EZcomplete
Equitable Life's online application.

FREQUENTLY ASKED QUESTIONS

GETTING STARTED

When can I use *EZcomplete* ?
Use *EZcomplete* for in person and non-face-to-face meetings with individual and/or joint 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.

How many steps are there in the *EZcomplete* process?
EZcomplete's 11-step process covers all the same information as a paper application. The steps must be completed in order and any additional information required is automatically displayed.

Can I duplicate a previous application?
Yes, you can now clone any application that is pending and or was submitted that is still showing on the *EZcomplete* dashboard. However, if the application was submitted/deleted and is no longer on the dashboard you will not have the option to clone the application.

When should I use the cloning feature?
This feature is meant for situations where multiple 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 application?
All information from an existing app 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 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.

If I clone an existing *EZcomplete* application, how much time do I have to use my cloned application?
Provided the application has not been generated for signatures, the new application starts at 'day 1', and will be available for 90 days

I used the cloning option for an *EZcomplete* 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.

When I reach section two of the *EZcomplete* application, Step 5 Subsequent Payment and step 6 Third Party turns blue why did that happen?
Equitable Life has introduced a jump around feature where the advisor can input partial information, this will occur in step 2 the Owner section, and steps 5 & 6.

How will I know if I haven't completed a section I was to return too?
The Advisor will see the word 'Incomplete" on sections not completed.

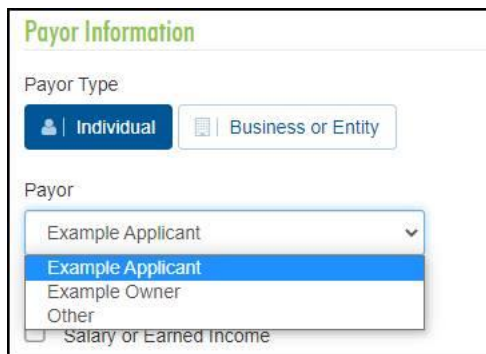**Can I jump around in a cloned application?**
Yes, this feature was built for all applications.

What is the difference between the 'Save' button and the 'Done' button?
Saving should only be used in sections where you have incomplete Data or unfilled fields but want to Save your updates before moving on or jumping (i.e. you have all of the Owner's information except an Email Address and want to jump) whereas 'Done' should only be used when you're completely finished a Section or Step. 'Save' only appears in Step 2 for the Owner(s), 5 for the Payor, and 6 if there is a Third Party.

How does this impact the 'Owner' and 'Payor' dropdowns at the beginning of Step 2 and Step 5?
You will be able to select other parties on the Application in these dropdowns if they were put in previous steps. For example, if you put in an Owner in Step 2 you'll be able to select them as the Payor when you go to Step 5.

Can I use 'Jump Around' in the Sandbox ("Practice Site")/how can I try this out?
Yes – trying it out in Sandbox is a recommended/a great idea to get familiar with the jump around feature.

Are any specific fields being updated along with this?
No – all fields are remaining as is in the same spots and with the same names – besides the 'Save' button nothing is being added to the UI of *EZcomplete.*

What documentation should I bring to my client meeting?
A paper application form 350 (in the event Wi-Fi is weak or not available).
A Life Insurance Replacement Declaration form.

If my personal email address changes, where can do I update it?
Under the profile section on EquiNet, the Advisor can update their own email address.

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

Can I use my tablet to access *EZcomplete?*
EZcomplete 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 Life®.

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

Can a licensed assistant complete an *EZcomplete* 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.

What should an advisor be instructed to do in situations where they have a signed application on their dashboard (therefore unable to cancel signatures) and the client/advisor no longer want to proceed with?
The advisor should either submit the application or allow the application to auto submit. The advisor should also communicate either to the Contact Centre or to the New Business department via email indnewbusiness@equitable.ca as soon as possible, providing the application number and the direction that the client does not want to proceed with the application.

Note: The *EZcomplete* acknowledgement email will still go to the client. The advisor can let the client know that the client is not expected to acknowledge the email.

What are the Alternative Forms of ID?
See document, Alternative Identification Instructions

NON-FACE TO FACE APPLICATIONS

Does the security code need to be different for each signer?
Yes, each signer is to be provided a different security code.

