

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.

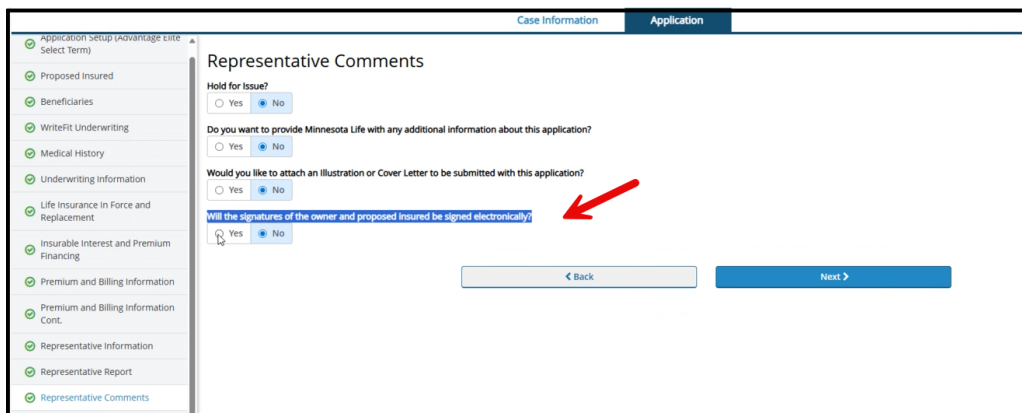
Scope

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.



Application Setup (Advantage Line Select Term)

Proposed Insured

Beneficiaries

WriteIt Underwriting

Medical History

Underwriting Information

Life Insurance in Force and Replacement

Insurable Interest and Premium Financing

Premium and Billing Information

Premium and Billing Information Cont.

Representative Information

Representative Report

Representative Comments

Case Information Application

Representative Comments

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?

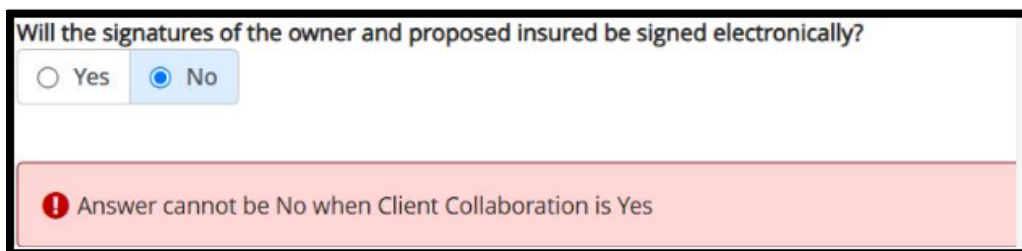
☐ Yes ☒ No

Will the signatures of the owner and proposed insured be signed electronically?

☐ Yes ☒ No

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



Will the signatures of the owner and proposed insured be signed electronically?

☐ Yes ☒ No

! 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?

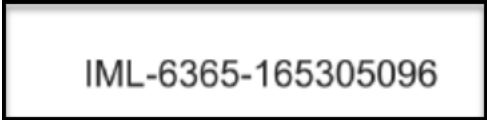
N. No, once the Print and Submit Application box is selected no modifications are allowed. If changes need to be made to the application, they will need to start a new application or duplicate the eApp.

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.



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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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