

BESTOW



# PIN-to-sign



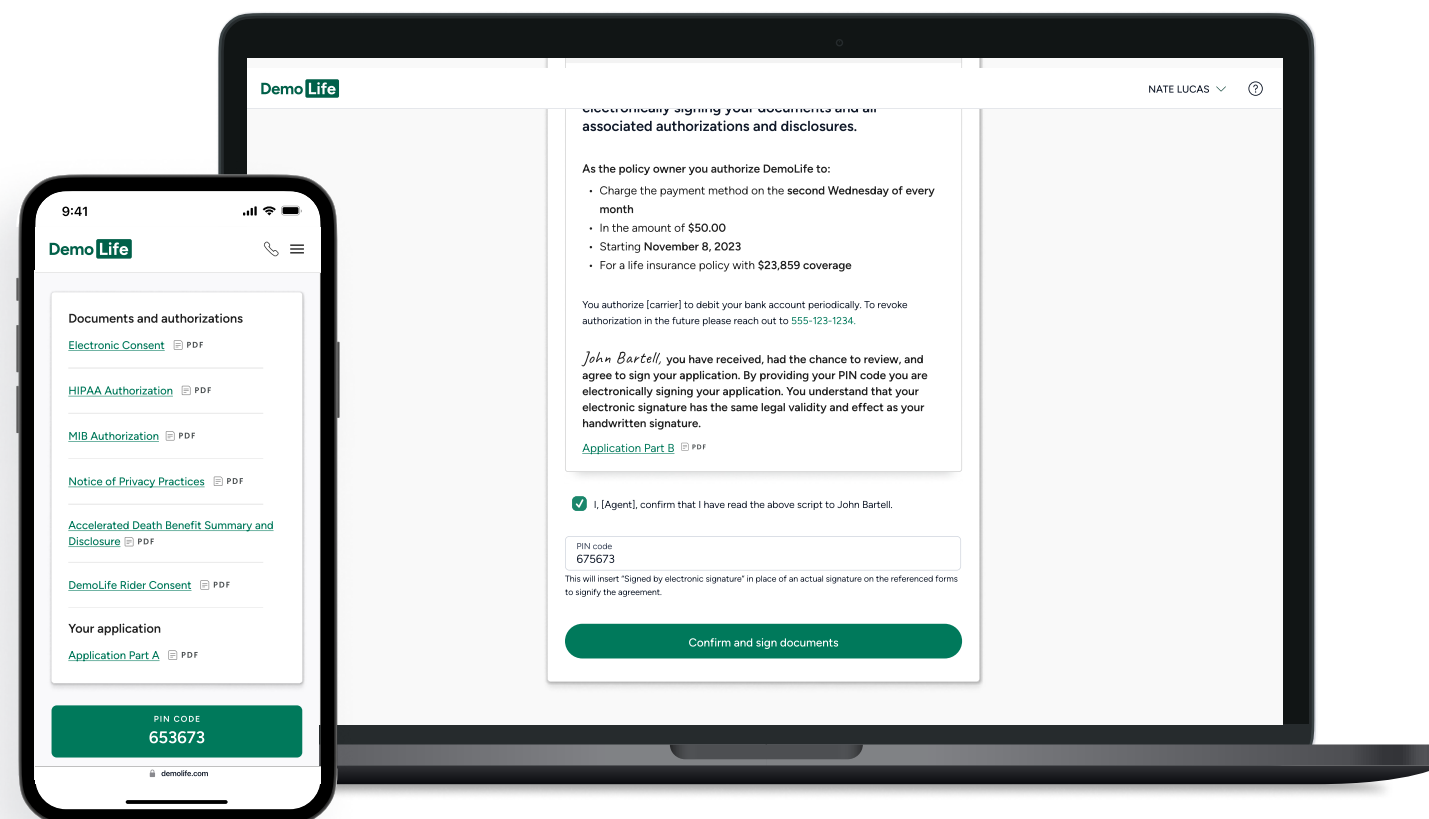
# PIN-to-sign

Designed for speed, simplicity, and configurability

Seamless, convenient, and extremely user friendly, our PIN-to-sign feature is loved by both agents and customers.

PIN-to-sign makes the application process even easier.

