This document is only updated when deploying new features to the electronic application.

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# 1. REQUIRED SYSTEM CONFIGURATION

Back TOC

| | |
|---|---|
| **Web browser** | • Microsoft Edge **The latest version should be used.*<br>• Mozilla Firefox **The latest version should be used.*<br>• Google Chrome **The latest version should be used.* |
| **Platform** | • Windows |

# 2. FIRST USE

Back TOC

✓ **Initiate the first session of DSign in Web mode.**

To initialize the tool correctly.

✓ **Verify and complete the section "Representative's management".**

All codes belonging to the representative must be completed.

✓ **When creating the first case, the right representative's code must be selected in the "Representative" tab.**

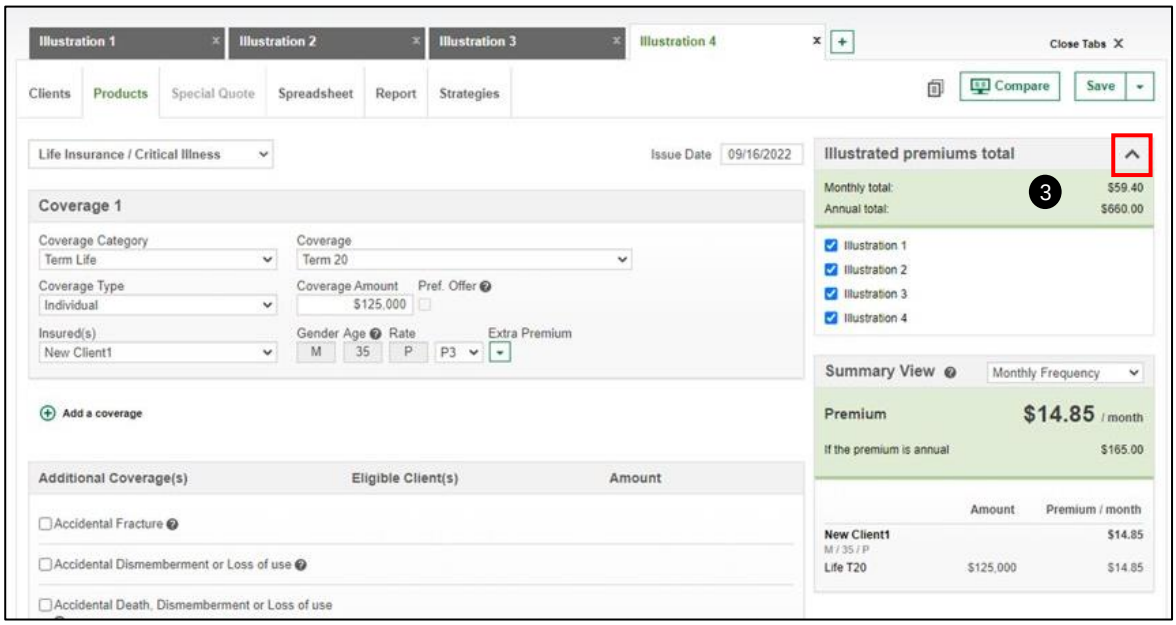
Default code that will be assigned to the new cases until the selection of a different code.

# 3. COMPLETE AN E-APP - OVERVIEW

Back TOC

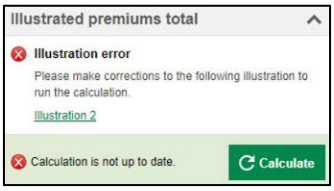
The following steps are part of the process of completion and of high-level submission. For more details, see DESCRIPTION OF THE PAGES AND TABS.

| | |
|---|---|
| 1. | Access DSign-I. See – Structure of the DSign-I tool |
| 2. | Produce the illustration(s) required for the case.<br>The illustration must be produced in the same language used for locking the case. |




3 If applicable, open the **Illustrated premiums total** section. Select the desired illustrations to validate the Illustrated premiums.

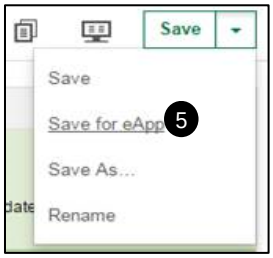
The sum of illustrations cannot be displayed when a modification is needed in one of the illustrations. Therefore, the representative will need to update the illustration needing the modification.




- Allows to ensure that the illustration premium amount matches the client's budget based on identified needs.
- Can be viewed in the Illustration on the input screen.

