enter their **PIN number** to access the application and apply their signature. As noted earlier and shown in the example below, the default PIN number is the last 4 digits of their SSN, but may be changed during the signing ceremony by the agent to any four-digit number agreed upon with the client.

VVCI	come:
You and rem info	r insurance application is available for review signature. To ensure that your information ains secure and confidential, please enter the rmation below and click on the "Sign In" button.
Last	4 Digits SSN or PIN
4	
	Sign In

After successfully logging in, the signing party will walk through the steps to agree to **Terms of Use** and **eSignature Consent** and apply their digital signature.

REMEMBER: If any of your signers will sign via email, as the agent, you will always sign and submit your application via email as well. You will receive an "Action Required" email notification when all signing parties have signed the application. You will login from that email to complete your signature and submit your application.

AIG		
Welcome - Consent		
Welcome		
To begin the eSignature process, please read the Terr document for future reference.	ms and Conditions and Electronic Signature Consent in the frame below. You may print and reta	in a copy of the
TERMS OF USE CONDITIONS OF USE		^
By using this Web site in relation to an applicatio Company, hereinafter referred to as "the Company", Use "Crems") without limitation or qualification. Ple site, ffyou do not agree with these Terms, you are not Web site immediately. The Company may revise the	on for insurance with American General Life Insurance you agree with the following Terms and Conditions Of assered these Conditions carefully before using this Web granned permission to use this Web site and must exit this ere Terms at any time by updating this posting. You are	~
Print Please review your application and all other forms to a	make sure that all statements and answers are complete and true to the best of your knowledge	and belief.
Review Your Apple	ication	
If you need to change or update any information or if y are to be e-Signed, please check the box indicating you	you have questions, please contact your agent after reviewing your application and reading eacl ou have read it and then select either "I Agree" or "I Decline".	h of the pages that
I have reviewed the application and Terms of Use and read ea	ach of the pages that are to be e-Signed.	
LAgree	I Decine	

Combination: Face-to-Face and Email

Important Notice re: Foreign Nationals

If any of the parties signing the application is a Foreign National (excluding the agent), then only email e-signatures can be accepted and are required from all parties (including the agent) on the application.

Cigning Darty Informa	tion					
Signing Party Information						
A eMail Messages have been sent. You are almost done! Click Next to complete all Face to Face Signatures. Note: If you want to change the signature method for any signing party, you must unlock the case by returning to Validation and Lock Data screen.						
Agent Instructions:	1					
During the e-Signature process.						
Step 1. All signing parties will agree to re-	view all documents and disclosures.					
Step 2. All signing parties will agree to rea	ad the Terms and Conditions as well as electronic consent.					
Step 3. All signing parties will acknowledg of the insurance application.	ge that you are the Primary Insured, Owner, Payor, or other designated signing party					
Step 4. All signing parties will agree to sh	ow proof of identification.					
Primary Proposed Insured - Vane	ssa Transmittal					
eSign via Face to Face eSign via eMail						
Provide Proof of Identification	State Issued Drivers License No.					
Drivers License	CA 🔄 E5666778					
Last 4 digits of SSN or PIN	E-Mail Address:					
1111	mpatel@ipipeline.com					
Post submission delivery Opt out						
Owner - Papa Patel						
🔵 eSign via Face to Face 💿 eSign via eMail	Present Not Present					
eSign via Face to Face eSign via eMail Provide Proof of Identification	Image: Present Image: Not Present State Issued Drivers License No.					
eSign via Face to Face eSign via eMail Provide Proof of Identification Drivers License	Image: Present Image: Not Present State Issued Drivers License No. CA E5552225					
eSign via Face to Face eSign via eMail Provide Proof of Identification Drivers License Last 4 digits of SSN or PIN	Image: Present Not Present State Issued Drivers License No. CA Image: Calify the state					
esign via Face to Face esign via ekkai Provide Proof of Identification Drivers License Last 4 digits of SSN or PIN 2222	Present Not Present State Issued Drivers License No. CA Et5552225 E-Mail Address: vanessa brusseau@aig.com Resend					
esign via Face to Face esign via eKall Provide Proof of Identification Drivers License Last 4 digits of SSN or PIN 2222 Post submission delivery Opt out Agent						
e esign via Face to Face e esign via eMail Provide Proof of Identification Drivers License Last 4 digits of SSN or PIN 2222 Post submission delivery Opt out Agent Last 4 digits of SSN or PIN	Oresent Ont Present State Issued Drivers License No. CA CA CA CA CA CA CA CA CA C					

Signatures may be collected by both face-to-face and email methods for the same case. Refer to the previous sections for steps detailing these respective workflows. In this section, we have noted a few additional items to keep in mind.