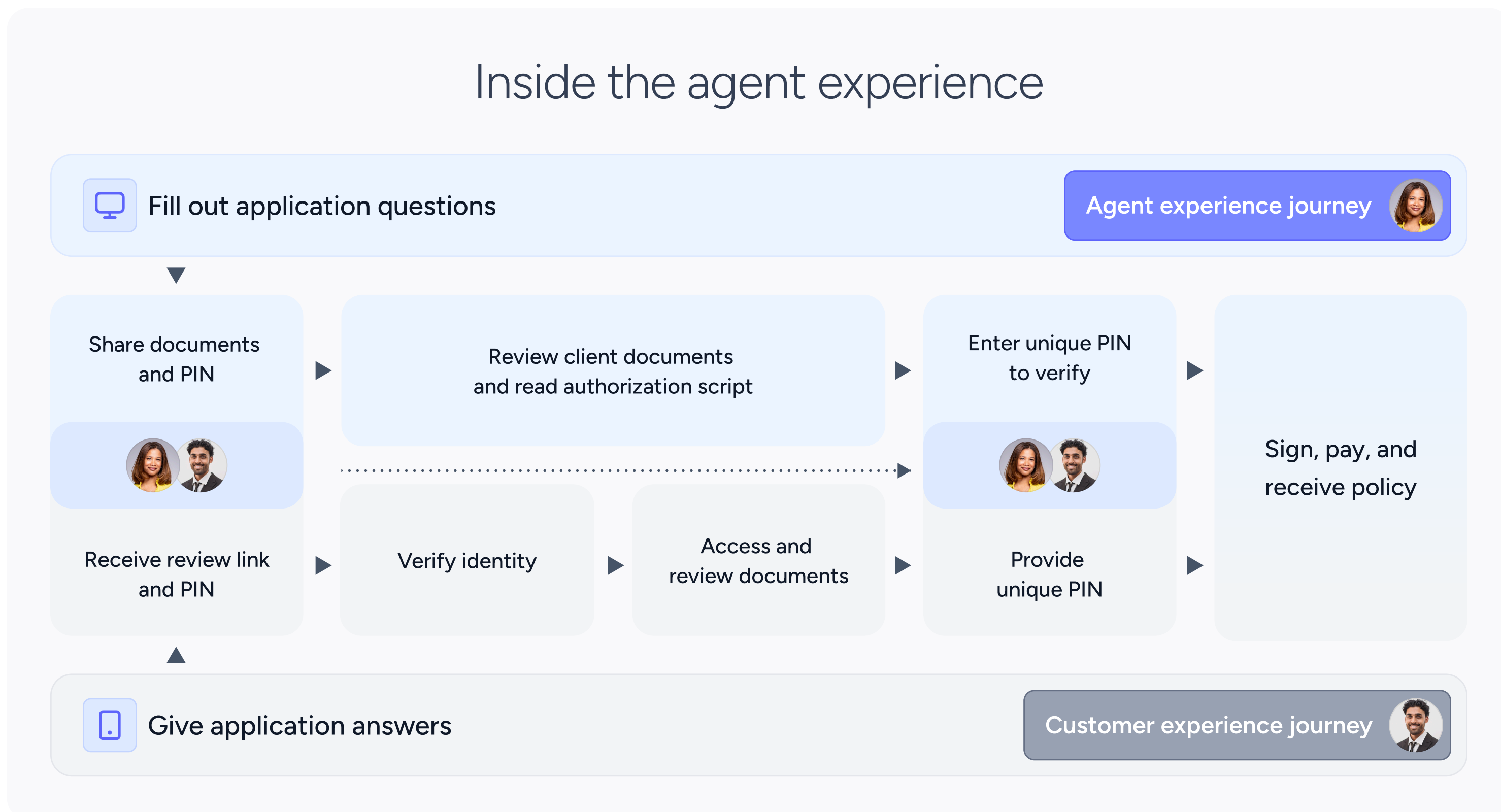
- Reduce sales friction
- No account creation bottlenecks
- Compatible with both email and SMS
- Built-in attestations and authorizations



## Faster, safer, simpler signatures

PIN-to-sign streamlines the application process for everyone. Agents save time with a quick, guided flow, customers enjoy a secure and frictionless signing experience, and carriers benefit from fewer dropoffs and faster policy issuance. It's a straightforward, reliable way to complete signatures that doesn't require customers to bother with usernames and passwords.

## Inside the agent experience



# PIN-to-sign flow

The PIN-to-sign experience begins when a customer is ready to submit their eApp. They can proceed via Email or SMS. We're featuring the SMS flow here, but the process for both is the same.

### Share application documents for signature

John Bartell just completed their health and lifestyle DemoLife application questions. Now they'll need to review a few authorizations and consent forms.

#### Next steps

- 1. Choose how to send the secure link**

We'll send them a link with a unique PIN (Personal Identification Number) so they can review their application and provide their signature.

