Equitable™

# Alternative ID verification options

## Identification process for non face-to-face meetings

### Step 1

**The advisor obtains two forms of approved identification from the individual being identified.** Each document can be an original; or a photocopy, fax, or scan / electronic image of the original emailed by the individual to the advisor. Please note that a copy of the original document may be preferable over an original depending on the nature of the document. (For example, the individual should not send an original Marriage Certificate).

Two documents are required. Each of the documents must be from a different category below (that is, no more than one document from any one of the categories). The documents should be from a Canadian source unless otherwise indicated.

The advisor may also validate the documents over a video call by having the client read out the details of each document and then present each document for the advisor to see; the advisor must record the details of each document and validate each document following the steps below. The document must not be expired (if it has an expiry date).

| Category A<br>(Must include name and address) | Category B<br>(Must include name and date of birth) | Category C<br>(Must include name and account information) |
|---|---|---|
| Government issued photo identification (excluding provincial health cards) – different from Category B document | Government issued photo identification (excluding provincial health cards) – different from Category A document | Bank Account Statement* |
| Benefits statement: Federal, Provincial, Territorial or Municipal* | Birth Certificate | Loan Account Statement* |
| Canada Pension Plan statement* | Marriage Certificate / Divorce documentation | Credit Card Statement* |
| Provincial Vehicle Registration | Permanent Resident Card | Letter from bank, trust company or credit union confirming account* |
| Municipal Property Tax Assessment* | Citizenship Certificate | |
| Utility bill (e.g. hydro, phone, cable, etc.)* | Insurance company document (home, auto, life, excluding Equitable)* | |
| Investment account statement (e.g. RRSP, securities account excluding Equitable)* | Investment account statement (e.g. RRSP, GIC excluding Equitable)* | |
| | Travel Visa issued by a foreign government | |
| | Temporary Driver's Licence (non-photo) | |

*Document can't be more than 12 months old.

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### Step 2

The advisor reviews each of the documents to ensure that they meet the following legislative requirements:

- The name and the address/date of birth on the document match the information provided by the individual on the Equitable Life application.
- No account numbers or identification details on the original document are redacted (e.g. client cannot have blacked out their name or account number on a bank statement).
- The document appears to be valid and current (e.g. most recent hydro statement or bank statement).
- The document can be the original (if appropriate); a photocopy, fax, or scan/electronic image emailed by the individual to the advisor.

### Step 3

The advisor acknowledges that the above instructions have been followed by checking the box in the "Verification of Identity" section of the Equitable application/form that states:

> *"I, the advisor, have followed the alternative identification instructions, including reviewing two valid and current documents as set out in the instructions. Provide details:"*

### Step 4

The advisor records the details of the two documents on the application/form and sends it in to Equitable. Please do not send copies of the identification documents to Equitable.

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