

## SIMPLE ISSUE APPLICATION PROCESS

Living Protection™ critical illness insurance  
Final Protection™ non-participating whole life insurance

Submitting an electronic application is as easy as 1, 2, 3.

### 1. Prepare to run a quote and application

- Open the Equitable Sales Illustrations® system and select one of the simple issue products.
- When you open Living Protection or Final Protection for the first time, you'll be prompted to download and store a set of application numbers on your computer. When this list runs low, the system will prompt you to download more. An application number will automatically be assigned to each application you complete.
- Before submitting your first simple issue application, you will need to update your Advisor Configuration (under Advisor Tools) to include your email address, advisor code, MGA code, MGA name and MGA email address.

### 2. Complete all mandatory fields

You will need to enter all the mandatory information (indicated with an asterisk) on the Client/Coverage Tab before you can produce a quote or move to the remaining tabs. **If mandatory information on the remaining screens is missing or there are errors**, the Outstanding Requirements button on the Submission Tab will show details of the missing information.

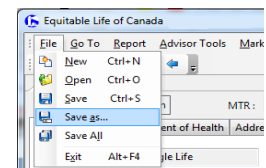
### 3. Attach the supporting documents and submit the electronic application

When all the mandatory fields have been entered correctly, the Submit Current Application button on the Submission Tab will become active. An application number will appear on the screen. You will need to write this number on the Application Authorization Form and the payment (VOID cheque for monthly PAD or cheque for the first annual premium).

#### For fastest turnaround:

- Scan the signed Application Authorization Form and VOID cheque.
- Click the Submit Current Application button.
- Click the Attach Documents button.
- A browser will appear. Select each of the scanned documents to attach to your application. Click the Open button. By saving both documents in the same folder, you can upload multiple documents at once.
- Once complete, click the Submit button.

**If you do not have your scanned documents ready**, you can save your application and submit at a later time. Click on File, Save As and name the file. To retrieve your saved file, click on File, Open and file name. Click on Submission Tab and follow the instructions in step #3 above.



**When your submission is successfully received**, the following message will appear on screen "Application # was successfully received by Equitable Life." A confirmation email will also be sent to the email addresses in your Advisor Configuration.

**If the submission is unsuccessful**, you will be given the option to save your application in your Pending Application Queue to be submitted at a later time. If you have applications saved to the Pending Application Queue, the following message will appear each time you open Living Protection or Final Protection "You have applications in your Pending Application Queue that are ready to be submitted. Would you like to review them now?" If you click yes, for each pending application in the queue, you will be given the option to submit, delete or leave in the queue.

See reverse side for Simple Issue Application Checklist.

## SIMPLE ISSUE APPLICATION CHECKLIST

Use this checklist to save time and have your application processed quickly:

### Meeting with your client

- Keep a supply of Simple Issue Application Authorization Forms (1344) and data collection worksheets with you.
- Enter all of the required information directly into the electronic application. If you prefer to complete the application in your office after meeting with your client, you can use the data collection worksheet to ensure you have all the information you need. If you choose to use the data collection worksheet, you should have your client review, verify, and sign it.
- Have your client complete and sign the Simple Issue Application Authorization Form.
- Get either a VOID cheque for monthly PAD or cheque for the first annual premium.
- If your client does not qualify for the selected product based on their answers to the Personal and Health questions, consider presenting a fully underwritten Equitable Life product.

### Submitting the electronic application

- Ensure that your Advisor Configuration is up to date and includes your email address, advisor code, MGA code, MGA name and MGA email address.
- Ensure all the required information is entered into the electronic application.
- Write the application number that appears on the Submission Tab on the signed Simple Issue Application Authorization Form and the VOID cheque.
- Scan and save these documents on your computer. Submit the application and attach the scanned documents when prompted to do so.
- For annual payment, send the cheque as soon as possible through your regular channels. Remember to include the application number.

### After the application is submitted

- If the application is submitted without the required attachments, use EZUpload to scan and submit these documents as soon as possible. Remember to include the application number. If these documents are not received within 10 business days, the case will not be proceeded with.
- Deliver the policy contract to your client as soon as possible after issue.
- If you used the data collection worksheet, please retain the signed and dated worksheet for your records.

**Questions? Please contact your Equitable Life Regional Sales Manager. For more information go to [www.advisor.equitable.ca](http://www.advisor.equitable.ca)**

**See reverse side for Submitting an electronic application.**

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