

The Security Question Signature option (**qSig**) is a simple and fast way to obtain client signatures on your life insurance applications!

Lumico's qSig signature ceremony uses the client's verbal consent, along with the client's selections of a Security Question and Answer, to affix your client's signature to the application electronically.

| | | |
|-------------|-------------------------|---|
| Using qSig: | Step 1 | Select qSig |
| | Step 2A | Send Forms & Disclosures <i>via email</i> |
| | Step 2B | Send Forms & Disclosures <i>without email</i> |
| | Step 3 | qSig – Sign the Consent Agreement |
| | Step 4 | qSig – Sign the Application |
| | Step 5 | Agent Attestation |

Step 1: Selecting qSig

Selecting qSig:

The *Consent* is the first of two separate and independent opportunities for qSig.

This section will authorize the underwriting process and provide required disclosures to the applicant.

Select 'Security Question' as your signature option.

Choose your path:

Step 2A – Send Forms & Disclosures via email, or

Step 2B – Send Forms & Disclosures without email.

Step 2A: Send Forms & Disclosures via email

Simple to use!

The pop-up window shows the required documents that must be provided to the client and our automated email system sends them for you!

Enter your client's preferred delivery email address.

Click button to email forms.

Note:

We do not retain the email address used in this step!

Example email:

System-generated email goes out immediately and contains the required forms & disclosures.

Check Junk/Spam folder if not seen in two minutes.

Pro Tip:

Should the applicant ask if they are required to read the forms, advise them they should.

Only proceed once applicant gives verbal consent to continue.

If applicant is not comfortable with the process, it may be appropriate to offer a different signature option.

Send Forms & Disclosures

You will need to provide the following required forms and disclosures to your client prior to completing the signature ceremony.

- A blank copy of the application form for the state in which your customer is applying for coverage (typically residence state)
- Consent to Electronic Signature and Electronic Document Delivery
- Summary of Rights under the Fair Credit Reporting Act (FCRA)
- Insurance Information Practices Notice (PRIVACY)
- MIB Notice (MIB)
- Authorization for Release of Personal and Medical Information (HIPAA)
- Replacement form (if applicable)


Please provide your client's e-mail address:

lvannaBuymore@email.com


EMAIL FORMS







If your client does not have an e-mail address or you prefer to manually send these to your client, please **download** the forms via the [Lumico Agent Center](#).

PLEASE READ CAREFULLY - Important documents for your Insurance Application

 no_reply@lumico.com
To: clientemail@email.com

Retention Policy: 0365 Retention and Deletion policy for NON-RECOR Expires 12/7/2028

 Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

| | | |
|---|--|---|
|  Testerson_APP.pdf 537 KB |  Testerson_PRIVACY.pdf 150 KB |  Testerson_HIPAA.pdf 173 KB |
|  Testerson_MIB.pdf 149 KB |  Testerson_FCRA.pdf 586 KB |  Testerson_ESIG.pdf 218 KB |

Lumico
insurance made clear

Thanks for choosing Lumico Life Insurance Company -- we think you made a great choice.

To keep things organized, we're sending over a few documents for your reference.

- A blank copy of the application form
- Consent to Electronic Signature and Electronic Document Delivery (ESIG)
- Summary of Rights under the Fair Credit Reporting Act (FCRA)
- Insurance Information Practices Notice (PRIVACY)
- MIB Notice (MIB)
- Authorization for Release of Personal and Medical Information (HIPAA)
- Replacement form (if applicable)

Once you have reviewed these materials, let your agent know you're ready to continue your application.

Sincerely,
Lumico Customer Care Team
customerservice@lumico.com

Step 2B: Send Forms & Disclosures without email

Option for 'No email'

The automated process from Step 2A is simple and easy, but you have an option with qSig!

Click link to access the Lumico Agent Center's Resources page.

You can download the forms & disclosures and deliver to your applicant via a different method that you and your client agree upon.

The client must receive and have an opportunity to review prior to continuing with the application.

Confirm your selections.

