

# ELECTRONIC POLICY DELIVERY

Step by step ...

FOR PRESENTATION TO ADVISORS ONLY

June 2020

# SIMPLIFIED PROCESSES FOR NON FACE-TO-FACE BUSINESS



Submitting  
business



Underwriting



**Policy  
delivery**



Existing  
business



## POLICY DELIVERY

- All new business contracts will now be delivered electronically.



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# ELECTRONIC POLICY DELIVERY



## Consent to e-delivery and e-signatures

The advisor and policy owner must consent in order to proceed.



## Review and e-signing

The signing package includes all documents that must be reviewed and e-signed by the advisor and policy owner.



## Email with link to signed documents

The advisor, MGA, policy owner, and Equitable Life® all receive emails with links to the signed documents.

## ONCE APPROVED BY UNDERWRITING ...

- The file goes to New Business and an email is automatically sent to the advisor letting them know the file is approved and has been sent to issue.

**Note:** This email has not yet been updated to reflect the change to e-delivery from courier.



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## ONCE NEW BUSINESS IS READY TO ISSUE THE POLICY ...

- New Business confirms policy details including the email address for the advisor and the policy owner.
  - New Business will contact the advisor if they do not have the policy owner's email address on file.
- The advisor receives an email letting them know that the policy has been issued. The email includes the policy number and the policy owner's name.
  - Email any questions or comments to the Eastern or Western Advisor Services teams.
  - Remember to include the policy number in the subject line of the email.

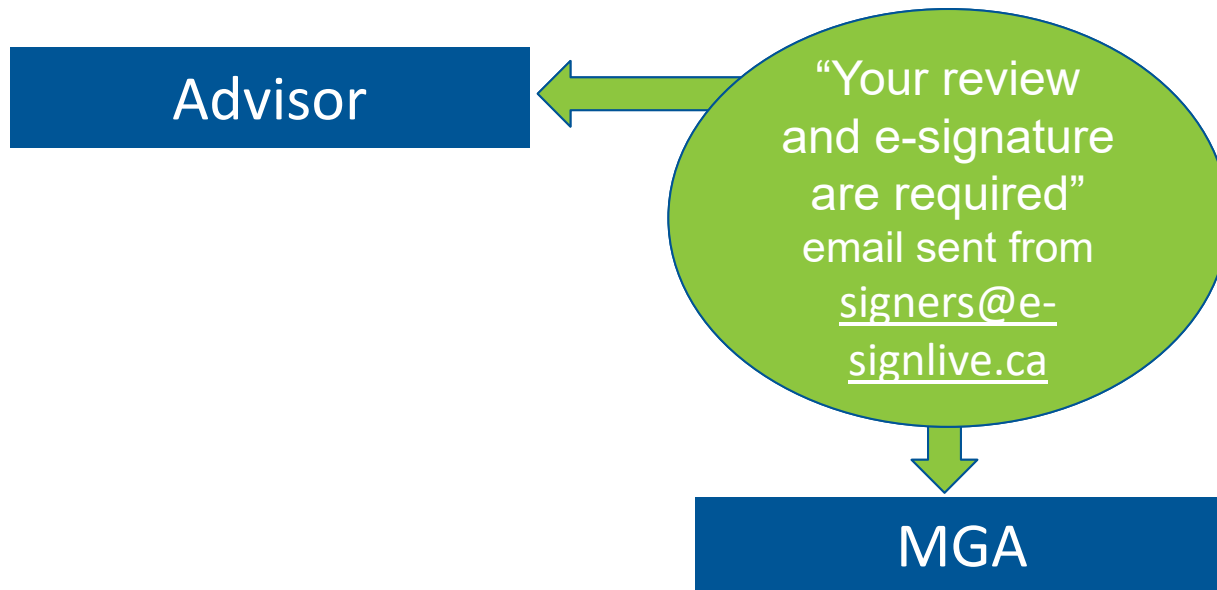
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# E-DELIVERY AND E-SIGNATURE PROCESS

“Your review  
and e-signature  
are required”  
email sent from  
[signers@e-  
signlive.ca](mailto:signers@e-signlive.ca)

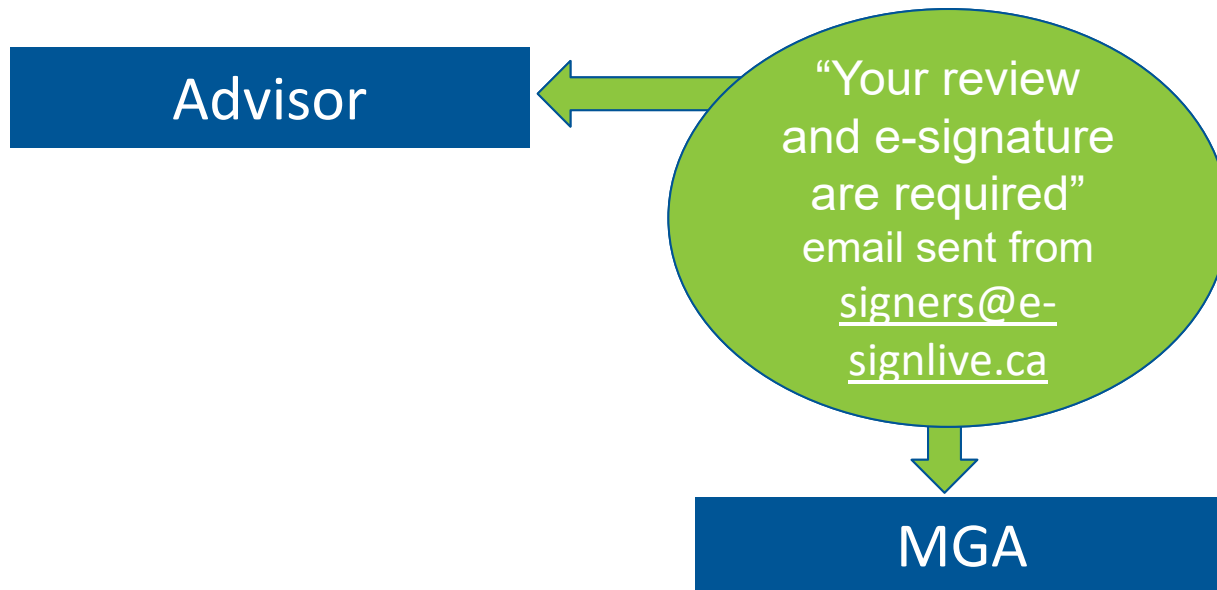
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# E-DELIVERY AND E-SIGNATURE PROCESS





# E-DELIVERY AND E-SIGNATURE PROCESS



The MGA will receive an email with a copy of the eContract for their review **only if** the advisor included the MGA code and MGA email address on the application.