How do I reset the security code if the signer has attempted 3 times and is locked out?
Log back in to *EZcomplete* and locate the application, go to the signature step, and click the lock beside the name of the signer who is locked. The signer can use the same security code that was provided originally.

How does Equitable validate ID for non-face to face applications?
Equitable Life will conduct an Equifax ID verification check through Equifax (AML Assist). This is not a credit check; it has no impact to a client's credit.

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 to save it. This includes completing any required fields.

Within the Owner, Payor, Third Party, General Information, Health Questions sections and in the Advisor Report, you can click to save a partially completed page.

For all other steps, you must complete the page in order to save it. When you click **Next** the page will be saved, if all the required information is completed.

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 *EZcomplete* and EquiNet will time-out. Only *EZcomplete* 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 a policy be submitted via *EZcomplete* for split agents where only one is contracted?

If the second advisor doesn't have a code yet, they won't be able to split commissions in the e-app as it requires the user to enter advisor codes. The E-app can be submitted with the licensed agent as the servicing and commissioning advisor. They can provide comments in the advisor's report regarding the second advisor.

How can a supervisor review/access an advisor's *EZcomplete* application before it's submitted?

Supervisors will not have access to the apps on their dashboard, this access is only given to MGAs. We don't require the app to be reviewed, however, if it's an MGA policy that it be reviewed, then the Supervisor will need to physically walk over to the advisor's desk to review it.

If the app isn't reviewed, this will not delay the process of submitting the app (as long as all of the signatures have been captured).

OBTAINING E-SIGNATURES

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, *EZcomplete* 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.

ow do I capture an electronic signature?

EZcomplete 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.

EZcomplete 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, *EZcomplete* 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 *EZcomplete* before the application can be generated for signatures.

How can a witness sign the application remotely?
Remote signatures are not available for the witness, because this person needs to 'witness' the application process we can't have him/her signing remotely. If the person entered as the witness is not present with the advisor, the advisor will have to cancel signatures and enter a different person.

Can signatures be completed both remotely and in person?
Yes, signers do not need to be in person together to obtain signatures when using EZcomplete.

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.
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 is the client signing remotely, how long do they have to complete the signature?
The client has 30 days from when the application started to complete their signature.

Can my client download the application once the signatures have all been completed?
Unfortunately, the client does not have the option to download their copy of the application as they do not have access to EquiNet, the Advisor can download the application and provide it to the client.

CREDIT CARD PAYMENTS

What is the max limit for credit card payments?
$5000 CAD is the max limit for credit card payments via *EZcomplete.*

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.

Do I need to upload an Equimax, Equation Generation IV or an Equitable Generations illustration to *EZcomplete?*

EZcomplete 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, *EZcomplete* 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 *EZcomplete.* 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.

SUBMITTING YOUR APPLICATION

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

The Illustrations system does not autofill *EZcomplete.*

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

Provided 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 *EZcomplete* ?

Refer to the EZUpload FAQ 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 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.

How many days does the EZcomplete pending application remain on the Dashboard?
EZcomplete applications started will have 90 days to be completed and to have the signatures generated. Once the application is generated for signatures, the applicant(s) will have 30 days to complete the signatures process. Advisors will have an additional 5 days to sign after the applicants have signed. This timing can be extended if signatures are cancelled, and the process is restarted.

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.

If the owner does not acknowledge receipt of this email, the advisor will be notified with a copy of the contents to provide to his/her client/owner. In some cases, incorrect email addresses are the result of no acknowledgement from the owner.

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, *EZcomplete* 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.

Does inputting an application through the *EZcomplete* process provide automated underwriting or instant decisions?
Equitable Life does not offer automated underwriting. However, since applications will be in good order with fewer incomplete or incorrect applications, the turnaround time should generally be improved.

PRACTICE SITE

Is there a Social Insurance Number that I can use for the practice site?
Create a fake SIN by Generating a Fake Canadian SIN.

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.

Is there a fake credit card number I can use for the payment and deposit options on the practice site?
For Life applications, the credit card option is not available on the practice site.

SUPPORT

What support is available if I need assistance?

For more information or questions about *EZcomplete,* contact your Regional Sales Manager or Equitable Life's Advisor Services Team.

Advisor Services Team Contact Information

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, NL)

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

Additional online resources are available.
Quick Reference Guide for Savings and Retirement
Quick Reference Guide for Life Insurance and Critical Illness
EZcomplete Practice Site
MGA Login Process