

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 Life® 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.





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 

Tips for attachments

- Acceptable file formats: BMP, JPG, JPEG, PNG, GIG, 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.

NAVIGATION TIPS

Next |>

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

<| Back

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

<| Previous Step

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.

Automatic time out

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

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 30 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.

Note to MGA

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



RESOURCES AND SUPPORT

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

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