**TIP!** EZcomplete always saves the latest information provided and auto-fills these fields in the subsequent applications. If the information needs to be changed, it can be edited at any time.

# E-DELIVERY AND E-SIGNATURE PROCESS

## Advisor

Advisor clicks the **Log in and e-sign** link in email to start the review and e-signature process.

Reminder emails sent:

- After 2 days of the date they received the email (if no signature).
- Every 3 days thereafter until signature is obtained.

"Your review and e-signature are required"  
email sent from  
[signers@e-signlive.ca](mailto:signers@e-signlive.ca)

MGA



# E-DELIVERY AND E-SIGNATURE PROCESS

## Advisor

Advisor clicks the **Log in and e-sign** link in email to start the review and e-signature process.

Reminder emails sent:

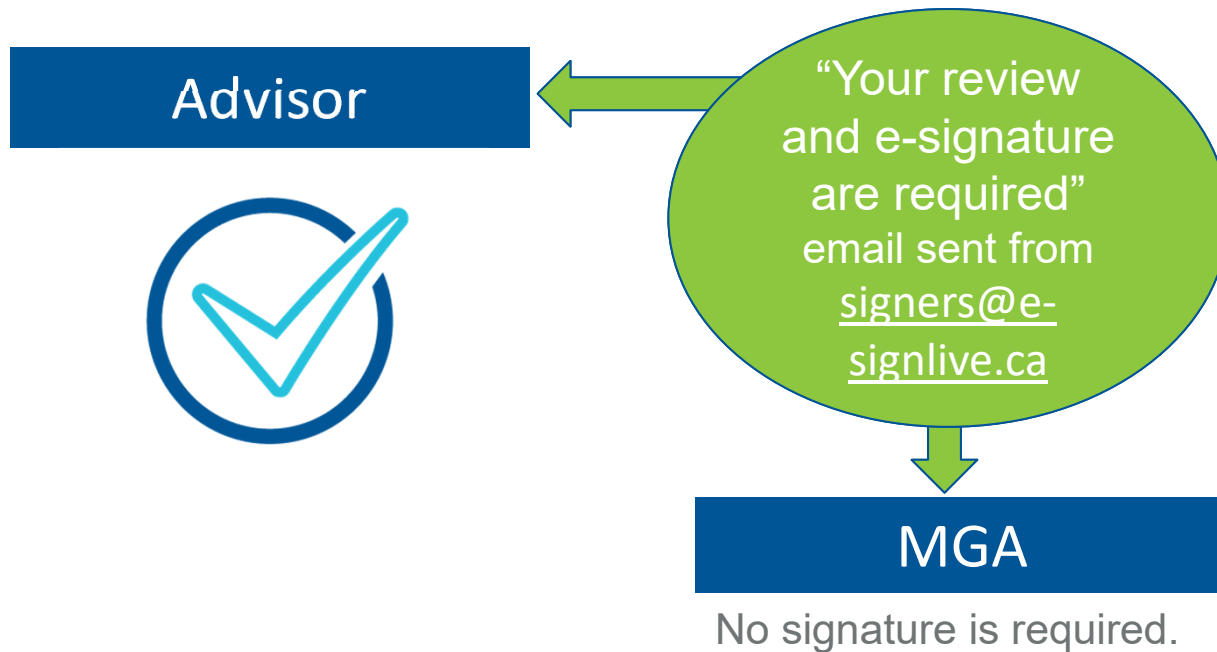
- After 2 days of the date they received the email (if no signature).
- Every 3 days thereafter until signature is obtained.

“Your review and e-signature are required” email sent from [signers@e-signlive.ca](mailto:signers@e-signlive.ca)

## MGA

MGA clicks **Log in and e-sign** link in email to start the review process. No signature is required.

# E-DELIVERY AND E-SIGNATURE PROCESS



Once the advisor signs, an email is sent to the policy owner for their review and e-signature.

# E-DELIVERY AND E-SIGNATURE PROCESS

Advisor



“Your review  
and e-signature  
are required”  
email sent from  
[signers@e-  
signlive.ca](mailto:signers@e-signlive.ca)

MGA

Policy owner

The policy owner clicks the **Log in and e-sign** link in email to start the review and e-signature process.

Reminder emails sent:

- After 2 days of the date they received the email (if no signature).
- Every 3 days thereafter until signature is obtained.

# E-DELIVERY AND E-SIGNATURE PROCESS

Advisor



"Your review  
and e-signature  
are required"  
email sent from  
[signers@e-  
signlive.ca](mailto:signers@e-signlive.ca)

MGA

Policy owner

The policy owner clicks the **Log in and e-sign** link in email to start the review and e-signature process.

Reminder emails sent:

- After 2 days of the date they received the email (if no signature).
- Every 3 days thereafter until signature is obtained.

Both the advisor the policy owner signatures must be obtained within 45 calendar days.

# E-DELIVERY AND E-SIGNATURE PROCESS

Advisor



“Your review  
and e-signature  
are required”  
email sent from  
[signers@e-  
signlive.ca](mailto:signers@e-signlive.ca)

Policy owner

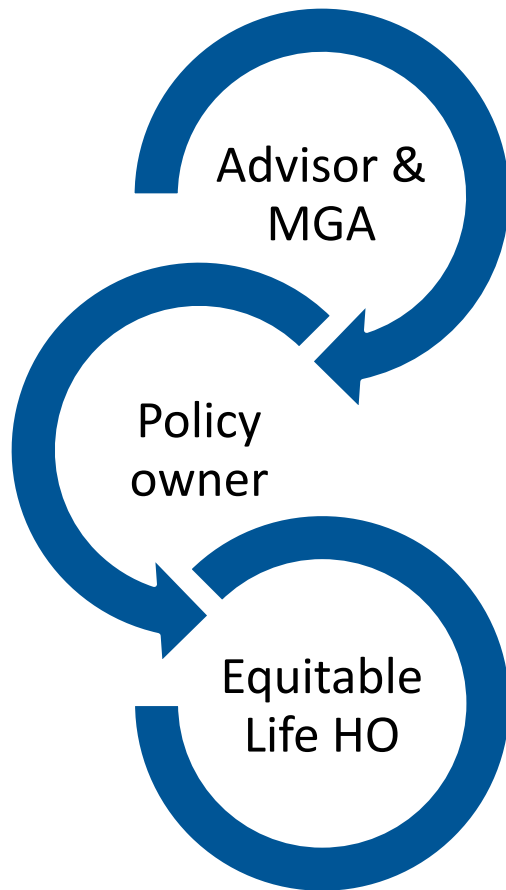


MGA

Once the policy owner signs, “E-signature has been completed” emails are automatically sent from [signers@e-signlive.ca](mailto:signers@e-signlive.ca) to the advisor, MGA, policy owner and Equitable Life.