Email

Text message
- 2. Confirm phone number**

Confirm this phone number is accurate by clicking the button below or editing it if necessary.

MOBILE NUMBER  
555-123-1234 [Edit](#)
- 3. Accept the terms and conditions**

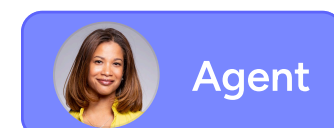
Does your client consent to receive text messages from DemoLife as part of the application process?

Yes  No

Please read and agree to the following:

Under penalty of perjury, I, *Sylvia Purdy*, attest that I have gained explicit verbal consent from the applicant to send SMS communications.

I agree



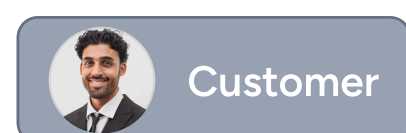
## Works via email or text

Once an agent is ready for the client to review and sign their application, they'll simply choose to deliver the unique PIN via email or SMS.

## Built-in consents

Gaining consent to proceed is as easy as reading a quick script and clicking a button.

Agent sends PIN and documents to customer



## Secure review link

With just a click, customers are taken to a user-friendly document review flow.

## PIN code

The client receives a clearly marked unique PIN code to give to the agent once they've reviewed their documents

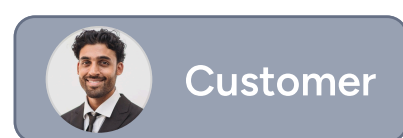
Thank you for applying for a DemoLife policy! Please use the following link to review your authorizations and application answers: <https://demolife.com/applicant/verify/application/...>

If you did not consent to this communication, or you are not the sole user of this number, please reply STOP.

After you review your documents and are ready to electronically sign them, provide your agent with your PIN. Providing this code to your agent has the same legal validity and effect as your handwritten signature.

PIN code: 653673

"Signed by electronic signature" will appear on forms as your signature.



Customer

### Simple, secure verification

To access and review their documents, customers just need their date of birth and the last four of their SSN

### Document review

Customers get an organized list of documents for review and approval.

### PIN code

Once they've reviewed their documents, customers provide this PIN code to the agent.

**Verify your identity**

Please enter information from your application to verify your identity.

Customer Verification

**Documents and authorizations**

- [Electronic Consent](#) PDF
- [HIPAA Authorization](#) PDF
- [MIB Authorization](#) PDF
- [Notice of Privacy Practices](#) PDF
- [Accelerated Death Benefit Summary and Disclosure](#) PDF

**Your application**

- [Application Part A](#) PDF

PIN CODE

653673

*x John*

**Gather consent and sign documents**

We sent a link to JOHN to review their documents. The application information entered is now locked.  
[Applicant didn't receive the link?](#)

Please collect consent to sign the following documents and authorizations.

- [Electronic Consent](#) PDF
- [HIPAA Authorization](#) PDF
- [MIB Authorization](#) PDF
- [Accelerated Death Benefit Summary](#)
- [Client application](#)
- [Application Part A](#) PDF

**Authorize signature**

AGENT SCRIPT  
Please read the following to your client:

**By providing your PIN code you are legally electronically signing your application and all associated authorizations and disclosures.**

**As the proposed insured, you:**

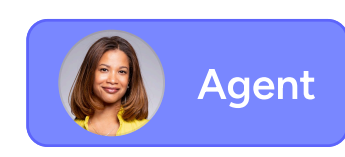
- Received, had the chance to review, and agree to sign your documents.
- Acknowledge that the answers contained in the application are complete and true to the best of your knowledge and belief. You understand that if you knowingly present a false statement in an application for insurance, you may be guilty of a criminal offense and subject to penalties under state law.
- Understand that your electronic signature has the same legal validity and effect as your handwritten signature.

✓ I, Sylvia Purdy, confirm that I have read the above script to John Bartell.

PIN code

653673

This will insert "Signed by electronic signature" in place of an actual signature on the referenced forms to signify the agreement.



Agent

Customer gives PIN to agent

### Agent overview and script

As the customer is reviewing their documents, the agent gets an overview of those documents, as well as signature authorization script.

### Enter the unique PIN

Once a customer has finished reviewing and is ready to submit, they simply provide their PIN code to the agent for identity verification.

## What's next?

From there, the flow continues digitally with commission assignments, signatures, underwriting, and ultimately checkout and policy delivery (if approved). With PIN-to-sign, the customer and the agent remain in the same simple, guided flow with no need for usernames or passwords. Say goodbye to sales friction and interruptions, and say hello to the speed and ease of a truly modern application process.