



# IMPROVING FINANCIAL ADVISOR PRODUCTIVITY THROUGH ELECTRONIC SIGNATURES

Financial advisors are reaping the rewards of electronic signature (e-signature) solutions, including a shorter sales cycle and a simpler signature gathering process. With e-signature solutions, such as CIC's SignatureOne® Ceremony® Server and the iSign® suite of products and services, signature workflows can be as fast as reviewing a document online and signing it either with a click of a button or on a mobile device.

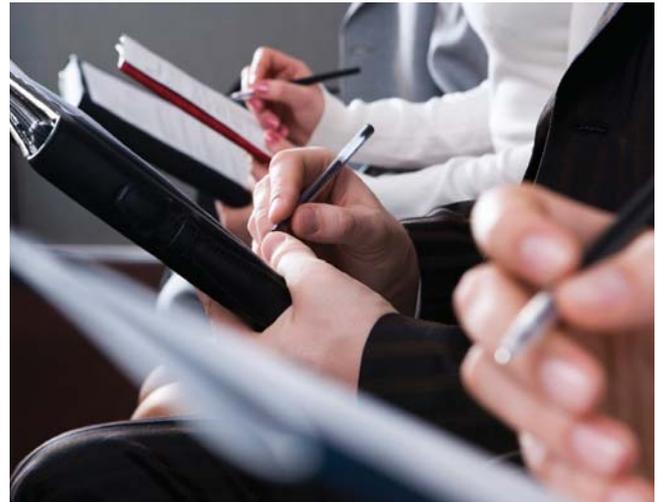
E-signature solutions allow for fully electronic transactions. This results in fewer errors and faster turnaround times. Documents are presented electronically, required data can be collected directly from signers, and signatures can be applied in a simple and easy-to-use process. The most popular e-signature solutions provide flexible workflow, multiple signature methods, tools including form filling and templates, can be integrated with authentication, storage and other useful services, and, increasingly, can be used on a wide range of devices, including tablets and smart phones.

Although automation and straight-through processing have many obvious advantages, agents using the CIC solutions have been most excited about the flexibility of having numerous options of gathering client signatures. These solutions support any combination of face-to-face signing, remote signing (using email links or SMS Text), pick-up links (on the firm's client website), as well as many other options. This flexibility offers advisors the ability to match the signature collection workflow with the specifics of their transaction. For example, advisors no longer have to arrange separate meetings with multiple clients to sign the same document. One signatory can execute a document face-to-face, while other signatories execute the same document from a remote location.

Other time saving features that are valued by financial advisors are form filling and templates. Form filling allows signers to insert any missing data directly into the document prior to signing, significantly reducing the time and effort required to make a form 100 percent accurate. Rather than playing "phone tag" trying to secure a client's information, advisors can transfer this responsibility to their clients and accelerate the signature collection process. Similarly, the use of templates avoids unnecessary task duplication by allowing advisors to reuse the same document for separate clients and transactions, reducing transaction cycle times.

Once documents are signed, advisors, as well as back office operations, are thrilled to avoid the hassle of shuffling paper around. CIC's fully electronic process makes it easy to deliver signed copies to all required parties, whether they are signatories or not, ensuring back office compliance for books and records. Processing is put in place for downstream systems to receive the signed documents for retention and archiving, and advisors' time is freed-up to pursue more sales.

As the use of e-signature solutions expands, it is important not to limit signing to a particular device and to keep a consistent user experience across all devices. CIC's iSign® Mobile is a widely adopted solution for top insurance and financial services firms that supports signing on any device



available with the same user experience. This includes smart phones and tablets running Android, Windows or iOS (iPad and iPhone) mobile operating software. Agents find the consistency helps to simplify the process and the variables.

It is easy to see why so many top tier insurance and financial services firm are increasing their use of e-signatures. Financial advisors benefit from the quicker transaction times and can increase their volume of business and compensation. Happy advisors also results in happy financial service firms, which, in addition to productivity gains, have the added benefit of a significant reduction in processing costs, such as mailing, scanning and filing expenses.

For more information on CIC's SignatureOne® Ceremony® Server and iSign® suite of products and services, contact Brett Mendenhall, Director, Insurance Solutions (1.650.802.7730 | [bmendenhall@cic.com](mailto:bmendenhall@cic.com)) or Katherine Dease, Vice President, Solution Integrations (1.650.802.7833 | [kdease@cic.com](mailto:kdease@cic.com)).