- Complete the Signing Party Information prep screen according to the steps outlined in page 4 (face-to-face) or page 7 (eSignature by email).
- When collecting the signature by email, click the RED "Send all Messages to Consumers" button to send all messages to email signing parties, as noted on page 8.

After completing the two above steps, you will see this screen.



Important Items to Note:

- After clicking the Send all Messages to Consumers button, a new "shaded" box will appear at the top of the screen that says, "Email Messages have been sent."
- **2.** The BLUE **Resend button** appears beside all signors who elected to sign via email.

If you have a combination of Face-to-Face and Email signature methods for the case, the Amber box will also remind you to finish your Face-to-Face Signatures by saying, **"You are almost done! Click Next to complete all Face to Face Signatures."**

If you have Face-to-Face Signatures that still need to be collected, please do not forget to click the "Save & Next" button to complete the next screen.

Combination: Face-to-Face and Email Screen 2

After Clicking Save & Next on Screen 1, you will be taken to the second and final screen, with just a few steps to finish the process.

Terms of Use and eSignature Consent

- 1. Read the Terms of Use and eSignature Consent to your clients.
- 2. Click Review Your Application to launch the Application Packet. Review each page with your client.
- Check the "Agree" button next to each signing party to indicate his/her agreement to the Terms of Use and eSignature Consent.

Upon completion of these steps, the Terms of Use and eSignature Consent will automatically collapse in preparation for the final eSignature steps (shown below).

Note: You can Hide or Show the Terms of Use and eSignature Consent on demand.

eSignatures

- For the final steps of the signing ceremony, read the Agreement, Authorization to Obtain and Disclose Information and Signatures section. This is an important step.
- After each signing party has reviewed the application, disclosures and other items and affirms that all statements and answers are complete and true, check the boxes next to each signing party's name.
- 6. Provide the City and State where the signing is taking place.
- Click the Click to Apply eSignatures button to apply all digital signatures and submit the application to AIG. The button will then become inactive.

There's one more step: Check your email!

You will receive an Action Required email. Login from that email to complete the final step. See the next page for instructions.

_	
AIG	
1.1.0	
All eSignatures, excep now need to review th complete, please elect	t yours, have been completed on the American General Life Insurance Company Application for Vanessa Transmital. You application, forms, and other items, complete the Agent Report, and apply your digital signature to the application. When ronically sumit the application to American General Life Insurance Company.
Please click the butto	below to be directed to the online signature process. Enter the 4 digit PIN code you created to login.
	Access your Application Cilck Here
Please do not reply	o this e-mail.

