



# EZcomplete

## Quick Reference Guide



For in person and non face-to-face individual insurance applications.

Featuring e-signature and e-payment technology.

### Easy

Walks you step by step through the process.



### Intuitive

Only asks required questions.



### Complete

Checks for missing information at each step.



### Getting started

- You need a valid Equitable® advisor code and an EquiNet® username and password.
- You need an online connection.
- Login to EquiNet and select EZcomplete from Online Tools & Information to access the application.
- Before completing an application using EZcomplete, visit our [practice site](#) and give it a try.
- Compatible browsers: Internet Explorer 9, 10 and 11; Firefox V.35, Chrome V.40, mac OS V10.10, Safari 8.



### Use it for

- In person and non face-to-face meetings between advisor and client.
- Individually-owned and business-owned policies.



### Underwriting

- Same questions as a paper application.
- Full underwriting will occur once the application is submitted.



### E-Signature

- For whole life and universal life applications, EZcomplete automatically generates a sales illustration for signature without you having to upload one.
- For business ownership, you must complete a Business Information form #594 (except for the signature). Save it as a PDF and upload it to EZcomplete before the application is generated for signatures.
- Once the application is complete and any required forms uploaded, capture the required signatures electronically.
- EZcomplete includes functionality that allows your clients to sign the application using their own electronic device.



### E-Payment

The initial premium can be paid by:

- VISA credit and debit card.
- MasterCard credit and debit card.
- Interac Online is available for TD, BMO, Scotiabank and RBC.




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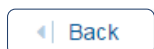
### Attachments

- EZcomplete tells you what attachments are required, such as:
  - Visa or work permit.
  - Life Insurance Replacement Declaration.
  - Business Information form (#594) required for business ownership. (must be saved in PDF format)
- Take a photo of the document with your tablet, scan it, or save it to your computer.
- Click 

### Navigation tips



Click **Next** when the screen is complete. It automatically saves the screen and moves to the next one.



Click **Back** to move to the previous screen. Appears when a step has several screens.



Click **Previous Step** to return to the previous step.



Click the **save icon** to save a page that is partially completed. Available on the General Information and Health Questions sections and the Advisor Report.

### Submission process

- All applications must be completed and generated for signatures within 90 days after the application is started.\*
- After the application has been generated for signatures, the advisor will have 10 days to obtain signatures for all external signers.\*
- After all external signatures have been obtained, the advisor will have 5 days to sign the application.\*
- After the advisor signs the application, they have 5 days to submit it. The application will be auto-submitted after 5 days.
- Your client is notified when an application is deleted.
- You can check the status of any application, at any time on the EZcomplete Dashboard.

\*If each of the first three tasks are not completed within the days allowed, the application will be auto-deleted.



### Resources and support

- Log into EquiNet.
- Select the EZcomplete icon in the panel at the top of the page.



#### Tips for attachments

- Acceptable file formats: BMP, JPG, JPEG, PNG, GIF, TIF, TIFF, PDF, DOC and DOCX.
- No more than 50 files can be uploaded. Each file cannot exceed 10 MB.
- Multiple page documents must be scanned to your computer and saved as a single file.

#### Automatic time out

- EZcomplete will time out and shut down after 20 minutes of idle time.

#### Note to MGA

- You will receive an email when an application is sent to Equitable.
- Search under an advisor code for applications in progress.