EZcomplete

Equitable Life's Electronic Application

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WHERE DO YOU START?

From the *EZcomplete*™ dashboard you can:

- Start a new application
- View and access your online applications
- Complete saved applications

Dashboard   **+ | New Application**

☑ Insurance   ☑ Savings and Retirement   🔍 Filter by Application Number

Application No. EA5504362426   **Submitted**
                                                          January 9, 2:40 PM

👤 Life insured's name   Term - Single Life - Term 20   Advisor
                              $1,000,000

Created January 9, 2:19 PM

Application No. EA5371289580   **Saved on Plan Setup**
                                                          January 9, 2:19 PM

👤 Life insured's name   Whole Life - Single Life   Advisor
                              $500,000

Created January 9, 2:18 PM   🗑 Delete Application EA5371289580

EZc⬤mplete IS EASY

Step 1
Plan Setup ✓

Step 2
Owner ✓

Step 3
Insured

Step 4
Beneficiary

Step 5
Subsequent Payment

Step 6
Third Party

Step 7
Translation

Step 8
Signatures

Step 9
Initial Payment

Step 10
Advisor Report

Step 11
Submit

- Complete each step in order.
- The blue band indicates the step you are currently working on.
- Checkmarks indicate that a step is completed.

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EZc♦*mplete* IS INTUITIVE

- Based on the information provided, the application automatically includes any additional questions that are required.

General Information

Do you intend to travel outside of North America for longer than a total of 2 months, or change your Country of Residence, in the next 12 months?

✓ | Yes   ✗ | No

→ **Add Trip**

Country

[▼]

City (cities)

[   ]

Purpose of travel

[▼]

Date of Departure
Year

[▼]

Month

[▼]

Length of stay

[   ]   [Duration ▼]

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EZcomplete™ IS COMPLETE

Can't remember the:

- Minimum face amounts?

- Issue ages?

- Underwriting requirements?

EZcomplete™ knows.

- It automatically provides information when needed.

Date of Birth (YYYY-MM-DD)

1937-06-16

⬆ **Maximum age is 75**

Date of Birth (YYYY-MM-DD)

1973-06-16   Age Nearest: 46

Do you want to back date to save age?

✓ | Yes   ✖ | No

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And when a supporting document is required, such as:

- Visa or work permit.
- Life Insurance Replacement Declaration.

EZcomplete™ tells you what information is needed.

Canadian Status

○ Canadian Citizen

○ Landed Immigrant/Permanent Resident

✔ Other: Type of Visa/Work Permit (Provide copy of supporting documentation)

→ Date of Arrival in Canada

[YYYY-MM-DD] [📅]

| Please provide copies of immigration papers confirming status in Canada.

Is the Visa/Work Permit for a Live-in Caregiver?

[✔ | Yes] [✖ | No]

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**Take a picture
with your tablet.**

**Scan it
to your computer.**

**Save it
to your computer.**

- Save it and [⬆ Upload Documents] directly to *EZcomplete™* .

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An email is sent to the:

- **MGA** indicating an application has been submitted.

- **Owner** indicating that their application has been received and providing them with important information pertaining to their application.

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- Application goes to head office for processing.

- 3 business days after the application is submitted, you can view it on EquiNet.

- Use EZ Upload for any documents not uploaded at the time of submission.

- If after 10 days of starting an application it is saved but not submitted:

  - Those with signatures will automatically be submitted.

  - Those without signatures will automatically be deleted.

E-SIGNATURE

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Step 1 Plan Setup	✓
Step 2 Owner	✓
Step 3 Insured	✓
Step 4 Beneficiary	✓
Step 5 Subsequent Payment	✓
Step 6 Third Party	✓
Step 7 Translation	✓
Step 8 Signatures	
Step 9 Initial Payment	
Step 10 Advisor Report	
Step 11 Submit	

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Step 8 - Signatures

⬆ Upload Documents

Witness

Are you or the servicing advisor the insured, owner, payor or beneficiary named on the Application?
If you select Yes, you are not considered a disinterested third party; therefore, you cannot be a witness to the signature(s).

| ✔ | Yes | | ✖ | No |

| ◀ | Previous Step | | Next | ▶ |

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Step 8 - Signatures

⬆ Upload Documents

Signing Preferences

Select one of the following signing options for each signer:

- **In Person:** The signer will complete the signature process using this device. This option can only be selected when the signer is physically present with the advisor.
- **Remote:** The signer will complete the signature process using their own device. This option must be selected if the signer is not physically present with the advisor. To use this option the signer will need access to an electronic device with an internet connection. A link to the application will be emailed to the signer who will then be able to review and e-sign the application. The advisor must assign each remote signer a unique security code for accessing the application. The advisor is not permitted to send the security code to the signer by email.

