

Wet Signed eApps

Overview

Effective June 27, 2026, financial professionals/clients will have the option to complete an eApp and then obtain wet signatures. The application will be completed through iPipeline. They will then print off the documents, obtain the signatures, and email to Securian. Once the application is received in the home office it will be entered.

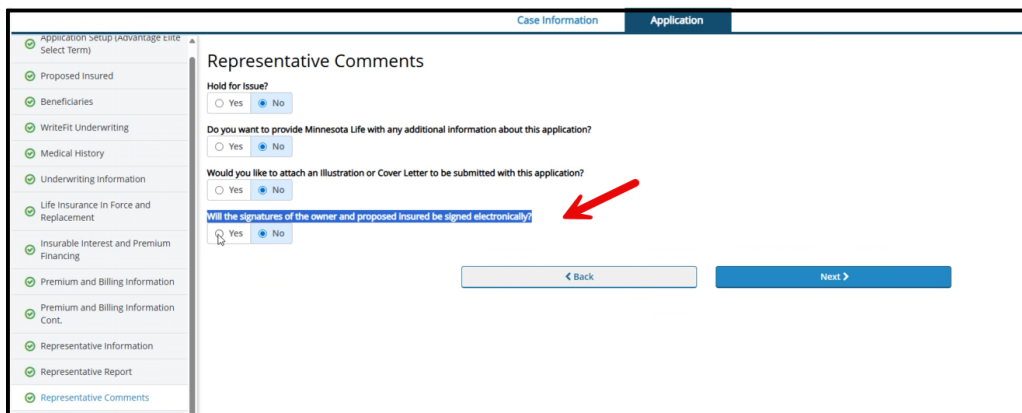
Scope

The option to wet sign will be allowed for all products except the following:

- Client Collaboration
- Drop Ticket
- New York

Opting in through iPipeline

The financial professional/client will be able to opt in for wet signatures on the 'Representative Comments' screen.

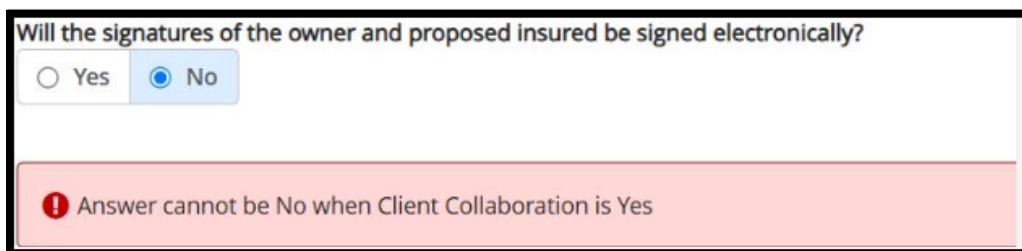


The screenshot shows the 'Representative Comments' screen in the iPipeline application. The sidebar on the left lists various application steps, with 'Representative Comments' at the bottom. The main content area has two tabs: 'Case Information' and 'Application'. Under the 'Application' tab, there are three questions with radio button options for 'Yes' and 'No':

- Hold for issue? (Yes, No)
- Do you want to provide Minnesota Life with any additional information about this application? (Yes, No)
- Would you like to attach an illustration or Cover Letter to be submitted with this application? (Yes, No)

The question 'Will the signatures of the owner and proposed insured be signed electronically?' is highlighted with a red arrow, and the 'No' option is selected. At the bottom, there are 'Back' and 'Next' buttons.

If they had opted in for Client Collaboration and select 'No' to signing electronically, an error message will populate.



The screenshot shows a close-up of the question 'Will the signatures of the owner and proposed insured be signed electronically?' with the 'No' option selected. Below the question, a red error message box is displayed:

❗ Answer cannot be No when Client Collaboration is Yes

On the Signature Method screen, the signature method will default to how the signature question was answered on the 'Representative Comments' however, they will have the option to change their response.

After confirming the signature method, they will then proceed with opting in or out of electronic delivery. After that selection the 'Print Application for Wet Signatures' button will be enabled.

Once this box is clicked, the application is locked and can't be modified. The application is considered a successful submission and the status changes to 'e-SubmittedWithWetSignatures.'

FAQs

Q. Can they DocuSign or Adobe Sign the eApp and submit to Securian?

A. Yes, DocuSign and Adobe are allowed. Current guidelines still apply.

Q. Will WriteFit be available?

A. Yes

Q. Can they still opt in for eDelivery?

A. Yes

Q. Can one party complete the eSignature process through iPipeline and the other party opt in for wet signatures?

A. No, all parties need to either sign through iPipeline or wet sign.

Q. Can these applications be unlocked through iPipeline?

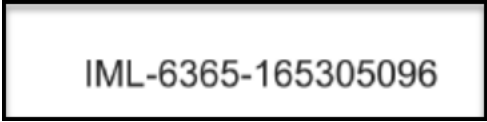
N. No, once the Print and Submit Application box is selected no modifications are allowed. If changes need to be made to the application, they will need to start a new application or duplicate the eApp.

Q. What documents does the field need to email to the home office?

A. All application documents need to be sent to the home office. These can be submitted through our normal submission process for paper applications. The eApp Cover Sheet needs to be submitted to follow the correct process for these applications.

Q. Where can I find these applications in DIG?

A. Wet Signed eApps will route to a new queue called 'Hybrid' in DIG. Securian will receive the feed from iPipeline once the submission is complete on iPipeline's end. These will route to the Hybrid queue with a status of 'Suspended.' A status of 'suspended' means we are waiting for the wet signed eApp to be submitted. Once the wet signed eApp is received, it will match to the suspended work item and the status will change to 'Pending.' A status of 'Pending' indicates the application is ready to be entered. The system will match these work items based off of the Unique Identifier on the eApp Cover Sheet and/or Part 1.



IML-6365-165305096

Q. What is the turn-around time for these applications?

A. These applications will be handled like eApps and have a 24 hour turn- around time.

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