

ELECTRONIC DELIVERY

June, 2021

MOST CURRENT QUESTIONS

1. How long does the Advisor have to deliver the insurance contract to their client?

The insurance contract should be delivered to the client promptly. eDelivery makes it quick and easy!

- The Advisor will receive a “Your review and eSignature are required” email from signers@e-signlive.ca with a link to start the eDelivery process. Follow the instructions provided.
- The Advisor reviews the eContract and selects “CLICK TO SIGN” the “Confirmation of Insurance Policy Delivery” page as soon as possible.
NOTE: [Delays in delivering the contract could create a compliance issue should there be a change in the client’s insurability.](#)
- Once the Advisor eSigns the eContract, the client will automatically receive a “Your review and eSignature are required” email from signers@e-signlive.ca with a link to complete their part of the eDelivery process.
NOTE: [The Advisor must provide the client with the policy number as this is the answer to the Security Question when the client logs into the eDelivery process.](#)
- All documents required to settle the policy, including the signed “Confirmation of Insurance Policy Delivery,” must be received by Equitable Life® by the 45 calendar day expiry limit.
NOTE: [If not received by the expiry limit, the policy will not be in force, and any premiums paid will be refunded to the client.](#)

2. I am receiving a message that says, “The policy package is being prepared and will be available shortly’ what is going on?

- This message will appear when the policy package is being created on EquiNet. Check back in approx. 15 mins and it should be available as EquiNet updates the information.

3. What if, upon review of the eContract, the Advisor or client wish to make changes?

- Click the “Log in and eSign” link in the “Your review and eSignature are required” email.
 - Answer the Security Question and click “Login.”
 - This is your advisor code or MGA or National Account code.
 - For the client, this is the policy number.
- The next page the Advisor will see is the Electronic Delivery and Signature Consent page. Click **“ACCEPT.”**
- Scroll through the pages until you reach the Policy Contract page. During the review, if changes are required, the Advisor must:
 - Click **“DECLINE.”** A dialogue box will appear.

- Enter the reason for declining, indicating details about the specific changes required.
- When you click the “OK” button, the system automatically creates an email with the reason for the decline and sends it to New Business.
NOTE: The Advisor does not need to email New Business to explain why the eDelivery was declined.
- The Advisor will receive a new “Your review and eSignature are required “ email to start the review and eSigning process for the updated policy. Follow the instructions provided.
 - The Advisor reviews the revised eContract and selects “CLICK TO SIGN” the “Confirmation of Insurance Policy Delivery” page as soon as possible.

4. What if the client prefers to sign/receive a hardcopy contract rather than an eContract?

- The Advisor must click the “Log in and eSign” link in the “Your review and eSignature is required” email.
 - Answer the Security Question and click “Login.”
 - This is your advisor code or MGA or National Account code.
- The next page the Advisor will see is the Electronic Delivery and Signature Consent page.
NOTE: You must click “ACCEPT” even though you do not plan to eDeliver the contract.
- You will automatically go to the Policy Delivery Checklist page. On this page,
 1. Click on the “**DOWNLOAD**” icon in the upper left corner of the page. Then click “DOWNLOAD ALL.”
 2. Depending on your browser, you will see “...” or “MORE ACTIONS” in the upper right corner of the page.
 3. Click on “...” or “**MORE ACTIONS**” to proceed.
 4. Click on “**DECLINE TO SIGN**”
 - A dialogue box will appear. Indicate that you opted out of the eDelivery and eSignature process because you will be printing the contract and obtaining wet signatures from the client on the Settle Forms and Delivery Confirmation Receipt.
 - Click the “**OK**” button.
 5. Deliver the contract and send the completed and signed “Confirmation of Insurance Policy Delivery” and any other settling documents to Equitable Life’s Waterloo Head Office by mail or scan and send them electronically using EZ Upload. Commission will only be paid for settled policies.

5. Why am I receiving follow-up “Your review and eSignature are required” emails?

A “no” answer to any of the following questions could result in receiving up to 5 follow-up emails every three days until the required action is completed.

NOTE: Log back into the eContract and complete the required action.

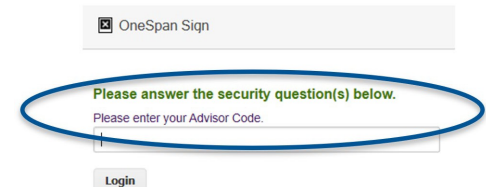
- Y Did you click “ACCEPT” on the Electronic Delivery and Signature Consent page?
(required for access to the eContract whether delivering it electronically or hardcopy)
- Y Did you click “DECLINE TO SIGN” on the Electronic Delivery and Signature Consent page?
(required for delivery of hardcopy contract)
- Y Did you click “DECLINE” when you requested changes to the eContract?
- Y Did you “CLICK TO SIGN” on the “Confirmation of Insurance Policy Delivery page?”
(required for delivery of eContract)

NOTE: The only way to stop the duplicate emails is to log back into the eContract process and complete the required action.