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# “E-SIGNATURE HAS BEEN COMPLETED”



## **To advisor and MGA**

- Confirms that all documents have been signed.
- It provides a link to download the documents.
- Advisor and MGA will need to sign-in to access the documents and should download copies to a secure location for their records.

## **To policy owner**

- Confirms that all documents have been signed.
- It 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.



# SIGNERS@E-SIGNLIVE.CA

## Important Note:

- **Add this email address as an email contact** to reduce the chance of it ending up in SPAM, JUNK or CLUTTER files. (this applies to the advisor, MGA and policy owner)
- **Do not reply to [signers@e-signlive.ca](mailto:signers@e-signlive.ca)**
  - Any questions or comments should be emailed to:
    - Eastern or Western Advisor Services teams; or
    - customerservice@equitable.ca
  - Please include policy number in the subject line.


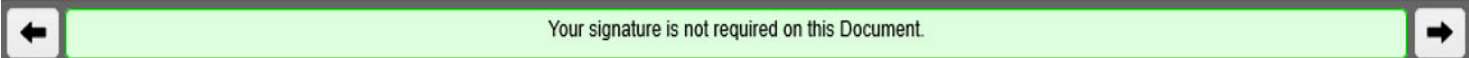
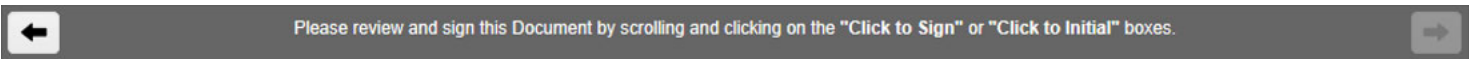
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# NAVIGATING THE E-DELIVERY PROCESS

FOR PRESENTATION TO ADVISORS ONLY

## 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



signature: 

# DOCUMENT DOWNLOADS

Effective June 4, 2020

The policy delivery documents can be downloaded anytime prior, during or after the signing process by clicking on the



**Download**



**Download All Files**

icons.



FOR PRESENTATION TO ADVISORS ONLY

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# MGA REVIEW

FOR PRESENTATION TO ADVISORS ONLY

## MGA RECEIVES AN EMAIL

### 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](mailto:customerservice@equitable.ca).

Click to begin  
review process.

Once the MGA clicks on the “Log in and e-sign” link in their notification email, they will need to follow these steps to review the policy delivery documents (including the contract)...

- Enter the answer to the ‘Security Question’ and click “Login” to continue.



This is the MGA or National Account code, not their EquiNet login ID or password.



# ELECTRONIC DELIVERY AND SIGNATURE CONSENT

If the MGA clicks “Accept”, all policy delivery documents will be available for their review.

This is a consent Document. You must read it and click the Accept button at the end of the Document.

**Electronic Delivery and Signatures Consent**

Before you can proceed with completing the required documentation for your policy issued by Equitable Life, we require your consent to the following:

- (a) Consent to electronic delivery of your policy contract and/or the associated documents; and
- (b) Consent to the use of electronic documents and electronic signatures in place of paper documents and handwritten signatures.

By clicking on the “Accept” button below, you agree and give your consent as set out in (a) and (b) above.

## If the MGA does not click “Accept”:

- They will not have access to the policy delivery documents.

**! IMPORTANT NOTE:** The electronic delivery and signature process for the advisor and the policy owner is not be disrupted if the MGA does not provide consent.



# ADVISOR REVIEW AND E-SIGNATURE

FOR PRESENTATION TO ADVISORS ONLY

## ADVISOR RECEIVES AN EMAIL

### 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](mailto:customerservice@equitable.ca).

## DOCUMENTS INCLUDED IN THE SIGNING PACKAGE

### Your review and e-signature are required

Dear (name):

Policy delivery documents have been prepared for your review and processing, please log in to the secure website now using the password provided in the policy delivery documents.

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

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 you for continuing to serve you for many years to come.

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

If there are questions, please contact customer service at [customerservice@equitable.ca](mailto:customerservice@equitable.ca).

### Documents include:

- Electronic Delivery and Signatures Consent
- Policy Delivery Checklist
- Contract and all accompanying documents
- Settling documents
- Confirmation of Insurance Policy Delivery

## ADJUST BROWSER SETTING

### Your review and e-signature are required

Dear (name):

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

Please click this link for guidance on navigating the site and completing the process.

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 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](mailto:customerservice@equitable.ca).

### TIP: Adjust Brower Setting

Important pop-up messages appear during the e-signing process.

Turn off the Pop-Up Blocker in your browser setting before you start the e-signature process.

## 45 DAYS TO OBTAIN ALL SIGNATURES

### 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.

This is a system-generated email.

If there are any changes to your policy, you will receive a separate email.

! The link will expire 45 calendar days from the date of this email. This date will be indicated in the email.

Both the advisor and policy owner e-signatures must be captured before this date.

# AUTOMATIC REMINDERS



Reminder emails are sent if we are still waiting for a signature:

- First reminder is sent 2 days of the date they received the email.
- Subsequent reminders are sent every 3 days thereafter until signature is obtained.
- The reminder email only goes to the person whose signature is still required.



## CLICK “LOG IN AND E-SIGN” TO BEGIN

### Your review and e-signature are required

Dear (name):

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

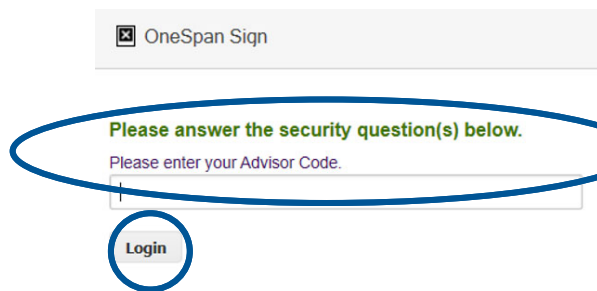
This is a system generated notification email. Please do not reply to this email address.

If there are questions, please contact customer service at [customerservice@equitable.ca](mailto:customerservice@equitable.ca).

Click to begin  
electronic  
signature process  
for e-delivery.

# SECURITY QUESTION

- Enter the answer to the 'Security Question'.



OneSpan Sign

Please answer the security question(s) below.

Please enter your Advisor Code.

Login

This is your advisor code, not your EquiNet login ID or password.

- Click "Login" to continue.



# ELECTRONIC DELIVERY AND SIGNATURE CONSENT

Review the consent document and click “Accept” at the bottom of the page.

All documents will now be available for review and e-signature.

This is a consent Document. You must read it and click the Accept button at the end of the Document.

**Electronic Delivery and Signatures Consent**

Before you can proceed with completing the required documentation for your policy issued by Equitable Life, we require your consent to the following:

- (a) Consent to electronic delivery of your policy contract and/or the associated documents; and
- (b) Consent to the use of electronic documents and electronic signatures in place of paper documents and handwritten signatures.