Fred Flinstone

What will be the signer's signing preference

👤 | In Person   **▢ | Remote**

Province where owner(s) will sign

Ontario ▼

◁| Previous Step   Next |▷

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Step 8 - Signatures

⬆ Upload Documents

Client Agreements

The terms "I", "me" and "my" refer to the Owner(s) of the contract and the Insured(s).

☑ All of the information in this application, including sensitive personal information such as my social insurance number, date of birth, and medical and financial information, will be included in the electronic documentation provided to each party who is required to sign the application. I consent to Equitable Life providing the information in this application to each other party for the purposes of signing the application. If I do not wish to provide this consent, I can decline to sign the application and inform my insurance advisor that I wish to proceed with a paper application instead.

Advisor Confirmation

Please confirm your consent to the following:

☑ I have completed this Application with the owner.

☑ I confirm that I am licensed in the province or territory in which this Application was completed and signed by the owner.

☑ I confirm that I have informed all parties to this application that their personal information may be viewed by the other parties in connection with the signing process. If any party wishes to keep their personal information private from the other parties, I will complete a paper application and ensure that the other parties are not privy to the information (except the policy owner, who is entitled to view all information on the application).

☑ I have explained to the owner that: a) Equitable Life will send an email with important information about the Application, including information about MIB and Temporary Life Insurance; b) they need to immediately acknowledge receipt of the email; c) they need to read the email in its entirety as it contains important information related to their application.

◁ Previous Step   ☑ | Generate application for signatures

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Continue? ✕

By selecting 'Yes' you will be initiating the signature process. All information collected up to this point will be locked down to generate the application.

No changes can be made to the document during the signing process.

Do you wish to continue?

✔ | Yes   ✕ | Cancel

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Generating Application

Please wait while the application is generated...

Do not refresh your screen or use the browser's back button while generating the PDF for signature.

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Hand over to signer ✕

You are about to hand over the Documents to be e-signed to **Fred Flinstone**.
By selecting "Proceed", you are legally obligated to hand over the controls to **Fred Flinstone**.

✔ | Proceed   ✖ | Cancel

Confirm intent ✕

Fred Flinstone, please confirm that you will review the documents before signing.

✔ | Agree   ✖ | Cancel

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LEGAL INFORMATION

8. Certify that, if the person(s) to be insured is a minor, all parents and/or guardians of the minor are aware of this application for insurance.

C. FAILURE TO DISCLOSE EVERY FACT WITHIN THE OWNER(S) AND PERSON(S) TO BE INSURED(S)' KNOWLEDGE THAT IS MATERIAL TO THE INSURANCE BEING APPLIED FOR, OR MATERIAL TO THE INSURABILITY OF THE PERSON(S) TO BE INSURED, OR, ANY MISREPRESENTATION OR MISSTATEMENT OF ANY FACTS, STATEMENTS, INFORMATION OR ANSWERS GIVEN AND CONTAINED IN THE APPLICATION, INCLUDING ANY PART II AND ANY WRITTEN STATEMENTS GIVEN AS EVIDENCE OF INSURABILITY SHALL RENDER ANY INSURANCE ISSUED IN CONNECTION WITH THE APPLICATION VOIDABLE BY THE COMPANY.

D. The Company is authorized to use the information in this Application and its existing files to provide information to me/us about its other products and services. Yes

