*EZ*complete

Frequently asked questions

Getting started

When can I use *EZ*complete?
Use *EZ*complete for in person and non face-to-face meetings with individual, joint or business clients to submit applications for Term plans, Equimax® participating whole life, Equation Generation® IV and Equitable Generations™ universal life, EquiLiving® critical illness insurance and Pivotal Select™ segregated funds.

Can I access *EZ*complete offline? What if there is no WiFi?
*EZ*complete is only available online. If online access is unavailable, use your cell phone's hotspot capabilities to access WiFi. Refer to your service provider for detailed instructions.

Can I use my tablet to access *EZ*complete?
*EZ*complete is compatible with tablets, laptops and desktop computers. When using an Apple iPad or other Apple products, the signatures won't be displayed in a downloaded version of the application. The application is still submitted successfully, and the signatures are captured in the version that comes to Equitable®.

What browsers can I use to run *EZ*complete?
We support all versions of Firefox, Chrome, Edge and Safari.

Can a licensed assistant complete an *EZ*complete application on the selling advisor's behalf?
Yes, but only if the assistant is licensed to sell Equitable Life products in the jurisdiction where the application will be completed and signed; and able to start a new application and select the required advisor code for association with the application.

Navigation

If I am interrupted in the middle of a step or section, can I save it and complete it later?
For most of the steps, you must complete the page in order to save it. This includes completing any required fields.

What happens if, during the application process, no information is entered?
After 18 minutes of idle time, you will receive a warning message that the systems will time-out in 2 minutes. To prevent the time-out, simply move the cursor when you receive the warning. If you don't, both *EZ*complete and EquiNet will time-out. Only *EZ*complete steps or sections that were saved by clicking the Next button or the Save button will be saved within the application. You can retrieve the application from the Dashboard.

Can I go back and review/edit information?
Once you generate the application for signatures and all signatures are captured, you are no longer able to edit information. If an error is discovered before signatures are captured, you can cancel out of the signature process and edit any information.

Can I duplicate a previous application?
Yes, as of September 10, 2022, you can clone any Life and Critical Illness application that is still showing on the *EZ*complete dashboard.

When should I use the cloning feature?
This feature is meant for situations where multiple Life and Critical Illness applications are being completed and at least one of the parties (the policy owner or insured person) is the same. For example, a single policy owner might own policies on the lives of each of their children. Cloning the application will save re-typing the information about the policy owner into each application.

Does the cloning feature duplicate everything from the existing Life and Critical Illness application?

All information from an existing application will be duplicated to the cloned application up to Step 8- Signatures. All steps thereafter will need to be completed to submit the cloned application.
Documents that were attached to the existing application will not be attached to the new cloned application.

What are some of the risks with cloning an application?

Cloning Life and Critical Illness applications can be convenient, but it carries risk. It is imperative that the advisor review every section of the new cloned application to ensure that the information is meant to apply to the new application. If an advisor incorrectly includes information about an individual in the new application, this could give risk to a privacy breach or to liability for the advisor if the questions are answered incorrectly for that individual.

I cloned an Life and Critical Illness application, but I am not seeing any of the documents that were previously uploaded.

Any documents that were attached to the previous application will not be cloned. The documentation will need to be attached again if applicable.

I used the cloning option for an *EZ*complete Life and Critical Illness application, but I can't change the product type, what can I do?

Unfortunately, you cannot change the product type with the cloning feature. If you are applying for a different product you will need to start a new application.

Non face-to-face

For Pivotal Select segregated fund applications, do I need to give the owner any information before or after the application is signed?

Yes. From a Compliance perspective, you are required to provide the owner with the Pivotal Select Contract and Information Folder, and the Pivotal Select Fund Facts document before the application is signed. You can email these documents to the owner.
You are also required to provide the owner with a copy of the completed application. These steps should be done outside of *EZ*complete.

Can signatures be completed both remotely and in person?

Yes, signers do not need to be in person together to obtain signatures when using *EZ*complete.

My client is signing remotely and did not receive the email to access the link to electronically sign, what do I do?

Unfortunately, there is no way to resend the email unless all signatures are cancelled.
However, from the signature page within the application, have the advisor confirm with the client that the email is correct.

If the email is correct and the client uses Hotmail or Gmail have them check the following folders, junk/clutter, other, social, or promotions for the email that was sent. Also, in some circumstances new emails will stay in an existing chain of emails so if other emails have been received from Equitable, they maybe within an existing chain.

The client has signed but I don't see that they have.

In order to see that the client has signed, click F5 go back to the dashboard and return to the application doing this refreshes the application.

When the client signs remotely, how long do they have to complete the signature?

The client has 30 days from when the application started to complete their signature.

Obtaining e-signatures

For Life and Critical Illness applications, if the insured is under the age of 16 (for all provinces outside of Quebec) or 18 (in Quebec) and the owner(s) is/are not a parent of the insured, what signatures are required?

Where the owner(s) is/are not a parent to the insured, *EZ*complete will prompt you for the name of the Parent / Legal Guardian prior to generating the application for signature. The signature of the named parent or legal guardian will be requested.

How do I capture an electronic signature?

*EZ*complete will walk you through the electronic signature process, which will always include signing the application, but may require additional documents to be signed. All documents to be signed must be in a PDF document.

*EZ*complete allows your clients to sign in person on your device or remotely using their own device for non face-to-face applications. If a client is going to sign remotely you only need to enter their email address and provide them with a secret passcode to securely access the documents to review and sign.