You can check the top box to Select All or check individual boxes for each form.

Click to download the required forms package and deliver to the client.

Note:

As part of the Agent signature process, you will attest all the required forms were delivered & applicant had an opportunity to review the information.

Please provide your client's e-mail address:

EMAIL FORMS

If your client does not have an e-mail address or you prefer to manually send these to your client, please **download** the forms via the [Lumico Agent Center](#).

Lumico
Agent Center

Resources

Resource Type: Disclosures and Forms

Product Type: Health

Product: Medicare Supplement

State: Florida

Results

| <input type="checkbox"/> File Name | Resource Type | Product Type | Product | State |
|--|-----------------------|--------------|---------------------|-------|
| <input type="checkbox"/> 2021 SEP Supplement to Application | Disclosures and Forms | Health | Medicare Supplement | FL |
| <input type="checkbox"/> MedSupp Replacement Form | Disclosures and Forms | Health | Medicare Supplement | FL |
| <input type="checkbox"/> Electronic Payment Authorization | Disclosures and Forms | Health | Medicare Supplement | FL |
| <input type="checkbox"/> NAIC Replacement Form | Disclosures and Forms | Health | Medicare Supplement | FL |
| <input type="checkbox"/> Agent Certification - FL | Disclosures and Forms | Health | Medicare Supplement | FL |
| <input type="checkbox"/> Blank Application Form - MedSupp | Disclosures and Forms | Health | Medicare Supplement | FL |
| <input type="checkbox"/> Authorization for Release of Personal & Medical Information | Disclosures and Forms | Health | Medicare Supplement | FL |

Download

Step 3: qSig – Sign the Consent Agreement

1. Access Consent Agreement & Security Question selection screen by clicking blue button.

How will the customer be signing the authorization forms? Voice Electronic Security Question

[Begin Security Question Signature](#)

REQUIRED:

Read on-screen script verbatim to applicant.

Note:

California applications also have an electronic transmission question. Check **one** box here.

Consent Agreement (Security Question)

Agent, please read the following to the Applicant:
By providing an answer to the security question you choose below:

- You confirm your intent to apply for insurance and your consent to receive electronic disclosures and related documents;
- You confirm that you received and were able to review the following electronic disclosures:
 - A blank copy of the application form
 - Consent to Electronic Signature and Electronic Document Delivery (ESIG)
 - Summary of Rights under the Fair Credit Reporting Act (FCRA)
 - Insurance Information Practices Notice (PRIVACY)
 - MIB Notice (MIB)
 - Authorization for Release of Personal and Medical Information (HIPAA)
 - Replacement form, if applicable
- You agree with the process of inserting your name as an electronic signature to the Authorization for Release of Personal and Medical Information & Consent to Electronic Signature and Electronic Document Delivery
- You agree that your electronic signatures will be legally binding and enforceable as if you had signed on paper.

☒ I consent to receive electronic transmission of my insurance policy and related documents.
☐ I decline to receive electronic transmission of my insurance policy and related documents.

2. After reading the script, click dropdown to read the question options and ask the client which they prefer to use.

3. Enter their answer.
(20-character max)

Security Question: What is your favorite food?

Answer: anchovy pizza

☒ By checking this box: I, Test Agent, certify that I provided the Applicant(s) with all required forms and disclosures listed above, and the Applicant has acknowledged they have received and reviewed those documents.

[APPLY APPLICANT SIGNATURE](#)

Pro Tip:

The client's choosing a question and providing an answer, and certified by the Agent, allows the signature to be applied.

4. Certify all requirements were met by clicking checkmark.

5. Apply applicant signature by clicking blue button and proceed with the application.

Security Question: What is your favorite food?

Answer: anchovy pizza

☒ By checking this box: I, Test Agent, certify that I provided the Applicant(s) with all required forms and disclosures listed above, and the Applicant has acknowledged they have received and reviewed those documents.

[APPLY APPLICANT SIGNATURE](#)

Step 4: qSig – Sign the Application

The second opportunity for qSig is signing the application.