E. I/We acknowledge receiving from the Advisor, disclosure and an explanation of the companies the Advisor represents, licensing, commissions, additional compensation, and conflicts of interest; and
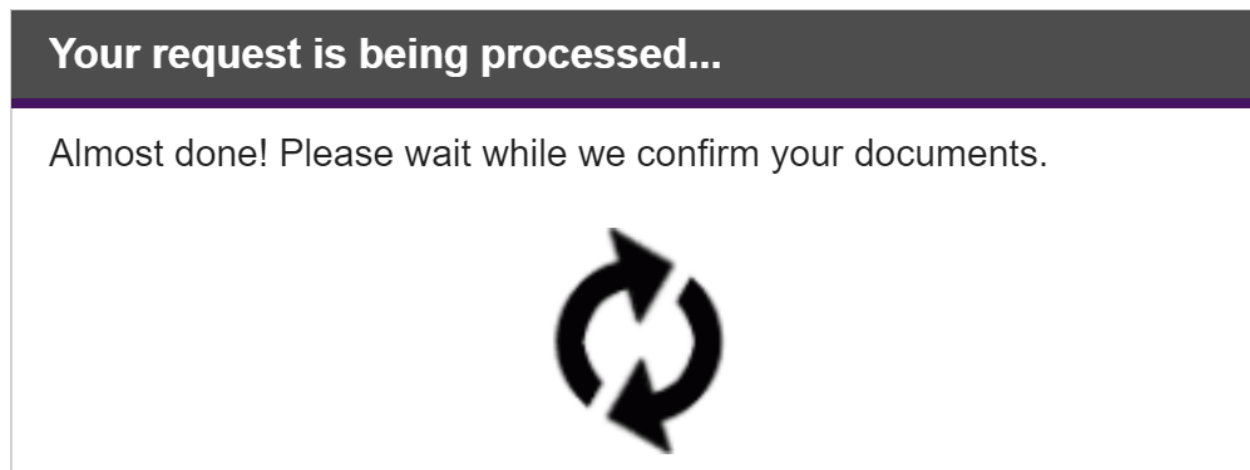
Capture Your Signature

Signature

| Clear | | Cancel | Ok |

Signed at City	Signed at Province
	Ontario

Signature of Owner/Life Insured/Payor	Date (yyyy-mm-dd)
X Click to Sign	Signing Date

Signature of Advisor/Witness

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Confirm ✕

Please click OK to confirm your signatures to this document or click Cancel to review it again before submission

Cancel   📝 **OK**

Your request is being processed...

Almost done! Please wait while we confirm your documents.

🔄

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Hand over to signer ✕

You are about to hand over the Documents to be e-signed to Advisor
By selecting "Proceed", you are legally obligated to hand over the controls to Advisor

✔ | Proceed   ✖ | Cancel

Signers

ℹ You have g

☑ Fred Flinstone

☐ Advisor Confirm I

✔ | Agree   ✖ | Cancel

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- The process for the advisor's signature is basically the same as it was for the client.
- However, the advisor can simply click to sign and confirm their signature.

Click to Sign

Confirm

Please click OK to confirm your signatures to this document or click Cancel to review it again before submission

Cancel   OK

Signature of Advisor/Witness

E-SIGNED
on 2019-06-07 13:21:51 GMT

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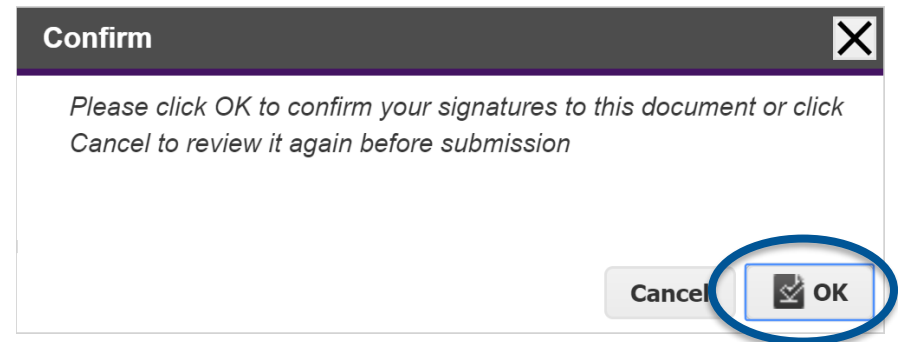
Step 8 - Signatures

⬆ Upload Documents

Signers

ℹ **You have gathered signatures from 2 of the 2 signers.**

100%

☑ Fred Flinstone

☑ Advisor

⬇ Download signed application
⬇ Download signed illustration

Next ▶

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E-PAYMENT

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- The required initial payment is equal to 1 month's premium.

- Your client selects from the available payment methods.

