PROCEDURE 1 *(updated June 15th, 2022)*

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 electronic RESP enrolment tool**	
Preliminary Step	**ADVISOR INTRODUCTION (BY PHONE OR VIDEOCONFERENCE)** 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.
Step 1	**GATHER INFORMATION (BY PHONE OR VIDEOCONFERENCE)** 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. 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.
Step 2	**PRESENT THE FNA CONCLUSIONS AND MAKE YOUR RECOMMENDATIONS (BY PHONE OR VIDEOCONFERENCE)** If you are using videoconferencing, you should share your screen with clients to familiarize them with the FNA while explaining your conclusions.

Step 3	**ENTER THE INSURANCE OR ANNUITY APPLICATION**	

	If you have previously sold a product to this client in the past **AND** if it is not a universal life insurance application insurance or an application for a non-registered contract:
	
	 ☐ This step can be done by phone or videoconference.
		If this is a new client to whom you have not sold a product in the past **OR** if it is a universal life insurance application or an application for non-registered contract:
		
		 ☐ This step **must be done over videoconference** in order to verify the client's identity.
		
		     ○ The client must present a legible piece of identification during the videoconference. You <u>must not</u> save a screen capture of the piece of identification.
		
		     ○ For universal life insurance application and application for a non-registered contract, a double validation of identity must be performed. See the following procedures in this regard:
		
		         ▪ [Universal life insurance](#)
		         ▪ [Non-registered contract](#)

Step 4	**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**

	SEND THE FNA TO THE CLIENT
Step 5	At the same time as step 4, you must send the FNA to the client by email: ☐ Send the PDF version of the FNA to the client by email, adding a password on the PDF to protect privacy. ☐ Save the proof of sending the email in the client file in step 6 by following the FNA Delivery procedure – Send a password-protected PDF and indexation in Client Manager procedure.
	DOCUMENT MANAGEMENT
Step 6	Within the three (3) business days following completion of the transaction, you must perform the document management in Equisoft/connect (Client manager), including saving the proof that the FNA was sent to the client, 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.
	DELIVERY OF THE CONTRACT TO THE CLIENT

Step 7	☐ For insurance policies:
	
	• When communicating with the client in the contract delivery process, you must:
	    • Review the contract with the client, explaining the major provisions of the contract,
	    • Verify with the client that the coverage(s) are what the client applied for.
	
	☐ For annuity contracts:
	• The rider for the contract to come into force will still be sent to the client.

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.).
   o 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.