6. What is the answer to the security question on the OneSpan Sign page?

- The system will prompt you for the correct answer.

Advisor example:



- The Advisor’s password is their **ADVISOR CODE**.
- The client’s password is their policy number. The Advisor should provide the policy number to the client; however, an Equitable Life CSR can also provide the policy number to the client if necessary.
- MGA’s/National Accounts use their MGA or National Account codes as a password.

NOTE: DO NOT enter your EquiNet Login ID or password. You will be locked out of the system after 5 attempts.

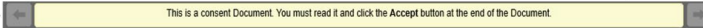
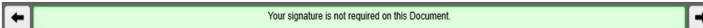
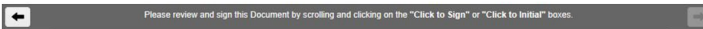
7. What happens if a client or Advisor is locked out during the signing process?

- Equitable Life (Doc Services) will automatically receive an email request to unlock the account.
- The client or Advisor will then receive an email that the account has been unlocked.
 - Same day service will occur if the request is received before 2pm.
 - If the request is received after 2pm, the account will be unlocked the next day.

BEFORE YOU GET STARTED

Navigation tips

- At the top of each document is a navigation bar that indicates the action required.

- Yellow bar 
 - Green bar 
 - Grey bar 
- The red circle indicates the number of signatures required.

- Scrolling 

- Signing 

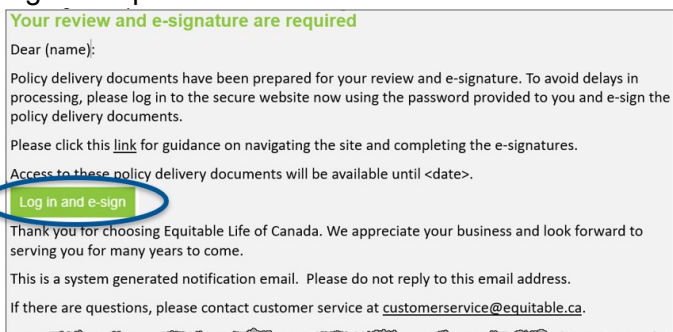
Add Signers@e-signlife.ca as an email contact

- Add this email address as an email contact to reduce the chance of it ending up in SPAM, JUNK, or CLUTTER folders. (this applies to the Advisor, MGA, and policy owner/client)
- Do not reply to signers@e-signlive.ca
 - Email any questions or comments to:
 - Eastern or Western Advisor Services teams; or to customerservice@equitable.ca

Please include the policy number in the email subject line.

Adjust your browser setting

- Important pop-up messages appear during the eSigning process.
- Turn off the Pop-Up Blocker in your browser setting before you start the eSignature process.



The link to the policy delivery documents will expire on the date indicated in the email.



SAMPLE EMAILS

Initial email to begin the eSigning process

Your review and e-signature are required

Dear (name):

Policy delivery documents have been prepared for your review and e-signature. To avoid delays in processing, please log in to the secure website now using the password provided to you and e-sign the policy delivery documents.

Please click this [link](#) for guidance on navigating the site and completing the e-signatures.

Access to these policy delivery documents will be available until <date>.

[Log in and e-sign](#)

Thank you for choosing Equitable Life of Canada. We appreciate your business and look forward to serving you for many years to come.

This is a system generated notification email. Please do not reply to this email address.

If there are questions, please contact customer service at customerservice@equitable.ca.

Reminder/follow-up emails

- Please note that the follow-up emails are the same as the initial email.
- The first reminder is sent two days from the date they received the email.
- Subsequent reminders are sent every three days after that (up to 5 follow-ups)
- The reminder email only goes to the person whose signature is still required.

Final email with a link to signed eContract

E-signature has been completed

Dear (name):

We are pleased to notify you that all e-signatures for policy <number> are completed.

You can securely download the completed documents here:

[Download Link](#)

Please make sure you download and keep the documents for your records.

Thank you for choosing Equitable Life of Canada. We appreciate your business and look forward to serving you for many years to come.

This is a system generated notification email. Please do not reply to this email address.