Step 9 - Initial Payment   ⬆ Upload Documents

Initial Premium
$17.50

Payment Method

Eligible for Temporary Life Insurance

○ Credit Card or INTERAC® Online

   VISA MasterCard Interac Online

   *Visa Debit and Debit MasterCard are accepted
   *INTERAC® Online is only available for TD, BMO, Scotiabank and RBC
   ® Trade-mark of INTERAC Inc. Used under licence

○ Pre-Authorized Debit Plan (PAD) at time of submission

Not Eligible for Temporary Life Insurance

○ Pre-Authorized Debit Plan (PAD) at time of issue

○ Cheque when policy is delivered

◁| Previous Step   Next |▷

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If the initial payment is made by credit card or Interac Online:

- Check the box
- Click Next

Step 9 - Initial Payment ⬆ Upload Documents

Initial Premium
$17.50

Payment Method

Eligible for Temporary Life Insurance

✔ Credit Card or INTERAC® Online

VISA   MasterCard   Interac Online

*Visa Debit and Debit MasterCard are accepted
*INTERAC® Online is only available for TD, BMO, Scotiabank and RBC
® Trade-mark of INTERAC Inc. Used under licence

○ Pre-Authorized Debit Plan (PAD) at time of submission

Not Eligible for Temporary Life Insurance

○ Pre-Authorized Debit Plan (PAD) at time of issue

○ Cheque when policy is delivered

◀| Previous Step   Next |▶

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NOTE: To use Interac Online, the card must be from ...

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- The transaction is made using a secure site.

Credit Card or Interac Online Payment

By selecting 'Pay Now' you will be redirected to a secure payment site to complete the transaction.

[▭ | Pay Now]

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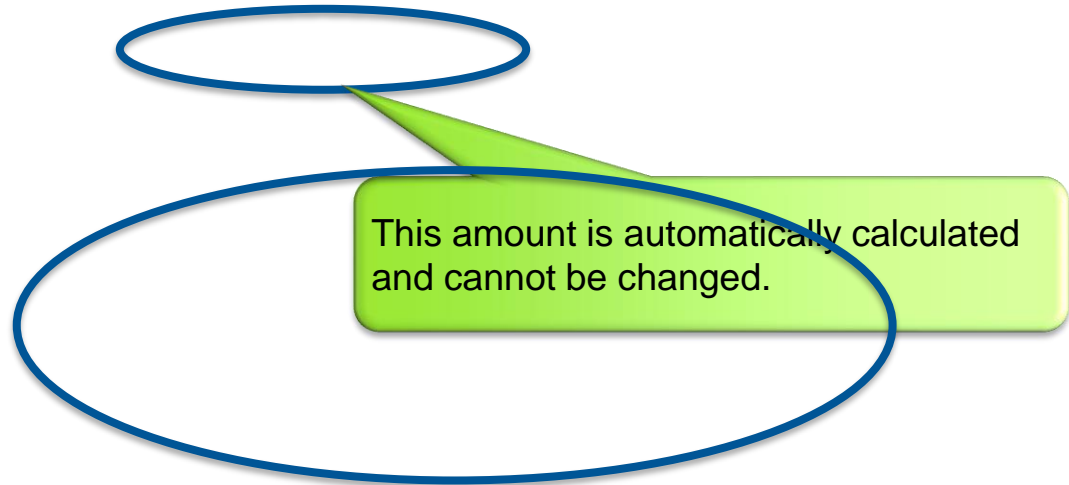
PAYING BY CREDIT CARD

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- Choose the payment method.

- Complete the details for the credit card transaction.

- Click on Process Transaction to continue.

Mandatory fields marked by *

Payment Method

Please choose a payment method.

VISA MasterCard

Interac Online

This amount is automatically calculated and cannot be changed.

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- Choose the payment method.
- The client will be redirected to their bank to complete the details.

Mandatory fields marked by *

Payment Method

Please choose a payment method.

VISA MasterCard

Interac Online

Payment Details

Transaction Amount: $24.77 (CAD)

Order ID: ~40760393302-1

This amount is automatically calculated and cannot be changed.

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- The receipt will appear on the screen.
- Print the receipt.

Transaction Approved

PAYMENT DETAILS

TYPE	Purchase
DATE	October 14 2:26:43 PM
ORDER FOR	Initial Insurance Premium
ORDER ID	EA7654211052-3
AMOUNT(CAD)	
CARDHOLDER	
CARD NUM	**** **** **** 4242
ACCOUNT	Visa
REF NUM	660109490016140010
AUTH CODE	693690

🖨 Print Receipt

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- Save it as a PDF.
- Click Print Receipt.
- Change the Destination from printer to PDF.

