



Board Administration Policy

Electronic Signature Policy

I. Purpose

- A. To establish uniform guidelines for the use and acceptance of electronic signatures on documents submitted to or issued by San Joaquin County Employees' Retirement Association ("SJCERA"), consistent with applicable laws and administrative standards.

II. Scope

- A. The use or acceptance of an electronic signature shall be at the discretion of both SJCERA and the individual submitting the electronically signed document. Nothing in this policy requires SJCERA to accept or authorize the use of electronic signatures in all cases. Certain transactions may still require original (wet) signatures at the discretion of SJCERA or as required by law.

III. Definitions

- A. For the purposes of this policy, the following definitions apply:
 - 1. "Electronic signature" means an electronic sound, symbol, or process attached to or logically associated with a record and executed or adopted by a person with the intent to sign the record. This includes signatures captured through electronic signature software or scanned copies of handwritten signatures submitted electronically.
 - 2. "Member" includes member, nonmember former spouse, eligible survivor/beneficiary, or person with legal authority to act on their behalf.

IV. Electronic Signature Guidelines

- A. The use of electronic signatures is permitted and shall have the same legal force and effect as a handwritten ("wet") signature, provided all the following criteria are met:
 - 1. The electronic signature is unique to the signer and under their sole control.
 - 2. The signature is capable of verification through secure technology.
 - 3. The signature is logically associated with the document data.
 - 4. The technology used invalidates the signature if the document is altered post-signing.
 - 5. The signer's identity has been verified through SJCERA's standard member verification procedures.

6. The document was submitted directly by the member or their authorized representative and not via a third party unless explicitly authorized.
 7. The signature is reasonably consistent with samples previously provided to SJCERA.
- B. Electronically signed documents submitted with software programs that use technology sufficient to ensure the integrity, security, and authenticity of documents will have the same legal force as a signed, valid original document.
 - C. SJCERA may contact persons who have submitted electronically signed documents at their own discretion in order to ensure verification compliance.

V. Exceptions

- A. SJCERA reserves the right to require an original wet signature for documents that initiate or alter payment instructions, beneficiary designations, or other legally binding elections, where such requirement is deemed necessary for fraud prevention or legal compliance.

VI. Retention

- A. Member documents received electronically shall be stored securely in SJCERA's Electronic Document Imaging System in accordance with the Document and Data Retention Policy and applicable privacy and cybersecurity standards.

VII. Law Prevails

- A. In the event a conflict between this policy and the County Employees Retirement Law, the Public Employees' Pension Reform Act, or other applicable statute arises, the law shall prevail.

VIII. Policy Review

- A. Staff shall review this Policy at least once every three years to ensure that it remains relevant, appropriate, and in compliance. Any revisions or amendments to this policy must be approved by the Board of Retirement (Board) in accordance with its bylaws.

IX. History

07/08/2022	Policy adopted by the Board
07/16/2024	Non-substantive change
07/11/2025	Removed and streamlined redundant or duplicative sections adding clarity and comprehensiveness.

Certification of Board Adoption:



07/11/2025

Clerk of the Board

Date

Related Statutes:

California Government Code Section 31527(i)