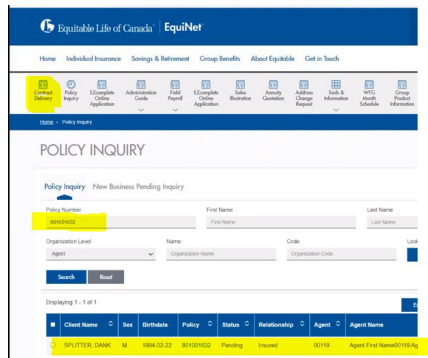
If there are questions, please contact customer service at customerservice@equitable.ca

Please note: If you could like a copy of the contract, it is important that you (and your client) print the contract at this point.

OTHER FREQUENTLY ASKED QUESTIONS

GENERAL

8. **Why am I receiving an email asking for the first name, last name, and email address of my applicant's parents/legal guardian?**
 - The paper application does not contain these fields, and for eDelivery purposes, this information is required. These fields will be included in the paper application when the new AML updates happen later this year.
9. **Why am I receiving an email asking for the first name, last name, and email address for all signing officials for a corporate application? (Term/CI policies only)**
 - This information is required for eDelivery purposes. The paper application does not contain these fields, nor do we need a business form 594 for our Term and CI products. Therefore, this information is not captured at the time of application. We will reach out for any additional information such as first name, last name, and email.
10. **If I use the EZcomplete application, will I receive emails asking for my clients' first name, last name, and email addresses?**
 - No, EZcomplete has these required fields built-in, so this information is collected at the time of application.
11. **What browsers are supported for OneSpan, our eSignature platform?**
 - As of February 25, 2021, OneSpan will not support IE 11, so users will need to use Chrome or Microsoft Edge.
12. **How can I see the status of a contract?**
 - Once an advisor receives the email for eSignatures, the eDelivery progress can be tracked on EquiNet. To do this, the advisor will need to log in to EquiNet, click on 'Contract Delivery' icon on the EquiNet main ribbon menu, Enter a policy number and click Search then Review the policy delivery status and details.



- Policy delivery information can also be viewed by clicking on the 'Contract Delivery Status' hyperlink beside the E-Delivery Receipt requirement displayed on the Requirements tab of Policy Inquiry.

Requirement	Details	Requirement Date
E-Delivery Receipt	Contract delivery status	February 19, 2021

13. How does the Advisor know that the client has signed the required documents?

- Once all signatures are completed, an email will be sent to advise that the eSignature process has been completed successfully. Advisors, their assistants, and back-office staff can track the status of the eDelivery package and who has signed and who has not on EquiNet via Contract Delivery. They can also track additional details under the Policy Package section including the ability to download and view all pre-signed documents and decline the policy package.

14. Where can I find information about the eContract package when signatures are declined?

When a policy is declined the eContract package is canceled, Advisors will not have access to the decline reason through Contract Delivery

15. When did Equitable Life start sending eContracts to advisors and clients?

- eContracts began going to advisors and clients on Monday, April 6, 2020.

16. Why is Equitable Life only offering electronic signing for contracts?

- Due to the ongoing situation with COVID-19, most MGA offices are/have been closing their mailrooms. Therefore, some clients and advisors were not able to receive their Policy Contract Packages. A vital requirement of a policy being considered in force is the policy delivery step. Equitable Life implemented an electronic contract delivery solution to ensure that business would continue for advisors and clients.

17. Does the electronic delivery of eContracts include conversions?

- No, the electronic delivery of eContracts only includes New business contracts. Conversions are processed via our [policy change process](#).

MGA / NATIONAL ACCOUNTS**18. I am an MGA/National Account, and I did not receive the “Your review and eSignature are required” email. How can I have it resent?**

- Please contact your Regional Sales Manager for assistance.

19. The MGA/National Account email states that “review and eSignatures are required.” Where are they supposed to eSign?

- The MGA/National Account is not required to sign the eContract package.
- This wording is a duplicate as this is what the client and advisor see.

20. Does the MGA/National Account also get a copy of the eContract?

- Yes, the MGA/National Account will receive an email that will provide access to review the contract.

SIGNATURES**21. Who receives an email with a link to the eContract signing package?**

- The advisor reviews and signs the package first.
- The MGA/National Account received the eContract package for their information only.
- After the Advisor signs the package, the client will automatically receive the email to sign their portion.

22. What if the Advisor completes the eSigning process, but the client does not receive the signing package?

- In this circumstance, we may not have the correct email address for the Advisor or the client.
- Equitable Life's Customer Service team will need you to confirm that the Advisor and the client's email addresses are correct.

23. Are the signing packages the same for all recipients?

- The policyholder/policyowner will see the entire package. The insured(s) will see only the documents that they eSign.

24. Can the eContract be eSigned on a mobile device?

- Yes.

25. Can I use the electronic signing platform DocuSign to have clients sign the documents electronically?

- No, we will only accept electronic signatures captured from OneSpan through eDelivery and EZcomplete.

