

## What's new?

### Electronic signature now accepted for certain insurance transactions

Canada Life will continue to accept secure electronic client signatures on specific paper-based transactions through an e-signature provider that you enter into contract with. Marketing Associates can also submit documents with electronic signatures on advisors' behalf.

### Requirements

1. Electronic client signatures **must** be submitted using an electronic signature provider. Using paint or other tools to “sign” a form, is not an acceptable electronic signature.  
Check out these links for more information:  
[DocuSign®: Purchase product](#) | [eSignature user guide](#) | [Preparing your form for eSignature](#)
2. Produce and submit an electronic transaction summary document from your service provider that provides us with an audit trail. See an example below.
3. Advisors are required to verify all e-signed documents with their clients prior to submission.
4. Ensure your client is aware that we may contact them to confirm their request and include their phone number on the document.
5. **If you are having trouble using the e-signed documents** please directly contact your local E-Provider you have entered into contract with. (For Freedom 55 only or your local RTTS can offer limited support).
6. **Only transactions listed on the approved transaction list can be electronically signed.** We will continue to investigate the possibility of additional transactions being approved and will update this list as decisions are made.

### E-signature transaction summary example

**DocuSign SECURED**

**Certificate Of Completion**

Envelope Id: 776A5BB507E347D5AE829A460F3D64A1      Status: Completed  
 Subject: Please DocuSign: test file.pdf  
 Source Envelope:  
 Document Pages: 4      Signatures: 1      Envelope Originator:  
 Certificate Pages: 1      Initials: 0      @gmail.com  
 AutoNav: Enabled      IP Address: 99.243.231.160  
 EnvelopeId Stamping: Enabled  
 Time Zone: (UTC-08:00) Pacific Time (US & Canada)

**Record Tracking**

Status: Original      Holder:      Location: DocuSign  
 4/29/2020 5:29:18 AM

Signer Events	Signature	Timestamp
@gmail.com London Life Security Level: Email, Account Authentication (None)	DocuSigned by: 169173D9C8E4AC... Signature Adoption: Pre-selected Style Using IP Address: 99.243.231.160	Sent: 4/29/2020 5:29:34 AM Viewed: 4/29/2020 5:29:47 AM Signed: 4/29/2020 5:33:24 AM Freeform Signing

**Electronic Record and Signature Disclosure:**  
Not Offered via DocuSign

In Person Signer Events	Signature	Timestamp
<b>Editor Delivery Events</b>	Status	Timestamp
<b>Agent Delivery Events</b>	Status	Timestamp
<b>Intermediary Delivery Events</b>	Status	Timestamp
<b>Certified Delivery Events</b>	Status	Timestamp
<b>Carbon Copy Events</b>	Status	Timestamp
<b>Witness Events</b>	Signature	Timestamp
<b>Notary Events</b>	Signature	Timestamp
<b>Envelope Summary Events</b>	Status	Timestamps
Envelope Sent	Hashed/Encrypted	4/29/2020 5:29:35 AM
Certified Delivered	Security Checked	4/29/2020 5:30:46 AM
Signing Complete	Security Checked	4/29/2020 5:33:24 AM
Completed	Security Checked	4/29/2020 5:33:24 AM
<b>Payment Events</b>	Status	Timestamps

## \*\*\*New Approved Transactions

- Life Insurance Replacement Declaration (LIRD)
- Written Explanation

## Approved transactions

- AOPR
- Address change
- Consent to Disclose Information to my Advisor
- Conversions
  - No evidence Term to term Conversions, where coverage amount is same or less:
    - T10 – T20/30/65
    - T20 – T30
    - T30 – 65
  - No evidence conversions where coverage amount is same or less
    - Term to Par
    - Term to UL
- Coverage Binding Agreement (CBA)
- Delivery receipts for CI conversions and FIO elections
- Delivery receipts/amendments for guaranteed issues except BGPR options
- EFT/PAC forms
- Exclusions and/or amendments exist
- F20 Authorization
- FATCA/CRS forms
- Future Insurability Option (FIO) and Future Earnings Protection Option)
- Group conversions:
- Guaranteed issues:
  - Guaranteed Insurance Option (GIO)
  - Guaranteed Insurance Benefit (GIB)
  - Guaranteed Insurance Rider (GIR)
  - Guaranteed Purchase Option (GPO)
  - Option to purchase additional insurance (OPAI)
- Guaranteed Standard Issue enrolment forms
- Illustrations
- Joint exchange to 1 or 2 single life policy
- Non-Face-To-Face Authorization form
- Non-Photo Owner Identification
- Policy Owner and Third-Party Identification
- Politically Exposed Person Determination
- Reinstatement requests
- Return of Premium benefit refund requests
- SIN/BIN Letter
- Survivorship option on JFTD policies
- Universal life insurance request for policy change / term conversion
- Withdrawals

## Submitting your documents to Canada Life digitally

### Email your documents

We will now accept documents digitally via email (other than paper applications for new business). Continue using the email addresses as you do today for placing business, client cash management, inquiries, etc.

The following guidelines are for getting your password protected documents to head office via email.

## Email guidelines

1. Create a PDF
  - Images must be converted to PDFs
2. [Password protect or send an encrypted winzip file](#)
  - If sending from a [@canadalife.com](mailto:@canadalife.com) email, no password protection or encryption is required
3. Send email
  - Turn read receipt on and retain for your records (no additional acknowledgment will be sent)
  - Email documents one transaction at a time
4. Do not follow up with original.

## What we already offer

### Non-Face-to-Face

In insurance, we currently offer digital and non-face-to-face options with our web application and SimpleProtect.

For cases submitted using our [non-face-to-face process](#), excluding SimpleProtect, we have removed the limit on life and living benefits coverage amounts. You can now use this process for all amounts.

### SimpleProtect

Using [Simple Protect](#) provides you with the option to video-chat and sign-on-client's device to complete your client meetings. See this [guide](#) for more information.

### Web Applications

Web Applications can be used for applying for new business. Please see the [guide](#) for processing new individual insurance business.

## Contract Delivery

- Policy contracts are sent by mail and you can return the signed AOPR to us via mail or email.
- If you use SimpleProtect and select e-contract delivery, the AOPR is still required. Your clients will have an AOPR included in their email package with their policy and are asked to sign it and return to you via email to place the contract. Clients can return the AOPR by taking a picture of it, however the image must be converted to a PDF before submitting to Head Office.
- In all cases, you can email the signed AOPR to the email address indicated on the AOPR itself: [policyplacing@Canadalife.com](mailto:policyplacing@Canadalife.com).
- New information about new e-contract delivery options will become available in the coming days.