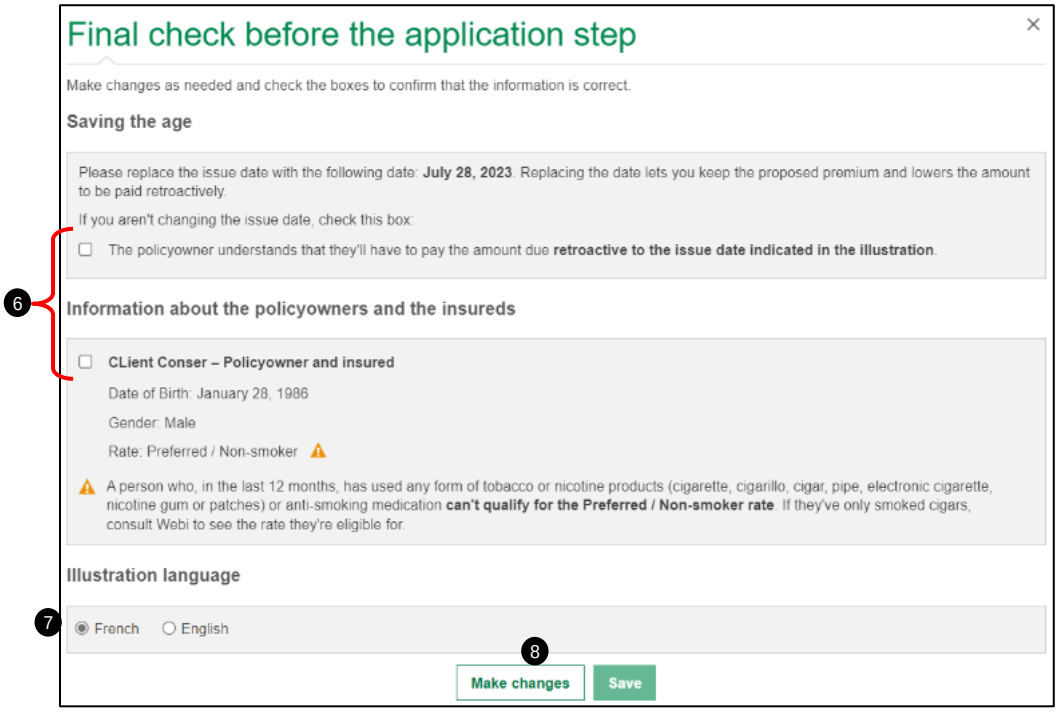
4 If applicable, copy or compare the illustration.

- By clicking the button [+], it is possible to copy the information from the current illustration or start a new illustration.
- The buttons or [Compare] can also be use.



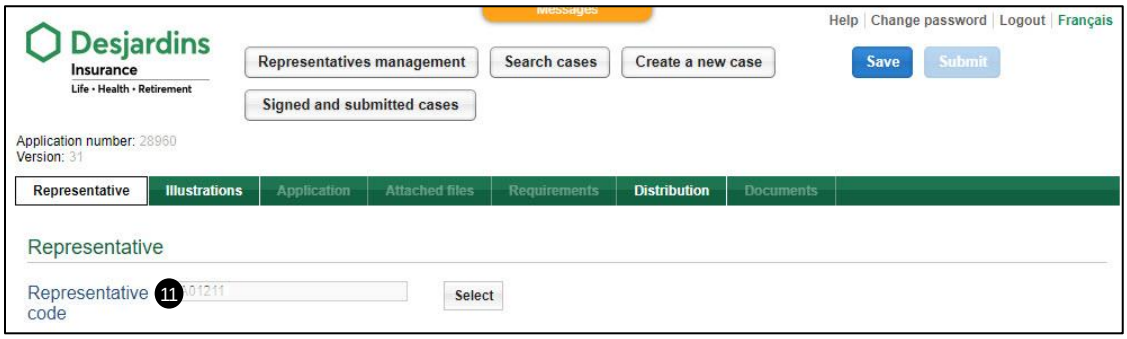

5 Click on **Save for eApp**.

If an illustration has already been saved, the « Rename » option appears (see below):

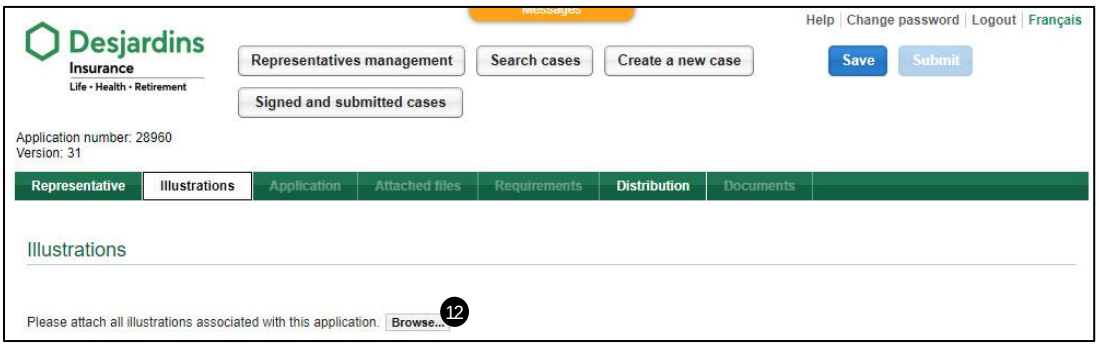



| | |
|---|---|
| 6 | Check the appropriate boxes. |
| 7 | Select the language desired by the customer. |
| 8 | Click on **Save**, a confirmation message will appear.<br>**The illustration has been saved**<br>Retrieve it by clicking on **Browse** in the **Illustrations** tab of the eApp. |
| 9. | Access DSign. |