For whole life and universal life applications, *EZ*complete automatically generates and attaches a sales illustration to the application before signatures are captured. For applications with business ownership, the Business Information Form 594 should be saved to your computer and completed but left unsigned. In situations where this document is required, you must upload it to *EZ*complete before the application can be generated for signatures.

Uploading documents

Can I take a picture of required documents using my cell phone?

If the document is a single page, then yes. If the document has multiple pages or is required for signature, we encourage a scanned copy.

What are acceptable formats for supporting documents?

The required format depends on the document and number of pages being uploaded. Single page documents can be uploaded in these formats (BMP, JPG, JPEG, PNG, GIG, TIF, TIFF, PDF, DOC and DOCX). Multi-page documents must be in PDF, DOC, or DOCX.

What happens if I upload documents that are not required?

Equitable Life is only responsible for certain documents. Any additional forms or information that is not part of Equitable's required documents will not be reviewed.

For Pivotal Select segregated fund applications, there is an option to upload additional documents as part of your submission to your MGA office.

For Life applications, do I need to upload the Equimax, Equation Generation IV or Equitable Generations illustration to *EZ*complete?

*EZ*complete automatically generates and attaches a sales illustration to the application before signatures are captured electronically.

How do I upload the Business Information Form 594 application?

For Life and Critical Illness applications, *EZ*complete will provide a link to the Business Information Form that is located on our public EquiNet site. The advisor should save the blank form to the desktop, complete it with the business client (except signature), save the information and the unsigned version of the form and upload to *EZ*complete.

The form must be uploaded before the application is generated for signatures on any applications that have a business owner. The application cannot be electronically signed or submitted without this uploaded form.

For Pivotal Select segregated fund applications, download the Business Information Form 594 located on our public EquiNet site. Print, sign and scan it to your computer before uploading to *EZ*complete.

Submitting your application

For Life and Critical Illness applications, will *EZ*complete autofill information from the Equitable Sales Illustrations® system?

The Illustrations system does not autofill *EZ*complete.

Can I submit the Life and Critical Illness application with missing support documentation?

Providing all signatures have been captured, the Life and Critical Illness application can be submitted. An application will not be processed until all required information has been received by Equitable Life.

How do I submit required information after the Life and Critical Illness application has been submitted on *EZ*complete?

Refer to the **EZ Upload online resource.** Details about how to use *EZ* Upload can be found **here**

Once an application is submitted, how long does the application stay on the Dashboard?

The application will remain on the Dashboard for 28 calendar days after being submitted to Equitable Life. Pending new business can be viewed on EquiNet within two to three days after the application has been submitted.

What happens to pending Life and Critical Illness applications?

All applications must be completed and generated for signatures within 90 days. After the application has been generated for signatures, all signers will have 30 days to sign it and the advisor will have 5 days to complete signatures and submit the application. If the steps are not finalized within the stated periods, the application will be deleted.

For in-flight segregated fund applications, advisors have 30 calendar days to obtain signatures. After 30 days, incomplete or unsigned applications will be deleted from the dashboard and clients will be notified.

How can I receive updates on applications?

Effective September 26, 2022, when you submit a client's application, you can opt-in to receive text message updates for your Individual Insurance new business applications. That's a text message when:
- The application is received,
- Equitable Life has made a decision,
- The policy is ready for delivery, and
- The commissions have been triggered.

Please note, this number is not monitored for incoming texts. Please contact Customer Service with any questions.

For Life and Critical Illness applications, what is included in the stay-at-home package email owners receive?

The stay-at-home package includes Temporary Life Insurance Agreement; Temporary Critical Illness Insurance Agreement; Notice regarding the MIB, Inc; and confirmation of advisor/broker disclosure.

What happens when a pending Life and Critical Illness application is auto-submitted without the advisor report information completed?

If the application is auto-submitted, *EZ*complete has defaults in place so that the application can be loaded. Providing the application remains on the Dashboard, the advisor can review the application and see what was submitted on the advisor report. If the advisor requires changes, it's the same process as today.

Commissions for life insurance and critical illness applications

Can I split commissions?

Yes. On the advisor report, you have the option to split commissions by percentage. For MGA – up to three advisors can be included in the commission split. For WFG – up to two advisors can be included in the commission split.

Underwriting for life insurance and critical illness applications

Is tele-underwriting available?

No.

Practice site

Is there a Social Insurance Number that I can use for the practice site?

Use either 111 111 118 or 999 999 998

Why do I see a message indicating I am not licensed in a particular province on the practice site?

The warning message being displayed is an example of what the warning message would look like if there was an issue.

What payment and deposit options can I use on the practice site?

For Life applications, the credit card option is not available on the practice site.
For Savings & Retirement applications, there are five deposit options including external transfer, internal transfer, online banking, one-time pre-authorized debit (PAD), ongoing PAD.

Support

What support is available if I need assistance?

For more information or questions about *EZ*complete, contact your wholesaler or Equitable's Advisor Services Team.

Advisor Services Team Contact Information

Savings and Retirement
Phone: 1.866.884.7427
Email: **SavingsRetirement@equitable.ca**

Life Insurance and Critical Illness
Phone: 1.800.668.4095
Email: **western-service@equitable.ca** (BC, AB, SK, MB)
eastern-service@equitable.ca (ON, QC, NB, NS, PE, NF)