By clicking on the “Accept” button below, you agree and give your consent as set out in (a) and (b) above.

# POLICY DELIVERY CHECKLIST

- It is the first time the policy number and life insured is identified.
- The package also includes:
  - Documents that don't need to be signed
    - For example: disclosure documents
  - Documents that need to be signed but are not required to settle the contract
    - For example: par policyholder notification of meetings form, CI special offer, replacement cancelation forms
  - Complex forms that need completion to settle but cannot be completed via this process but are required to settle the contract
    - For example: Business Information Form (#594), AML forms, etc.

Your signature is not required on this Document.

**advisor**

Head Office  
One Westmont Road North  
P.O. Box 1603 St. Wenefee, Waterloo, Ontario N2G 4C7  
1.800.668.4095 | 519.883.7604  
www.equitable.ca

**Equitable Life of Canada**

**Policy Delivery Checklist**

MGA: 6K1U1 Broker: 52106 Date: 20/04/2020  
Agent First Name 21394 Agent Last Name 21394

Policy number: 800007688 Life insured: PIT409#2 DONCILLO

Thank you for choosing The Equitable Life Insurance Company of Canada to help meet your client's insurance needs.

This policy is ready for delivery to the policy owner. It should be delivered immediately unless there has been a change in the insurability of the life/lives insured.

Please review the following items before delivering the policy. Return any outstanding requirements, along with a copy of the checklist, to Equitable Life®, Attention: Individual Issue Department.

Please be advised of the following before delivering the policy:

<input checked="" type="checkbox"/> <b>Confirmation Of Insurance Policy Delivery</b>	The policy owner must sign the "Confirmation of Insurance Policy Delivery" form 1523 (attached). The advisor should keep it in their client file.
<b>Policy is In-Force</b>	N/A
<b>Notice of Additional Premiums</b>	N/A
Annual Premium \$9242.00, Balance owing is \$9242.00.	
<input checked="" type="checkbox"/> <b>COD Issue</b>	Pre-authorized Debit Plan (PAD) form 378 is required for monthly premium if the payor is different from the policy owner or life insured. Void cheque or Bank Form is required for monthly premium. "Third Party Information" form 31 is required if the payor is different from the policy owner or life insured.
<b>Illustration</b>	N/A
<b>Amendment</b>	N/A

# POLICY DELIVERY CHECKLIST

- It is the first time the policy number and life insured is identified.
- The package also includes:
  - Documents that don't need to be signed
    - For example: disclosure documents
  - Documents that need to be signed but are not required to settle the contract
    - For example: par policyholder notification of meetings form, CI special offer, replacement cancellation forms
  - Complex forms that need completion to settle but cannot be completed via this process but are required to settle the contract
    - For example: Business Information Form (#594), AML forms, etc.

Your signature is not required on this Document.

advisor

Head Office  
One Westmont Road North  
P.O. Box 1603 St. Wawanesa, Wawanesa, Ontario N0B 4C7  
1.800.668.4095 | 519.883.7604  
www.equitable.ca

Equitable Life of Canada

MGA: 6K1U1

Policy number: 80

Thank you for choosing Equitable Life of Canada. This policy is ready to be delivered. Please review the enclosed copy of the checklist. Please be advised of the following:

Confirmation of Insurance Policy Delivery

Policy is In-Force

Notice of Assignment of Premiums

✓ COD Issue

Illustration N/A

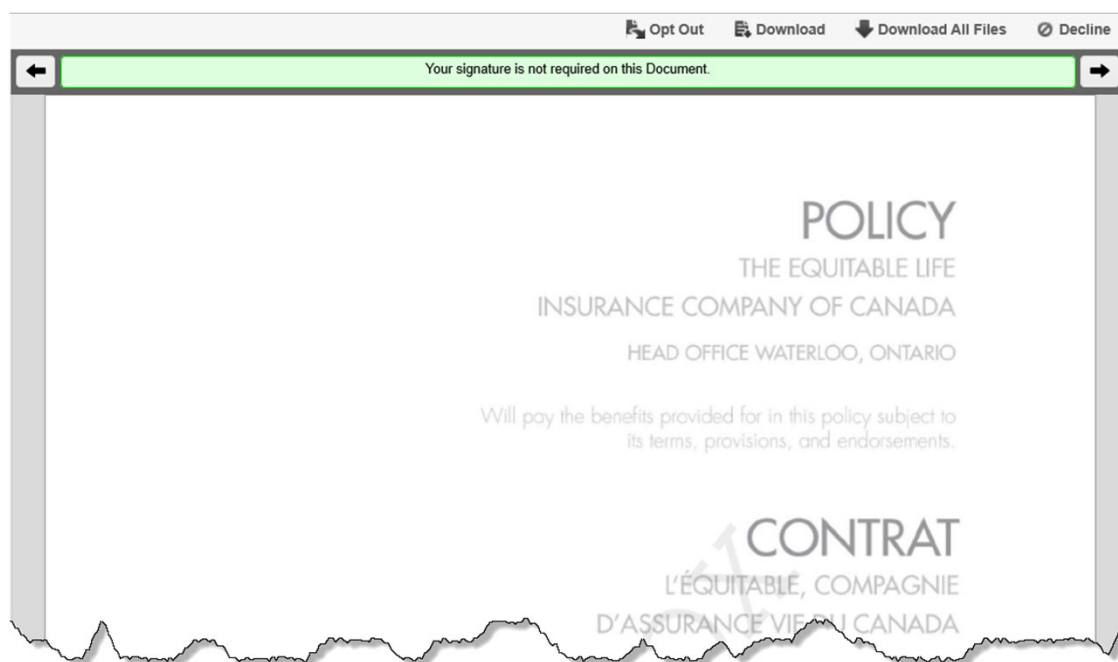
Amendment N/A

Some documents can be signed electronically.

Others must be printed by the advisor or policy owner, completed and signed, and sent electronically by you using EZ Upload.

! For more details about signing requirements, see form #1886 found on EquiNet under Individual Insurance >> Forms.

