

## Electronic Delivery (January 2022)

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## Before you get started

### Navigation for advisors

You will have the opportunity to download the documents once you have fully completed Step 1 and 2 of the process. Please hold off on downloading the documents until after you have completed Step 2 of the Delivery Method:

Policy Number

[Search](#)

#### Delivery Information

Policy Number: 800027986  
 Delivery Status: Ready for Review

To avoid delays in processing, please review and approve the documents for delivery. Policy delivery and settle requirements must be completed within 45 days of the issue date.

**Step 1:** Review all documents to ensure they are correct. Pay attention to the client names and plan/coverage details.

Order	Documents	
1	✓	<a href="#">Policy_Delivery_Checklist</a>
2	✓	<a href="#">Contract</a>
3	✓	<a href="#">Confirmation of Insurance Policy Delivery</a>

**Step 2:** After reviewing all documents, if a change to this delivery is required, click **Modify or Decline Delivery**. Otherwise click **Choose Delivery Method** to approve for delivery.

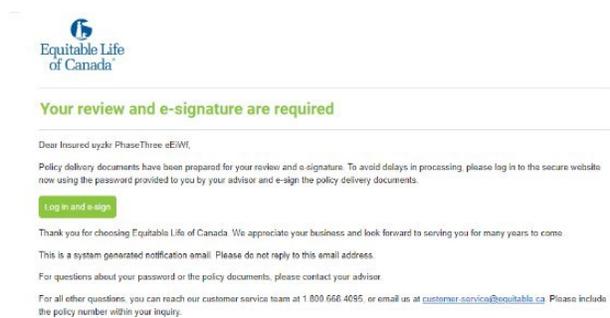
[Choose Delivery Method](#)

[Modify or Decline Delivery](#)

## Adjust browser setting for the client

- 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.

## Sample Emails



## Advisor's initial email:

Hello,

This policy has been issued and will be available for your review and approval via [Contract Delivery](#) on EquiNet.

To avoid delays in processing, please review and approve the policy documents upon receipt of this email. Policy delivery and settle requirements must be completed within 45 days of the issue date.

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) and include the policy number within your inquiry.

Bonjour,

Ce contrat a été établi et est disponible pour votre examen et votre approbation par l'entremise du site RéseauÉquitable sous [Contract Delivery](#).

Pour éviter tout retard de traitement, veuillez passer en revue et approuver les documents liés au contrat dès la réception de ce courriel. Les exigences liées à la livraison et au règlement du contrat doivent être satisfaites dans un délai de 45 jours suivant l'établissement du contrat.

Cet avis est généré par le système. Veuillez ne pas répondre à cette adresse courriel.

Pour toute question, veuillez communiquer avec le Service à la clientèle à l'adresse [customerservice@equitable.ca](mailto:customerservice@equitable.ca) et veuillez indiquer le numéro de contrat dans votre courriel de demande de renseignements.

## Client 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 (Client)



### E-signature has been completed

Dear Insured uyzkr PhaseThree eEIVF,

We are pleased to notify you that all e-signatures for policy 805001620 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.

For questions about your password or the policy documents, please contact your advisor.

For all other questions, you can reach our customer service team at 1.800.668.4095, or email us at [customer-service@equitable.ca](mailto:customer-service@equitable.ca). Please include the policy number within your inquiry.

Please note: If you would like a copy of the contract, it is important that a client downloads and prints the contract at this point. Policy owners will have access to a copy of their contract (as originally issued) within Client Access.

The advisor/MGA/Back office staff will receive a completed email.

## Frequently Asked Questions

### 1. How long does the advisor have to deliver the insurance contract to the client?

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

- 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 inforce, and any premiums paid will be refunded to the client.

- The advisor will receive an email from [noreply@equitable.ca](mailto:noreply@equitable.ca) with a link to start the eDelivery process. Follow the instructions provided.
- Choose the delivery method:  
Once the advisor approves and chooses the eDelivery method of the eContract, the client will automatically receive a “Your review and eSignature are required” email from [signers@e-signlive.ca](mailto:signers@e-signlive.ca) with a link to complete their part of the eDelivery process.

If the advisor chooses Print by Advisor, they must print all documents, meet with the client, sign and return them.

## 2. I am receiving a message that says, “The signature information 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.

Delivery Information

Policy Number: 800028012  
Delivery Status: Pending Signatures  
Delivery Method: eDelivery

Order	Documents
1	<a href="#">Policy_Delivery_Checklist - 1</a>
2	<a href="#">Policy_Delivery_Checklist - 2</a>
3	<a href="#">Contract</a>
4	<a href="#">Confirmation of Insurance Policy Delivery</a>

[Change Delivery Method](#) [Modify or Decline Delivery](#) [Download All Documents](#)

Signature Information

Note: All times presented are in user's local time zone.  
Information last updated at 2021-08-06 19:53

**⚠ The policy package is being prepared and will be available shortly.**

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

If the client wishes 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.”
- For the client, their password is the Password the advisor creates and provides to them
- Enter the reason for declining, indicating details about the specific changes required or reason for declining.

If the advisor wishes to make changes:

- On Contract Delivery, the advisor will see the Delivery Information page.

- Click on each document and review. During the review, if changes are required, the advisor must:
  - Click “Modify or Decline Delivery.” A dialogue box will appear

Policy Number  
800027986

Search

Delivery Information  
Policy Number: 800027986  
Delivery Status: Ready for Review  
To avoid delays in processing, please review and approve the documents for delivery. Policy delivery and settle requirements must be completed within 45 days of the issue date.  
Step 1: Review all documents to ensure they are correct. Pay attention to the client names and plan/coverage details.