es.gnatares	
Terms of Use and eSignature	e Consent
To begin the eSignature process, pl may print and retain a copy of thes	ease read the Terms of Use and eSignature Consent by using the scroll window below e documents for future reference.
TERMS OF USE	
By using this Web site in relatio Company, hereinafter referred to as ("Terms") without limitation or qui If you do not agree with these Term site immediately. The Company ma any such revisions posted at the tim DICCLAIMED.	n to an application for insurance with American General Life Insurance "the Company", you agree with the following Terms and Conditions Of Use diffication. Please and these Conditions cardially before using this Web site. s, you are not granted permission to use this Web site and must exit this Web yr revise these Terms at any time by updating this posting. You are bound by se of your use of this site.
Print	and form Managerian and afthem in their attacks
If changes or updates to any inform	ages and forms. Please review each of them in their enurety.
Review Your Application	· · · · · · · · · · · · · · · · · · ·
Step 1 of 4:	
After reading all of the documents,	each signing party should check the appropriate box below.
AGREE DISAGREE	Vanessa Transmittal, Primary Proposed Insured
Back	
Step 1 of 4:	
Show Terms of Lice :	and aSignature Foreast
	no cognitare constru
eSignature - Primary Insured	d, Owner, Payor and other Signing Parties
Agreement Authorization to Ob	tain and Disclose Information and Signatures
I the Primary Proposed Insured (and any	Owner or Other Proposed Insured signing below) acknowledge that I have read the statements contained
this application and any attachments or th	ey have been read to me. My answers to the questions in this application are true and complete to the bes
my knowledge and belief. I understand t	hat this application: (1) consists of Part A, Part B, and if applicable, related attachments including cer
questionnaire(s), supplement(s) and adder	adum(s); and (2) is the basis for any policy and any rider(s) issued. I understand that no information about
questionnaire(s), supplement(s) and adder will be considered to have been given to t statements or answers given in the appli-	udem (s); and (2) is the basis for any policy and any rider(s) issued. I understand that no information about the Company by me unless it is stated in the application. I agree to notify the Company of any changes in cation between the time of application and delivery of any policy. I understand that any misrepresents
questionnaire(s), supplement(s) and adder will be considered to have been given to t statements or answers given in the appli- contained in this application and relied o	odum(i)) and (2) is the basis for any policy and any rider(i) issued. I understand that no information about the Company by muchs it is started in the application. Targer to notify the Company of any changes in cation between the time of application and delivery of any policy. I understand that any misrepresents a by the Company may be used to reduce or deny a claim or void the policy if: (1) such misrepresent as by the Company may be used to reduce or deny a claim or void the policy if: (1) such misrepresents
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einstroaming), unpelment(t) and safet will be considered have been given to internet or savven given in the appli- command in this upplication and reled of the vertex evolved the application, dir true to the best of my knowledge a lagree to apply my eSignature to a Step 2 of 4: Vanessa Transmittal, Primary Propo Step 3 of 4: Please enter the city and state whe Signed at City: Birmigham Signed at State: ALABMAA v	dum(), and () in the basis for any policy and any refer() sused. It understand that so information above the Company by measures it is stated in the application. If apprex statis the Company of the approxy and y changes in a by the Company mary be used to reduce or deny a claim or void the policy of (1) such misrepresent account of the company mary be used to reduce or deny a claim or void the policy of (1) such misrepresent account of the application and supplemental forms that are applicable to me.
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Combination: Face-to-Face and Email

Action Required - Your Email Signature

Important!

Do not miss this last step to submit your application to AIG!

If any of your signers will sign via email, as the agent, you will always sign and submit your application via email as well.

You will receive an "Action Required" email notification when all signing parties have signed the application. Login from that email to complete your signature and submit your application. Here are the steps you'll take after logging in:

- Review the Application and Agree to Terms of Use and eSignature Consent
- Agree to apply eSignature to all areas of the Application and supplemental forms
- 3. Enter the signed at City and State
- 4. Click the Click to Apply eSignatures button
- Click the Click to Submit My Application button, and WAIT for the green "Thank You" message.

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Don't forget! After clicking the red "Submit" button (above), WAIT for the green "Thank You" message.

Thank you. The E

Print & Wet Signature Screen 1

A Wet Signature is only made available when a signing party **disagrees** with the Terms of Use or eSignature Consent. If you already know that one or more of the signing parties do not want to sign the application digitally, please follow the instructions below to trigger the Print and Wet Signature method.

- Complete the Signing Party Information prep screen by selecting the eSign via Face-to-Face method for all signing parties.
- 2. Click Save & Next.

1

Signing Party Informa	ation						
Agent Instructions:							
During the e-Signature process.							
Step 1. All signing parties will agree to re	view all documents ar	nd disclosures.					
Step 2. All signing parties will agree to re	ad the Terms and Cor	nditions as well as electronic consent.					
Step 3. All signing parties will acknowled of the insurance application.	ge that you are the Pr	imary Insured, Owner, Payor, or other des	ignated signing part				
Step 4. All signing parties will agree to sh	ow proof of identifica	tion.					
Primary Proposed Insured - Mike	Smith						
eSign via Face to Face O eSign via eMail							
Provide Proof of Identification	State Issued	Drivers License No.					
Drivers License	CA 🗸	E5666778					
Last 4 digits of SSN or PIN	E-Mail Address:						
1234	mike.smith@anywher	re.com					
Post submission delivery Opt out							
Owner - Papa Smith Sr	Owner - Papa Smith Sr						
● eSign via Face to Face ○ eSign via eMail							
Provide Proof of Identification	State Issued	Drivers License No.					
Drivers License	CA 🔽	E5552225					
Last 4 digits of SSN or PIN E-Mail Address:							
5678	Papa.SmithSr@anywh	nere.com					
Post submission delivery Opt out	Post submission delivery Opt out						
Back Save & Next >	4						