Transaction Approved

PAYMENT DETAILS

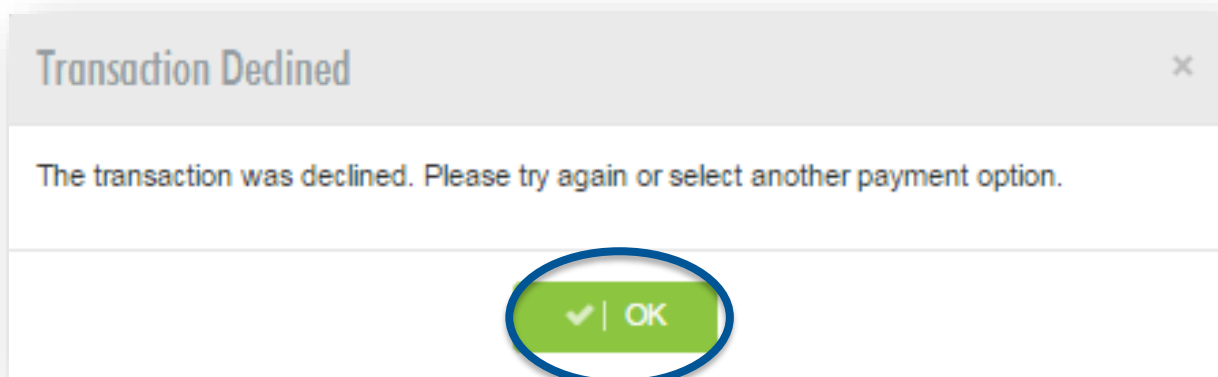|	
TYPE	Purchase
DATE	October 14 2:26:43 PM
ORDER FOR	Initial Insurance Premium
ORDER ID	EA7654211052-3
AMOUNT(CAD)	
CARDHOLDER	
CARD NUM	**** **** **** 4242
ACCOUNT	Visa
REF NUM	660109490016140010
AUTH CODE	693690

🖨 Print Receipt

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Transaction Declined   ✕

The transaction was declined. Please try again or select another payment option.

✓ | OK

- Choose another method of payment.

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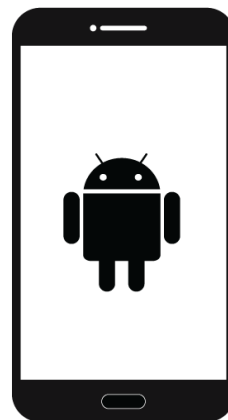| Works for me.

- An active internet connection is required to start and submit an application

- If you are not in an area with Wi-Fi, you can create a hotspot on your phone

- A hotspot can be a secure, convenient way to establish an internet connection, and will use your phone's data

EZcomplete
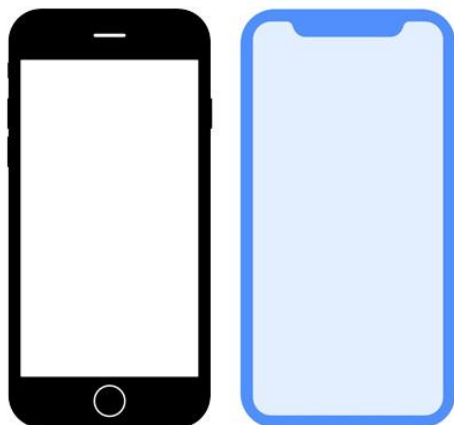
1. Open the Settings app
2. Select 'Data'/'Mobile Data'
3. Tap 'Personal Hotspot'

1. Open your system Settings
2. Hit the 'More' button at the bottom
3. Open 'Tethering and portable hotspot'
4. Tap 'Set up Wi-Fi hotspot'

Process may vary for your phone. Consult your phone's user manual for complete instructions.

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- Virtually all carriers offer cost-effective mobile internet connectivity solutions using a USB stick

- For a relatively cheap cost which can be expensed, you can reliably and securely access the internet anywhere

- Contact your mobile carrier to ask for more information

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- **Easy** – Walks you step by step through the process.
- **Intuitive** – Only asks required questions.
- **Complete** – Checks for missing information at each step.

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Equitable Life is here to support you with the following resources on EquiNet.

1. Faster, easier and more intuitive than paper

2. Eliminates the possibility of human error

3. Saves 5 days to issue, on average

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