Order	Documents
1	✓ Policy Delivery Checklist
2	✓ Contract
3	✓ Confirmation of Insurance Policy Delivery

Step 2: After reviewing all documents, if a change to this delivery is required, click **Modify or Decline Delivery**. Otherwise click **Choose Delivery Method** to approve for delivery.

Choose Delivery Method    Modify or Decline Delivery

4. What if the client prefers to sign/receive a hardcopy contract rather than an eContract?  
After clicking through all of the documents and clicking **Choose** to select the Delivery Method, the advisor will need to choose the Print by Advisor option:

Choose delivery method for 805000900

Delivery Method  
 eDelivery  
 Print by Advisor

Role	Name
Owner-Insured	Mary RQEZY Martin iKymb

Acknowledgements \*  
 I have reviewed the Policy Delivery Checklist and the other documents provided by Equitable Life with respect to the Policy.  
 I will speak with the policy owner(s) to review with them the policy contract and other documents in the Document Package.

Ok    Cancel

After clicking through all of the documents and clicking **Choose** to select the Delivery Method, the advisor will need to choose the Print by Advisor option:

The advisor must print off the contract. **Download the documents after you have completed Step 2 of the Delivery Method before printing.**

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 is the client 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.**

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

The client’s answer is the Password the advisor created. The advisor should provide the Password to the client. The Password must be between 4 and 100 characters and cannot be the policy number. Alpha/numeric and special characters, excluding < > brackets

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

The advisor will automatically receive an email request to unlock the account when the client enters the security answer incorrectly 5 times. The advisor will need to go to Contract Delivery and unlock the client’s account.

The client will then receive an email that the account has been unlocked.

### 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?

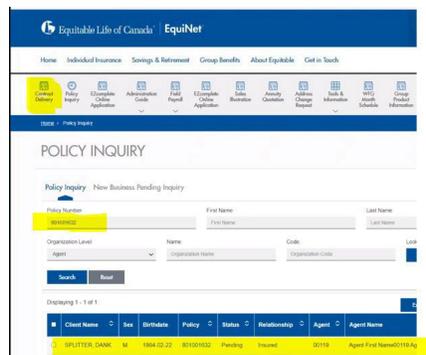
No, EZcomplete has these required fields built-in, so this information is collected at the time of application.

### 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 eDelivery Receipt requirement displayed on the Requirements tab of Policy Inquiry.

Requirement	Details	Requirement Date
E-Delivery Receipt	<a href="#">Contract delivery status</a>	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 advisors and their back office 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, the advisors will be able to view the Declined Details column on 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?

You will no longer receive the “Your review and eSignature are required” email and will only receive the Issue email once the policy is issued.

#### 19. How is the MGA/National Account able to view a copy of the eContract?

They will be able to view and download the delivery documents on Contract Delivery. This includes signed versions of the documents.

#### Signatures

#### 20. Who receives an email with a link to the eContract signing package?

The advisor reviews and reviews the package details first.

The MGA/National Account received the eContract package for their information only.

After the advisor delivers the package, a client will automatically receive the email to sign their portion.

#### 21. 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. The Advisor will need to confirm the client's email addresses are correct. The advisor can also update the client's email address on Contract Delivery if the one on file is incorrect. If the email address is not incorrect but the client is saying they haven't received the signing package, the advisor can re-send the email via Contract Delivery to the client.

#### 22. 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.

### 23. Can the eContract be eSigned on a mobile device?

Yes

### 24. Is there a signing order for eDelivery?

All clients (including the policy owner(s) and life insured(s)) are notified at the same time and can eSign.

### 25. 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.

### 26. 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](mailto:eastern-service@equitable.ca))/western service ([western-service@equitable.ca](mailto:western-service@equitable.ca)).

### 27. 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 in force and any premiums paid will be refunded to the client.

If they decline in error, they will need to contact their advisor, who will take action on Contract Delivery. The advisor can re-initiate the Delivery.

### 28. Are follow-up emails sent to the client to remind them to eSign the eContract?

If the client has not eSigned their eContract, they 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 in force and any premiums paid will be refunded to the client.

### 29. 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 advisor and MGA

- Confirms that all documents have been signed.
- Provides a link to Contract Delivery to download the signed 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.

NOTE: 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 either [eastern-service@equitable.ca](mailto:eastern-service@equitable.ca) or [western-service@equitable.ca](mailto:western-service@equitable.ca). Please include the policy number within your inquiry.

### 30. I am not able to click on the Choose Delivery Method button/send the policy out for delivery.

Each document in the policy package will need to be reviewed before the Choose Delivery Method and Modify or Decline Delivery buttons are enabled. A green check mark will appear beside the document after an advisor has reviewed it.

### 31. I had reviewed the documents but did not get a chance to choose my delivery (or modify/decline delivery) and now the buttons are disabled again.

If an advisor reviews the documents but does not choose a delivery method (or declines the delivery), and the EquiNet session times out or they close the window and come back to it later, they will need to review each document again for the Choose Delivery Method and Modify or Decline Delivery buttons to be enabled.

### 32. I have selected a delivery method but can't proceed to click OK

Ensure that you have read and checked off the Acknowledgements before proceeding to click Ok.

33. I am trying to change the delivery method but keep getting a “This delivery method is already selected. Please choose another one” error message.

Advisors can only choose between eDelivery and Print by Advisor. If an advisor is trying to choose the existing delivery method, they will be presented with the above error message and will be required to choose the other delivery method and review and check off the corresponding Acknowledgements.