Print & Wet Signature Screen 2

eSignatures			
Terms of Use and eSignature Consent			
To begin the eSignature process, please r may print and retain a copy of these doc	read the Terms of Use and eSignature Consent by using the scroll window below. You uments for future reference.		
TERMS OF USE CONDITIONS OF USE	* []		
By using this Web site in relation to a Company, hereinafter referred to as "the ((Terms") without limitation or qualificat If you do not agree with these Terms, you site immediately. The Company may revi any such revisions posted at the time of y DECCT ADED	an application for insurance with American General Life Insurance Company ² , you agree with the following Terms and Conditions Of Use tion. Please read these Conditions carefully before using this Web site. are not granted permission to use this Web site and must exit this Web set these Terms at any time by updating this posting. You are bound by our use of this site.		
Print			
The application contains multiple pages and forms. Please review each of them in their entirety.			
Review Your Application			
Step 1 of 5:			
After reading all of the documents, each	signing party should check the appropriate box below.		
AGREE O DISAGREE	Mike Smith, Primary Proposed Insured		
	Papa Smith Sr, Owner		
AGREE O DISAGREE	Manish Patel, Agent		
 Because one or more Signing Partie wet signatures, change the eSignature N to re-collect any signatures that have all control of the case can no longer be modified an within 10 business days. To change the signature method of Screen. 	s Disagreed with the Terms of Use and eSignature Consent, you may either collect dethod or make modifications to the application, as needed. All options require you ready been collected. You can take one of the following actions: t Signature" button to collect handwritten signatures. Upon clicking the button, the nd you will need to mail or fax the signed application package to AGL Service Center or modify the application, you must unlock the case from the Validate and Lock		
Print Application for W	et Signature		

- On the next screen, click the "Review Your Application" button to launch the Application Packet. This will also unlock the Terms of Use and eSignature Consent buttons
- Select the Disagree button(s) next to any of your signing parties who have not agreed to the Terms of Use. This will trigger the Print & Wet Signature option.
- **3.** A new **shaded** box will appear with a description of your options.

At this point, you may:

4. Click the **Print Application for Wet Signatures** button to collect handwritten signatures.

Note: You may also use the navigation area on the left side of the screen (not pictured here) to return to the "Validation and Lock Data" screen. This will unlock your application, allowing you to change the signature method or make modification to the application as needed.

Important! By clicking the "Print Application for Wet Signature" button, you will be presented with a PDF that is ready to be printed for handwritten signatures. All watermarks will be removed.

To complete the Wet Signature process:

- Remember to print out the package one-sided on white paper. Do not print double-sided.
- Review all paper forms, including the application itself one more time.
- Obtain all required handwritten signatures.
- Then mail or fax, the signed application package to the Service Center within 10 business days.
- Finally, if the applicant requests a copy of the signed application package, you will need to make a copy for them.

Post-Submission Delivery of Application

A new enhancement will allow you to provide a copy of the Post-Submission, Signed Application Packet to the signing parties.

Each signing party will receive a unique email notification containing a link they will click to access their application online.

Note: This link is only valid and active for 45 days, after which time the client will no longer be able to access the electronic application.

ct: View your completed American General application	
De	par Mika
00	
Yo full	pur American General Life Insurance application has been signed by all parties and is available below. You can save or print a copy of your Ily signed application by clicking the "Access your Application" link below.
Thi	is link is available for 45 days, after which time you will not be able to access your electronic application
	is link is available for 45 days, after which time you will not be able to access your electronic application.
	Access your Application
	Click Here
If you have any questions, please contact your agent.	

Important Notice re: Foreign Nationals

If any of the parties signing the application is a Foreign National (excluding the agent), then only email e-signatures can be accepted and are required from all parties (including the agent) on the application.

Each signing party will login to access their signed Application Packet.

Important! If any of the signing parties do not want to receive a copy of the signed Application Packet, please select the **"Post submission delivery Opt out"** check box on the Signing Party Information prep screen.



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