

Channel	Files may be submitted by EZUpload <sup>1</sup> or E-mail: <a href="mailto:savingsretirement@equitable.ca">savingsretirement@equitable.ca</a> <sup>2</sup>		Client # <b>1.800.668.4095</b>	Advisor # <b>1.866.884.7427</b>	
Authorization Types	Form <sup>3</sup>	Letter of Direction <sup>4</sup>	Client Authenticated Call	Advisor Authenticated Call - LTA	Advisor Authenticated Call – No LTA
Address Change	✓ (online form)	✓	✓	✓	✓
PAD – Modify amount, date, frequency or stop	✓	✓	✓	✓	✓
PAD – New Set Up (Form 378)	✓ e-signature accepted <sup>5</sup>	✗ Accepted if appended to form	✗	✗	Client must provide authorization.  See acceptable Authorization Types.
PAD – Change to banking with new void cheque (Form 378)	✓ e-signature accepted <sup>5</sup>	✓	✗	✗	
PAD – Restart previously stopped PAD within 6 months of PAD stop date (Form 378)	✓ e-signature accepted <sup>5</sup>	✓	✓	✓	
Reinvestment of maturing funds (Form 693ANN)	✓ e-signature accepted <sup>5</sup>	✓	✓	✓	
Premium Allocations (Form 693ANN/693SEL)	✓ e-signature accepted <sup>5</sup>	✓	✓	✓	
Automatic Investment Option (Form 693ANN)	✓ e-signature accepted <sup>5</sup>	✓	✓	✓	
Rate Guarantee - Reinvestment or New Money (Form 693ANN)	✓ e-signature accepted <sup>5</sup>	✗ Accepted if appended to form	✗	✗	
Reset of Maturity and Death benefit guarantee (Form 693ANN/693SEL)	✓ e-signature accepted <sup>5</sup>	✓	✗	✗	
Fund Switch – Same Load Type (Form 693ANN/693SEL)	✓ e-signature accepted <sup>5</sup>	✓	✗	✗	

<sup>1</sup> **EZ Upload** – through Equinet, is the most secure method for sending personal information

<sup>2</sup> **Email** – ensure policy number is in subject line, attach all documents & password protect before sending. A picture/scan of any documents are acceptable

<sup>3</sup> **Forms** – forms must be signed & dated by the client (or advisor where LTA exists). Where a client cannot sign the actual form, in most cases a letter of direction is accepted – either as standalone or appended to the same email/EZ Upload (see Letter of Direction column in above table). For Letter of direction requirements, see *Letter of direction requirements* below

<sup>4</sup> **Letter of direction requirements** – include name of policyholder, policy number, date, policyholder's signature, clear instructions and reference to the attached form (reference form number or name). A picture of these documents can be sent by email or through EZ Upload

<sup>5</sup> **E-signatures** – acceptable vendors include: BambooHR, DocuSign, eSignLive (OneSpan/Silanis), Eversign, AdobeSign, RighSignature (+ any e-signatures submitted via FundSERV are still accepted). E-signatures come with validation noting the vendor next to the signature, with a stamp, or a document verifying the signature and differ from digital signatures. Digital signatures are an image/font of a signature and not stamped. These are not acceptable forms of signatures.

Fund Switch - DSC to No Load (Form 1388)	✓ e-signature accepted <sup>5</sup>	✗ Accepted if appended to form	✗	✗	
Partial surrender (client less than 80 years old) <sup>6</sup>	✓	✓	✓	✓	
Partial surrender (client more than 80 years old) <sup>6</sup>	✓	✓	✗	✗	
Full surrender (to client's bank account) <sup>6</sup>	✓	✓	✗	✗	
Partial & Full transfer to another company <sup>7</sup>	✓	✗ Accepted if appended to form	✗	✗	
Scheduled payment changes (RIF/LIF payment changes, SWP changes)	✓	✓	✓	✓	
LTA – adding/setting up LTA on account	✓	✗ Accepted if appended to form	✗	N/A	
New Policy: GDA & Annuities <sup>8</sup>	✓	✗	✗	✗	
Conversions/Rollovers to RRIF/LIF <sup>8</sup>	✓	✗	✗	✗	
Beneficiary Change (Form 671BCF)	✓	✗	✗	✗	
Ownership Change (Form 671OC)	✓	✗	✗	✗	
Name Change (Form 671NC)	✓	✗	✗	✗	

**Not-in-good-orders** – where we receive documentation that is considered not-in-good-order, we will accept a letter of direction from the client indicating clear agreement to the changes (see *Letter of direction requirements* above) along with the adjusted forms, according to the table above.

<sup>6</sup> **Surrenders** – direct deposit should be encouraged at this time. Email or upload a picture of the cheque, including policy number in the subject line. In the body specify whether it's to be added to the client's file or for a specific transaction. Cheques continue to be an option but in the event of mail interruption, direct deposit or courier (at the cost of the client) may be the only option

<sup>7</sup> **Transfers to other institutions** – are sent via cheque through mail only. Should mail interruption occur, courier will be an option (at the cost to the client). Wires are not an option at this time

<sup>8</sup> **New policies & conversions/rollovers** – Complete the steps outlined in *the Non face-to-face Meetings Identification Verification* and check off the appropriate box on the application form (this indicates that the alternative ID process has been followed). Obtain the client's wet signature on the documents and upload or email all documents to Equitable Life. Note: Virtual video/conference meetings are considered non face-to-face meetings and this non face-to-face process should be followed