# DOCUMENTS REVIEW

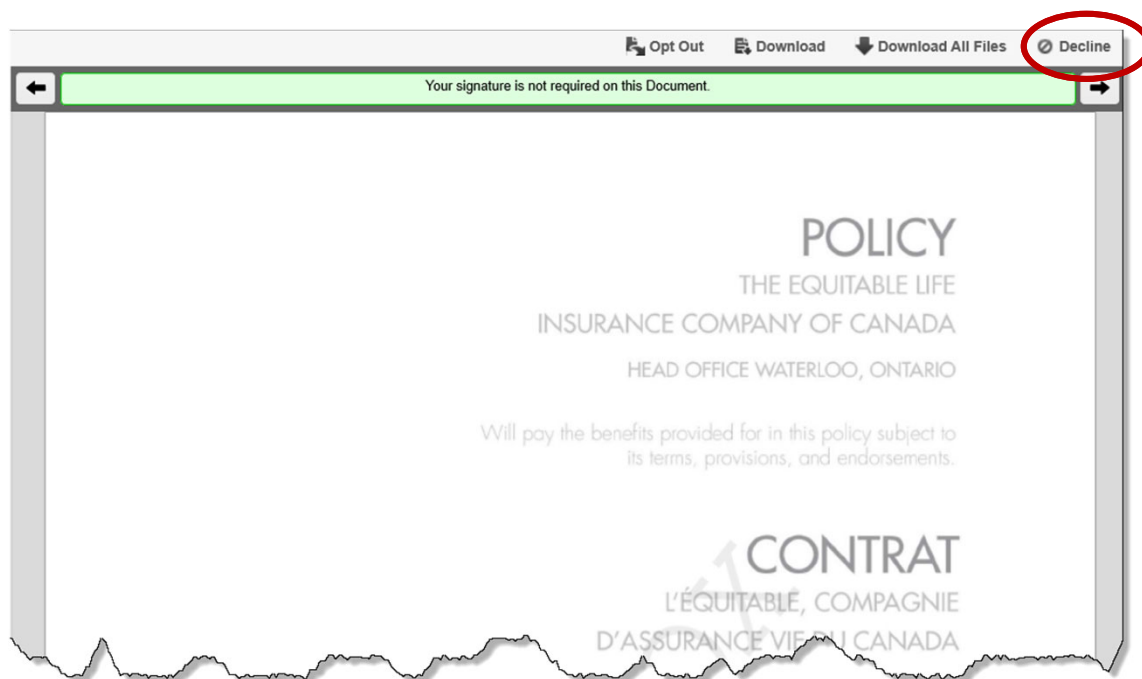


The advisor will see all documents in the package, including the contract, forms specific to the application, settling documents, etc.

Use the arrows to scroll through the documents.



## DOCUMENTS REVIEW



! If there are errors, click “Decline” and follow the instructions. Equitable Life will be notified to make the necessary corrections. (See FAQ for more details).

The document includes specific instructions for settling documents, etc.

Use the arrows to scroll through the documents.



! Once you have reviewed the documents, and if there are no errors, you should contact the policy owner to schedule a call or video meeting to review their contract.

# CONFIRMATION OF INSURANCE POLICY DELIVERY (#1523)

- This is the final document in the signing package that requires the advisor signature.

Opt Out Download Download All Files Decline Confirm

Please review and sign this Document by scrolling and clicking on the "Click to Sign" or "Click to Initial" boxes.

**Equitable Life of Canada**

Head Office  
One Westmount Road North  
P.O. Box 1603 Stn. Waterloo, Waterloo, Ontario N2J 4C7  
TF 1.800.668.4095  
www.equitable.ca

## CONFIRMATION OF INSURANCE POLICY DELIVERY

### 1. Advisor Policy Delivery Declaration

I, the advisor, declare that:

- I have reviewed the Policy Delivery Checklist and the other documents provided by Equitable Life with respect to the Policy (the "Document Package").
- I will speak with the policy owner(s) to review with them the policy contract and other documents in the Document Package.
- I will instruct the policy owner(s) as to how to review the documents in the Document Package and complete the electronic signature process.

Policy Number: 80000768

Advisor signature: [Click to Sign](#)

! Once the advisor clicks on "Click to Sign", the policy owner will automatically receive an email with a link to review documents, e-sign where applicable, and confirm delivery.



## BEFORE YOU E-SIGN, CONTACT THE POLICY OWNER

- 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 e-signing process.**
- Ask them to watch for an email from: Equitable Life of Canada  
[<signers@e-signlive.ca>](mailto:signers@e-signlive.ca)

If they do not receive the email, they should check their SPAM, JUNK or CLUTTER files.



# ADVISOR E-SIGNS

CONFIRMATION OF INSURANCE POLICY DELIVERY

1. Advisor Policy Delivery Declaration

I, the advisor, declare that:

Policy Number: 800007688

- I have reviewed the Policy Delivery Checklist and the other documents provided by Equitable Life with respect to the Policy (the "Document Package").
- I will speak with the policy owner(s) to review with them the policy contract and other documents in the Document Package.
- I will instruct the policy owner(s) as to how to review the documents in the Document Package and complete the electronic signature process.

Advisor signature [Click to Sign](#)

Click on "Click to Sign"

Please "Confirm" to complete signing [Confirm](#)

Click on "Confirm" to complete signing.



advisor

# E-SIGNATURE PROCESS IS COMPLETE

CONFIRMATION OF INSURANCE POLICY DELIVERY

1. Advisor Policy Delivery Declaration

I, the advisor, declare that:

Policy Number: 800007688

- I have reviewed the Policy Delivery Checklist and the other documents provided by Equitable Life with respect to the Policy (the "Document Package").
- I will speak with the policy owner(s) to review with them the policy contract and other documents in the Document Package.
- I will instruct the policy owner(s) as to how to review the documents in the Document Package and complete the electronic signature process.

Advisor signature: Accepted

Once the signature has been accepted, the advisor will see this message from OneSpan*Sign*.

Thank you for using eSignLive!

**OneSpanSign**

You have completed signing all the documents required in the eSignPackage

**What next?**

If you wish to review your documents now, click on "Close" below.

Thank you for using eSignLive!

Close Exit


The advisor will not see this pop-up if they did not turn off the Pop-Up Blocker in their browser setting.

Click "Close".


# AFTER “CLICK CLOSE” ... ADVISOR WILL SEE THE SIGNED DOCUMENTS

Download Download All Files

You completed signing this Document.

 **Equitable Life of Canada**

**Head Office**  
One Westmount Road North  
P.O. Box 1603 Stn. Waterloo, Waterloo, Ontario N2J 4C7  
TF 1.800.668.4095  
www.equitable.ca



**CONFIRMATION OF INSURANCE POLICY DELIVERY**

**1. Advisor Policy Delivery Declaration**

I, the advisor, declare that: Policy Number: 800007688

- I have reviewed the Policy Delivery Checklist and the other documents provided by Equitable Life with respect to the Policy (the "Document Package").
- I will speak with the policy owner(s) to review with them the policy contract and other documents in the Document Package.
- I will instruct the policy owner(s) as to how to review the documents in the Document Package and complete the electronic signature process.

