Equitable™

# *EZ*complete

## Quick Reference Guide

**For in person and non face-to-face individual insurance applications.**

Featuring e-signature and e-payment technology.

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

### Getting started

- You need a valid Equitable® advisor code and an EquiNet® username and password.
- You need an online connection.
- Login to EquiNet and select *EZ*complete from Online Tools & Information to access the application.
- Before completing an application using *EZ*complete, visit our practice site and give it a try.
- Compatible browsers: Internet Explorer 9, 10 and 11; Firefox V.35, Chrome V.40, mac OS V10.10, Safari 8.

### Use it for

- In person and non face-to-face meetings between advisor and client.
- Individually-owned and business-owned policies.

### Underwriting

- Same questions as a paper application.
- Full underwriting will occur once the application is submitted.

### E-Signature

- For whole life and universal life applications, *EZ*complete automatically generates a sales illustration for signature without you having to upload one.
- For business ownership, you must complete a Business Information form #594 (except for the signature). Save it as a PDF and upload it to *EZ*complete before the application is generated for signatures.
- Once the application is complete and any required forms uploaded, capture the required signatures electronically.
- *EZ*complete includes functionality that allows your clients to sign the application using their own electronic device.

### E-Payment

The initial premium can be paid by:

- VISA credit and debit card.
- MasterCard credit and debit card.
- Interac Online is available for TD, BMO, Scotiabank and RBC.

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## Attachments

- *EZ*complete tells you what attachments are required, such as:
  - Visa or work permit.
  - Life Insurance Replacement Declaration.
  - Business Information form (#594) required for business ownership. (must be saved in PDF format)
- Take a photo of the document with your tablet, scan it, or save it to your computer.
- Click Upload Documents

## Navigation tips

Next — Click **Next** when the screen is complete. It automatically saves the screen and moves to the next one.

Back — Click **Back** to move to the previous screen. Appears when a step has several screens.

Previous Step — Click **Previous Step** to return to the previous step.

Click the **save icon** to save a page that is partially completed. Available on the General Information and Health Questions sections and the Advisor Report.

## Submission process

- All applications must be completed and generated for signatures within 90 days after the application is started.*
- After the application has been generated for signatures, the advisor will have 10 days to obtain signatures for all external signers.*
- After all external signatures have been obtained, the advisor will have 5 days to sign the application.*
- After the advisor signs the application, they have 5 days to submit it. The application will be auto-submitted after 5 days.
- Your client is notified when an application is deleted.
- You can check the status of any application, at any time on the *EZ*complete Dashboard.

*If each of the first three tasks are not completed within the days allowed, the application will be auto-deleted.

## Resources and support

- Log into EquiNet.
- Select the *EZ*complete icon in the panel at the top of the page.

### Tips for attachments

- Acceptable file formats: BMP, JPG, JPEG, PNG, GIG, TIF, TIFF, PDF, DOC and DOCX.
- No more than 50 files can be uploaded. Each file cannot exceed 10 MB.
- Multiple page documents must be scanned to your computer and saved as a single file.

### Automatic time out

- *EZ*complete will time out and shut down after 20 minutes of idle time.

### Note to MGA

- You will receive an email when an application is sent to Equitable.
- Search under an advisor code for applications in progress.

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