26. Who is required to eSign the eContracts during the eDelivery process?

- The Advisor, clients (policy owner, joint owner, signing officer(s)), and life insured and joint insured
- MGA and Business Owner will receive a copy for their records but are not required to sign.

27. Is there a signing order for eDelivery?

- Once the Advisor eSigns, all clients (including the policy owner(s) and life insured(s)) are notified at the same time and can eSign.

28. If the Advisor is also the client, can one email address be used?

- A contract package cannot go out with the same email addresses; if the Advisor is also the owner, we remove the advisor signature requirement (removing the email address). The Advisor would need only to sign the owner sections.

29. What documents need to be electronically signed by the Advisor?

- The Advisor will eSign the **Confirmation of Insurance Policy Delivery form**. This will act as confirmation that the Advisor has reviewed the delivery documents. Commission will only be paid for settled policies.

30. What are the signing requirements for other documents or forms?

- See the “Signing requirements for insurance forms” (#1886) for more details.

Form name	Advisor/Witness Signature	Owner Signature	Letter of Direction (4)	E-Signature (5)	Email Authorization (6)
Third Party Form #311	✓		NO	✓	✓ Provided the email is received from the Advisor's email on file
Additional Customer Information Form #1022	✓	✓	NO	✓ During COVID-19	NO
Pre-Authorized Debit Form #328	✓	✓	✓	✓	✓ Provided there is reference to acknowledging the PAD form has been read & agreed to
Verification of ID for Policy Owner (Form #1710)	✓	✓	NO	✓ During COVID-19	NO
Request for Policy Documentation Form #42		✓	NO	✓	NO
Policy Loan or Premium History Request Form #46	✓	✓	NO	✓	NO
Name Change Form #6211NC	✓	✓	NO	✓	NO

31. What happens when the Advisor hits “Click to Sign” on the “Confirmation of Insurance Policy Delivery page”?

- The client will automatically receive an email with a link to review documents, eSign where applicable, and confirm delivery.
- **NOTE: Before you eSign, contact the client:**
 - Let them know an email package is coming.
 - Schedule a call or video meeting to review the policy with the policy owner.
 - Provide the policy owner with the policy number. This will be the answer to the security question when they login for the review and eSigning process.
 - Ask them to watch for an email from Equitable Life of Canada <signers@e-signlive.ca>

32. The Policy Confirmation Delivery Form is not typically a form we need to send back to Equitable; why does it need to be returned now?

- We are leveraging it as our confirmation that the client and Advisor have received the Policy Contract. Commission will only be paid for settled policies.

33. There is a Termination of Internal Replacement, and a CI Offer within the package that are not part of the signing package. How can the client take advantage of these offers if they choose to?

- The client will need to print the document, physically sign it and send it to Equitable Life.
- The form can be provided to their Advisor for upload to EZ Upload or emailed to eastern (eastern-service@equitable.ca)/western service (western-service@equitable.ca).

34. What if the client declines to sign the eContract?

- It is the client's choice if they decline acceptance of this offer of insurance.
NOTE: The policy will not be inforce and any premiums paid will be refunded to the client.
- If they decline in error, they will need to contact their Advisor, who will then contact Equitable Life.

35. Are follow-up emails sent to the Advisor and client to remind them to eSign the eContract?

- If the Advisor or client have not eSigned their eContract, the one who's signature is outstanding will receive reminder emails:
 - Two days after the initial eContract was sent.
 - Every three days after that (up to 5 follow-up emails could be sent).
 - One final warning email will be sent 5 days before expiry to notify that the signing package will expire in 5 days.

NOTE: If all documents required to settle the policy, including the signed "Confirmation of Insurance Policy Delivery", are not received by the 45 calendar day expiry deadline, the policy will not be inforce and any premiums paid will be refunded to the client.

36. How will the Advisor know that the client has signed the required documents?

- Once all signatures are completed, an "eSignature has been completed" email is automatically sent to:
 - To Advisor and MGA
 - Confirms that all documents have been signed.
 - Provides a link to download the documents.
 - The Advisor and MGA will need to sign-in to access the documents and should download copies to a secure location for their records.
 - To client
 - Confirms that all documents have been signed.
 - Provides a link to download the documents.
 - Policy owner will need to sign-in to access the documents and should download copies for their records.
 - To Equitable Life
 - Provides all documents which are processed and filed.

NOTE: We are unable to respond to email replies sent to signers@e-signlive.ca. All email inquiries should be directed to either eastern-service@equitable.ca or western-service.ca. Please include the policy number within your inquiry.

37. Who receives the "eSignature has been completed" email?

- Emails are sent to the Advisor and client with a copy sent to the MGA back office as indicated on the application.