1. Select 'Security Question' as your signature option.

2. Enter the applicant's Social Security Number.

3. Click blue button to begin a new qSig signature ceremony.

REQUIRED:

Read on-screen script verbatim to applicant.

4. After reading the script, click dropdown to read the question options and ask the client which they prefer to use.

5. Enter their answer.
(20-character max)

6. Apply applicant signature by clicking blue button.

7. Click button to proceed to Agent Attestation & signature.

The client signature is on the application!

Pro Tip:

Because the two Signature Ceremonies are separate and independent events, the Applicant may select the same or different questions, as well as provide the same or different answers, when signing the Consent and the Application.

Do not suggest or prompt the client with a question or answer.

Step 5: Agent Attestation

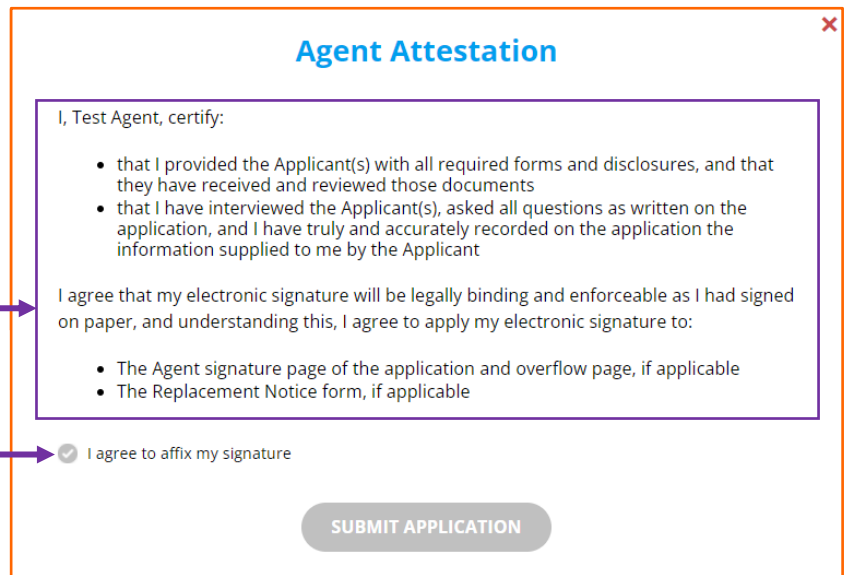
Your last step:

The Agent Attestation and Signature.

1. Review the on-screen text.

2. Agree with the on-screen certification statements and affix your signature to the application by clicking the checkmark.

2. Click the blue button to SUBMIT APPLICATION.



Agent Attestation

I, Test Agent, certify:

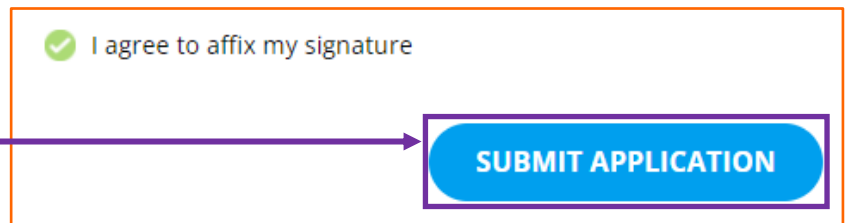
- that I provided the Applicant(s) with all required forms and disclosures, and that they have received and reviewed those documents
- that I have interviewed the Applicant(s), asked all questions as written on the application, and I have truly and accurately recorded on the application the information supplied to me by the Applicant

I agree that my electronic signature will be legally binding and enforceable as I had signed on paper, and understanding this, I agree to apply my electronic signature to:

- The Agent signature page of the application and overflow page, if applicable
- The Replacement Notice form, if applicable

☒ I agree to affix my signature

SUBMIT APPLICATION



☒ I agree to affix my signature

SUBMIT APPLICATION

Congratulations on your submission!

qSig – the simple and fast option for Lumico Life application signatures!