Advisor signature: \_\_\_\_\_

E-SIGNED by AGENT FIRST NAME21394 AGENT LAST NAME21394  
on 2020-04-22 12:06:40 EDT

FOR PRESENTATION TO ADVISORS ONLY

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## EMAIL AUTOMATICALLY SENT TO POLICY OWNER

### 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](mailto:customerservice@equitable.ca).

# POLICY OWNER REVIEW AND E-SIGNATURE

FOR PRESENTATION TO ADVISORS ONLY

policy owner

## DOCUMENTS INCLUDED IN THE SIGNING PACKAGE

### Your review and e-signature are required

Dear (name):

Policy delivery documents have been prepared for your review. Once processing is complete, please log in to the secure website now using the provided link to review and e-sign the policy delivery documents.

Please click this [link](#) for guidance on navigating the site and completing the review process.

Access to these policy delivery documents will be available until the deadline.

[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.

If there are questions, please contact customer service at [customer service](#).

The policy owner will see the same documents as the advisor, including:

- Electronic Delivery and Signatures Consent
- Policy Delivery Checklist
- Contract and other forms specific to the application.
- Amendments (if applicable).
- Health certificate (if applicable).
- Sales illustration (if applicable).
- Confirmation of Insurance Policy Delivery
- Etc.

policy owner

## 45 DAYS TO OBTAIN ALL SIGNATURES

### 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.

This is a system-generated email.

If there are any changes to your policy, you will receive a separate email.

! The link will expire 45 calendar days from the date the advisor received the email. The exact date will be included in the email.

Both the advisor and policy owner e-signatures must be captured before this date.



# AUTOMATIC REMINDERS



policy owner

Reminder emails are sent if we are still waiting for a signature:

- First reminder is sent 2 days of the date they received the email.
- Subsequent reminders are sent every 3 days thereafter until signature is obtained.
- The reminder email only goes to the person whose signature is still required.

policy owner

## CLICK “LOG IN AND E-SIGN” TO BEGIN

### Your review and e-signature are required

Dear (name):

Policy delivery documents have been prepared for your review and e-signature. To a processing, please log in to the secure website now using the password provided to 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](mailto:customerservice@equitable.ca).

Click to begin  
electronic  
signature process  
for e-delivery.



policy owner

# ELECTRONIC DELIVERY AND SIGNATURE CONSENT

The policy owner will be required to answer a 'Security Question'. This is the policy number provided by advisor in Step #2.

They click 'Login' to continue.

Review the consent document and click "Accept" at the bottom of the page.

All documents will now be available for the policy owner's review and e-signature.

The image shows two screenshots of the Equitable Life of Canada website. The top screenshot is the 'Guest Login' page. It features the Equitable Life of Canada logo and the text 'Guest Login'. Below this, there is a green instruction: 'Please answer the security question(s) below.' followed by a prompt 'Please enter your Policy Number.' and a text input field. A blue oval highlights the input field, and a smaller blue circle highlights the 'Login' button. The bottom screenshot shows a consent document titled 'Electronic Delivery and Signatures Consent'. It states: 'Before you can proceed with completing the required documentation for your policy issued by Equitable Life, we require your consent to the following:'. It lists two items: (a) 'Consent to electronic delivery of your policy contract and/or the associated documents; and' and (b) 'Consent to the use of electronic documents and electronic signatures in place of paper documents and handwritten signatures.' Below this, it says: 'By clicking on the "Accept" button below, you agree and give your consent as set out in (a) and (b) above.' At the bottom of the document, there are two buttons: 'Opt Out' and 'Accept'. The 'Accept' button is circled in blue.

policy owner

# ELECTRONIC DELIVERY AND SIGNATURE CONSENT

The policy owner will be asked to provide a 'Security Question'. This is provided by advisor in the policy owner's profile.

They click 'Login' to continue.

Review the consent document and click 'Accept' at the bottom of the page.

All documents will now be available for the policy owner's review and e-signature.

During the COVID-19 crisis, e-delivery is the only option for contract delivery.

If the policy owner does not accept e-delivery and e-signature, we will be unable to issue the policy.

The screenshot shows the Equitable Life of Canada Guest Login page. At the top, the logo and 'Guest Login' text are visible. Below, a green instruction box says 'Please answer the security question(s) below.' followed by a text input field for the Policy Number. A 'Login' button is circled in blue. Below this is a consent document titled 'Electronic Delivery and Signatures Consent'. It contains two bullet points: (a) Consent to electronic delivery of your policy contract and/or the associated documents; and (b) Consent to the use of electronic documents and electronic signatures in place of paper documents and handwritten signatures. At the bottom of the document, there are 'Opt Out' and 'Accept' buttons. The 'Accept' button is circled in blue.

Equitable Life of Canada<sup>®</sup>  
Guest Login

Please answer the security question(s) below.  
Please enter your Policy Number.

Login

This is a consent Document. You must read it and click the Accept button at the end of the Document.

**Electronic Delivery and Signatures Consent**  
Before you can proceed with completing the required documentation for your policy issued by Equitable Life, we require your consent to the following:

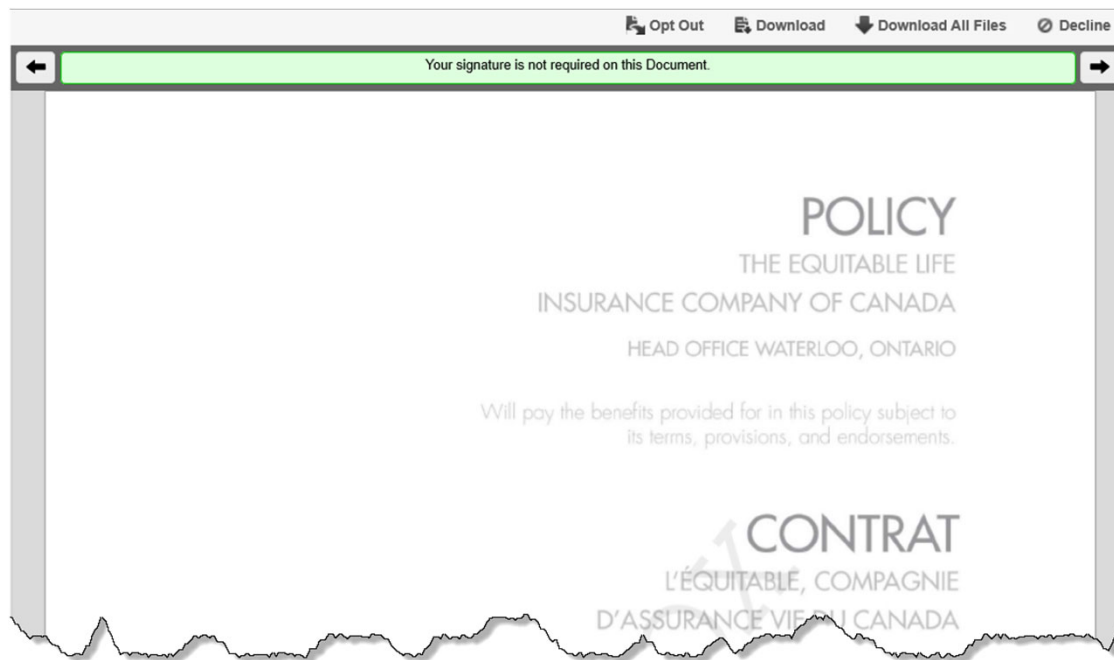
- (a) Consent to electronic delivery of your policy contract and/or the associated documents; and
- (b) Consent to the use of electronic documents and electronic signatures in place of paper documents and handwritten signatures.

