

**PROCEDURE 1** (updated June 25, 2020)

Please note that the same logic used in the procedure below can be used to perform transactions for existing annuity contracts using the contribution tool and the EVO Savings electronic signature process.

PROCEDURE – REMOTE SALES – INSURANCE (NO REPLACEMENT) AND ANNUITIES		
Procedure – New <u>no replacement</u> insurance or annuity product Electronic signature for EVO Insurance, EVO Savings and the electronic RESP enrolment tool		
<b>Preliminary Step</b>	<b>ADVISOR INTRODUCTION (BY PHONE OR VIDEOCONFERENCE)</b>	
	Send the client the information on your business card, including your titles and the agency contact information. You can do this when you send your first email to the client, using your email signature. Make sure your email signature is complete.	
<b>Step 1</b>	<b>GATHER INFORMATION (BY PHONE OR VIDEOCONFERENCE)</b>	
	<ol style="list-style-type: none"> <li>1) Clients should be able to explain or read the contracts they have in effect currently, if applicable, so that these can be adequately reflected in the FNA.</li> <li>2) If it is necessary for you to be familiar with an in-force contract the client currently has or any other documents related to the client’s financial situation, the client should send you these documents using one of the secure communication tools provided by iA.</li> </ol>	
<b>Step 2</b>	<b>PRESENT THE FNA CONCLUSIONS AND MAKE YOUR RECOMMENDATIONS (BY PHONE OR VIDEOCONFERENCE)</b>	
	<ol style="list-style-type: none"> <li>1) If you are using videoconferencing, you should share your screen with clients to familiarize them with the FNA while explaining your conclusions.</li> <li>2) It is <i><b>strongly recommended</b></i> at this stage that you send clients a copy of the FNA by e-mail following the procedure detailed in Step 6. <b>You will therefore have met your obligation to send a copy of the FNA to the client upon delivery of the contract at the latest.</b></li> </ol>	
<b>Step 3</b>	<b>ENTER THE INSURANCE OR ANNUITY APPLICATION</b> <i>The procedure may be different for universal policies and non-registered products</i>	
	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <p><u>If you have already sold a product to this client in the past:</u></p> <p><input type="checkbox"/> This step can be done over phone or videoconference.</p> </td> <td style="width: 50%; vertical-align: top;"> <p><u>If this is a new client to whom you have not sold a product in the past:</u></p> <p><input type="checkbox"/> This step <b>must be done over videoconference</b> so that you can verify the client’s identity. The client must present a legible piece of identification during the videoconference. You <b>must not</b> save a screen capture of the piece of identification.</p> </td> </tr> </table>	<p><u>If you have already sold a product to this client in the past:</u></p> <p><input type="checkbox"/> This step can be done over phone or videoconference.</p>
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<b>Step 4</b>	<b>USE THE ELECTRONIC SIGNATURE PROCESS FOR EVO INSURANCE, EVO SAVINGS OR THE ELECTRONIC RESP ENROLMENT TOOL TO SEND THE INSURANCE OR ANNUITY APPLICATION TO THE CLIENT, FOR THE CLIENT TO SIGN AND RETURN TO IA</b>	

<p><b>Step 5</b></p>	<p><b>DOCUMENT MANAGEMENT</b></p>
	<p>Perform the usual document management in Equisoft/connect (Client manager) and make detailed notes in the client file. Make sure to make a note of the means you used to communicate with the client remotely.</p>
<p><b>Step 6</b></p>	<p><b>DELIVERY OF THE FNA AND THE CONTRACT TO THE CLIENT</b></p>
	<p><input type="checkbox"/> <u>For insurance policies:</u></p> <ul style="list-style-type: none"> <li>• <b>Delivery of the FNA</b> <p style="text-align: center; color: red;"><i>Warning! The new contract delivery process means that the advisor must now take charge of the delivery of the FNA to the client and ensure that the client's file is properly documented in this regard</i></p> <ul style="list-style-type: none"> <li>• If the FNA was not sent to the client in Step 2, the FNA must be handed over to the client on delivery of the contract at the latest. It is necessary to use a method that provides evidence in the client file that the FNA was sent no later than on the date the advisor contacted the client in the contract delivery process.</li> <li>• Ideally, proof of delivery of the FNA (e.g. written confirmation from the client) should be kept in the client file to demonstrate that the FNA has not only been transmitted but also received by the client.</li> <li>• <b>You must therefore <u>no later</u> than on the date you contact the client in the contract delivery process, send the PDF version of the FNA <u>by email</u> to the client, adding a password to the PDF to protect the personal information it contains (<a href="#">see the guide on how to add a password to a PDF</a>).</b> <ul style="list-style-type: none"> <li>• If the email is sent to the client directly from Equisoft/Connect (Client manager), a copy of the email should automatically be saved in the client file. However, you should ensure that this is the case.</li> <li>• If the email is sent from Outlook, you will have to index the email in the client file in Equisoft/Connect (Client manager).</li> </ul> </li> </ul> </li> <li>• <b>Electronic Contract Delivery</b> <ul style="list-style-type: none"> <li>• When communicating with the client in the contract delivery process, you must:                             <ul style="list-style-type: none"> <li>• Review the contract with the client, explaining the major provisions of the contract,</li> <li>• Verify with the client that the coverage(s) are what the client applied for.</li> </ul> </li> </ul> </li> </ul>

	<p><input type="checkbox"/> <u>For annuity contracts:</u></p> <ul style="list-style-type: none"><li>• <b>Delivery of the FNA</b><ul style="list-style-type: none"><li>• If the FNA was not sent to the client in Step 2, the FNA must be handed over to the client <b><u>without delay</u></b> once the sale of an annuity contract has taken place by following the procedure detailed above.</li></ul></li> <li>• <b>Electronic Contract Delivery</b><ul style="list-style-type: none"><li>• Despite the current situation, the rider for the contract to come into force will still be sent to the client.</li></ul></li></ul>
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**ADDITIONAL INFORMATION:**

- 1) When speaking on the phone, make sure that you are talking to the right client. It may be necessary to request confidential information from the client in order to confirm identity (date of birth, products they have with iA, recent transactions, etc.).
  - Write a clear and precise note about this in the client file. The use of videoconferencing can facilitate client identification.
- 2) During a remote conversation, in which it can be difficult to interpret a client's non-verbal behaviour, it is even more important to ensure that the client understands. Make sure you thoroughly confirm that the client understands the transaction you are completing together.
- 3) Each of the steps presented in the table above must be properly documented in the notes in the client file. Detailed notes are particularly important in the context of remote transactions.
- 4) Please ensure that you are certified in the province of residence of the client for whom you are performing a transaction.