By clicking on the "Accept" button below, you agree and give your consent as set out in (a) and (b) above.

Opt Out Accept

policy owner

## DOCUMENTS REVIEW



The policy owner will see all the same documents the advisor reviewed, in the same order.

They should use the arrows to scroll through the documents.



The red circle indicates the number of signatures required.

policy owner

# CONFIRMATION OF INSURANCE POLICY DELIVERY

CONFIRMATION OF INSURANCE POLICY DELIVERY

1. Advisor Policy Delivery Declaration

2. Policy Owner Delivery Receipt and Statement of Health and Insurability

1. If the answer to any of a), b) or c) is "Yes", answer "Yes" in the box below. Otherwise answer "No":

a) Have any of the following occurred since the date the application for the Policy was signed:

- a change in the health or insurability of any person to be insured under the Policy;
- a change in the occupation of any person to be insured under the Policy;
- any person to be insured under the Policy consulted or was treated by a medical practitioner;
- any person to be insured under the Policy experienced any symptoms of any diseases or conditions for which they have not yet consulted a physician or other medical practitioner; or
- any person insured under the Policy had any application for life or health insurance modified, declined or postponed by any insurer other than Equitable Life?

b) In the last 3 months has any person to be insured under this policy tested positive for COVID-19; or self-isolated with symptoms of COVID-19 on medical advice?

c) In the last 1 month has any person to be insured under this policy been advised to self-isolate due to COVID-19 (excluding mandatory government orders to remain at home that are applicable to the general population); or had a persistent cough, breathing difficulties, shortness of breath, fever, raised temperature, diarrhea, myalgia or muscular pain; or been in contact with an individual suspected or confirmed to have COVID-19?

☒ Yes ☐ No If "Yes" provide details:

This is the final document in the signing package.

Section 1 was completed earlier by the advisor.

Policy owner must complete section 2.

The policy owner must select "Yes" or "No" to proceed.

- If they click "Yes", details must be provided.

# CONFIRMATION OF INSURANCE POLICY DELIVERY

## CONFIRMATION OF INSURANCE POLICY DELIVERY

### 2. Policy Owner Delivery Receipt and Statement of Health and Insurability (continued)

#### 2. I, the owner of the Policy:

- declare that the facts, statements, information and answers provided to Equitable Life in this document and in the application for the Policy are true and complete;
- agree that any failure to disclose every material fact within my knowledge, or any material misrepresentation or misstatement of any facts, statements, information or answers provided to Equitable Life, will render the Policy voidable by Equitable Life;
- consent to electronic delivery of the policy contract and any other documents associated with the Policy and agree that receipt of those documents electronically constitutes delivery of the documents to me; and
- confirm receipt of the Policy on the date this document is signed, at the City and Province set out below.

Owner:

City:

Province:

Policy owner signature:

X Click to Sign

#### Other Joint Owner

City:

Province:

Policy owner signature:

Fill in the City and Province.

Click on “Click to Sign” to complete the signing process.

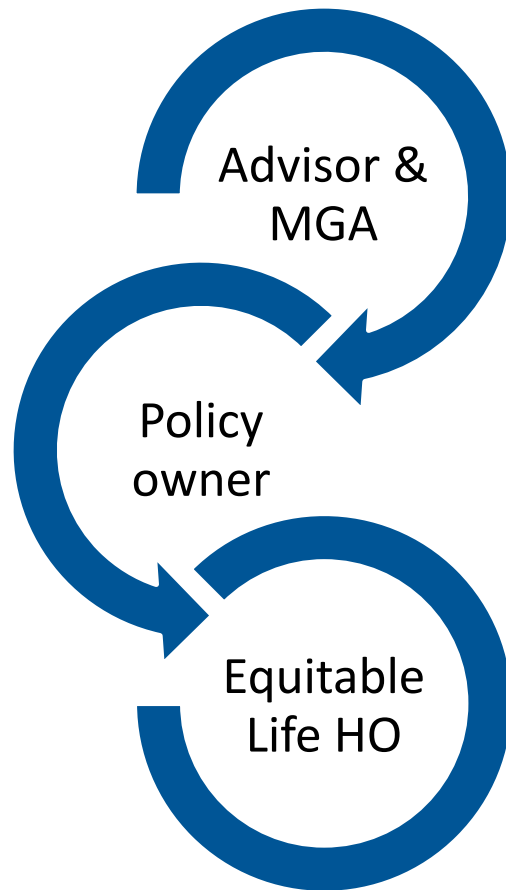
Emails are automatically sent to the advisor, policy owner and Equitable Life’s head office.

# E-SIGNATURE HAS BEEN COMPLETED

FOR PRESENTATION TO ADVISORS ONLY

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# AUTO-EMAILS ARE TRIGGERED



## To advisor and MGA

- Confirms that all documents have been signed.
- **It provides a link to download the documents.**
- Advisor and MGA will need to sign-in to access the documents and should download copies to a secure location for their records.

## To policy owner

- Confirms that all documents have been signed.
- **It 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.

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## SAMPLE EMAIL (ADVISOR, MGA, POLICY OWNER)

### 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.

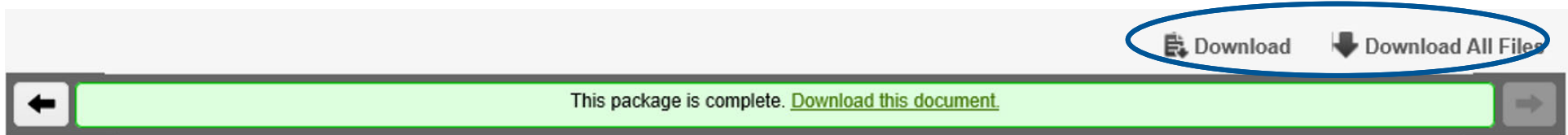
This is a system generated notification email. Please do not reply to this email address.

If there are questions, please contact customer service at [customerservice@equitable.ca](mailto:customerservice@equitable.ca)



## DOWNLOADING THE FINAL SIGNED DOCUMENTS

- By clicking on **Download Link** in their respective emails, the advisor, MGA, and policy owner will receive confirmation that the package is complete and be able to download the completed package.



**!** Immediately download the documents to a secure location for their records.

# FREQUENTLY ASKED QUESTIONS

The background of the slide features a blue-tinted image of several hands pointing at and reviewing documents. Overlaid on this is a large, stylized white lightbulb icon. Inside the lightbulb is a black question mark. To the right of the lightbulb, there are several white, semi-transparent geometric shapes, including hexagons and lines, creating a modern, architectural feel.

FOR PRESENTATION TO ADVISORS ONLY

## FREQUENTLY ASKED QUESTIONS



**I can't find the email advising me that the policy delivery documents have been prepared for my review and e-signature. Why?**

The email is coming from Equitable Life of Canada [signers@e-signlive.ca](mailto:signers@e-signlive.ca). It is possible that it has been directed to the SPAM, JUNK or CLUTTER files.

**TIP:** Advisors and MGAs should add this email address to their email contact list to reduce the chance of these email ending up in SPAM, JUNK or CLUTTER files.

# FREQUENTLY ASKED QUESTIONS



**Can I reply to the [signers@e-signlive.ca](mailto:signers@e-signlive.ca) email address with questions or comments?**

No. We are unable to respond to email replies sent to [signers@e-signlive.ca](mailto:signers@e-signlive.ca).

All email inquiries should be directed to;

- [customerservice@equitable.ca](mailto:customerservice@equitable.ca), or
- Eastern or Western Advisor Services teams;

Please include the policy number within your inquiry.

# FREQUENTLY ASKED QUESTIONS



When I receive the email advising me that the policy delivery documents have been prepared for my review and e-signature, where do I find the policy number or policy owner that it belongs to?

- Click on [Log in and e-sign](#) .
- Click on the Approve button on the Electronic Delivery and Signature Consent page.
- The next document you see will be the Policy Delivery Checklist. It includes the policy number and Life insured's name.

**Policy Delivery Checklist**

MGA: 6K1U1      Broker: 52106      Date: 20/04/2020  
Agent First Name: 21394      Agent Last Name: 21394

Policy number: 800007688      Life insured: PIT409#2 DONCILLO

Thank you for choosing The Equitable Life Insurance Company of Canada to help meet your client's insurance

# FREQUENTLY ASKED QUESTIONS



## When can I download documents?

The documents can be downloaded anytime prior, during or after the signing process.

Look for these icons.



Download



Download All Files



Documents can also be downloaded by clicking on the Download Link in the final “E-signature has been completed” email.

## FREQUENTLY ASKED QUESTIONS



**During the review and e-signing process with the policy owner, can we save the document before it is completed and come back to it later?**

There is no save function in the e-signature process. If you close the document, you will lose any signatures that were already obtained.

When you are ready to resume reviewing the document, you and your policy owner will need to go back to the original email, click on [Log in and e-sign](#) and start the review process again, starting with the Electronic Delivery and Signature Consent page.

# FREQUENTLY ASKED QUESTIONS



**If I have completed the e-signing process but my policy owner has not received the signing package, what can I do?**

First have them check their SPAM or JUNK files to see whether it was directed there.

If not, then it is possible that we don't have the policy owner's correct email address. You should contact the policy owner and then provide Equitable Life's Customer Service team with the correct email address.



# FREQUENTLY ASKED QUESTIONS



## For joint policies, how does the 2<sup>nd</sup> owner sign?

For joint policies, if we have email addresses for both owners on file, then both owners will be asked to sign. If we only have the primary owner's email address on file, only the primary owner will need to sign.

# FREQUENTLY ASKED QUESTIONS



**Is e-delivery available for conversions?**

At this time, e-delivery is only available for new business.

# FREQUENTLY ASKED QUESTIONS



## What documents need to be electronically signed by the advisor?

- Electronic Delivery and Signatures Consent.
- Confirmation of Insurance Policy Delivery form.

# FREQUENTLY ASKED QUESTIONS



## What documents need to be electronically signed by the policy owner?

- Electronic Delivery and Signatures Consent.
- Amendments (if applicable).
- Health certificate (if applicable).
- Sales illustration (if applicable).
- Confirmation of Insurance Policy Delivery.

**NOTE:** The advisor does not need to witness the client's signature on the illustration and the health certificate.

# FREQUENTLY ASKED QUESTIONS



## What are the signing requirements for other documents or forms?

For more details about signing requirements for insurance forms, see form #1886 found on EquiNet under Individual Insurance >> Forms.

Form name	Advisor/Witness Signature	Owner Signature	Letter of Direction (4)	E-Signature (5)	Email Authorization (6)
<a href="#">Third Party (Form #31)</a>	✓		NO	✓	✓ Provided the email is received from the Advisor's email on file
<a href="#">Additional Customer Information (Form #1027)</a>	✓	✓	NO	✓ During COVID-19	NO
<a href="#">Pre-Authorized Debit (Form #378)</a>	✓	✓	✓	✓	✓ 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
<a href="#">Request for Policy Documentation (Form #42)</a>		✓	NO	✓	NO
<a href="#">Policy Loan or Premium History Request (Form #46)</a>	✓	✓	NO	✓	NO
<a href="#">Name Change (Form #671NC)</a>	✓	✓	NO	✓	NO
<a href="#">Business Information (Form #594)</a>	✓	✓	NO	✓ During COVID-19	NO
<a href="#">Policy Loan Agreement (Form #680)</a>		✓	NO	✓	NO

# FREQUENTLY ASKED QUESTIONS



## What if the advisor find errors in the package when completing their review?

- Click “Decline”. A dialogue box will appear.
- Enter the reason for declining, indicating the errors.
- Click the “OK” button.
  - An email will be sent to Equitable Life to make the necessary corrections.
  - You will be logged out of the system.


### When corrections are made:

- A new “Your review and e-signature are required” email will be generated and sent to the advisor, MGA and policy owner to again start the review and e-signing process. The new expiry date will be indicated in the email.

The screenshot shows a document review interface. At the top, there are buttons: "Opt Out", "Download", "Download All Files", and "Decline". The "Decline" button is circled in blue. Below these buttons is a message: "Please review and sign this Document by scrolling and clicking on the 'Click to Sign' or 'Click to Initial' boxes." Below this message is a "Decline" dialog box. The dialog box has a title bar "Decline" and a close button. Inside the dialog box, it says "I DECLINE to sign at this time" and "If you DECLINE, you will no longer be able to continue viewing or signing the documents. The Sender will be notified that you declined and will proceed accordingly. You will be notified should the Sender re-issue the package." Below this text is a label "Enter reason for declining:" and a text input area with the placeholder "Enter your reason here". The input area is circled in blue. At the bottom right of the dialog box are "Cancel" and "OK" buttons.

## RESOURCES ON EQUINET®



 Submitting applications

 Underwriting

 Policy delivery

 Existing business

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