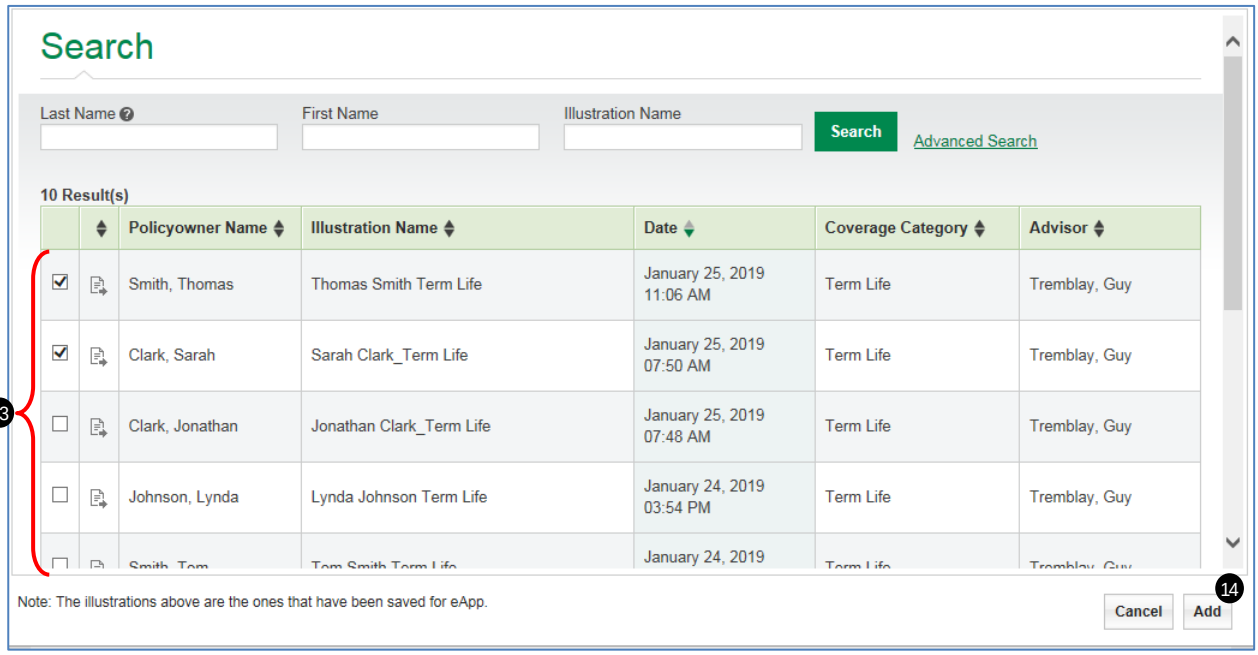
| | |
|---|---|
| 10 | Click on the button **Create a new case**. |



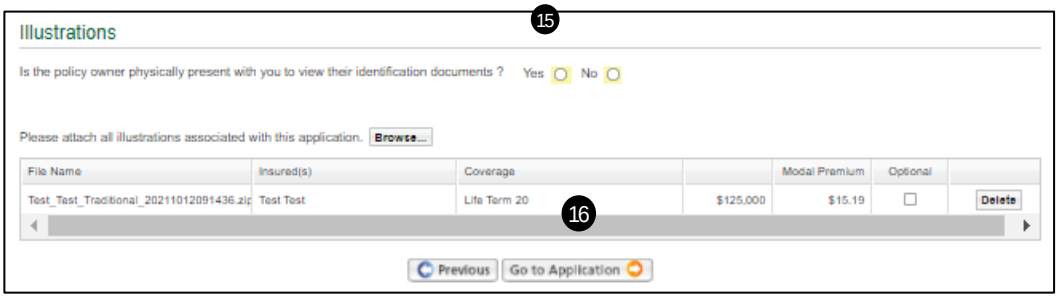

| | |
|---|---|
| 11 | In the **Representative** tab, confirm that the representative's code is the right one for the case.<br>This is the default code that will be assigned to the new cases until the selection of a different code. |




| | |
|---|---|
| 12 | Go to the **Illustrations** tab and click on **Browser** button, the following window will appear: |




| | |
|---|---|
| 13 | Check the illustration to attach to the application.<br>It is possible to check up to 10 illustrations. |
| 14 | Click the **Add** button. The selected list of illustrations will be displayed: |




| | |
|---|---|
| 15 | Answer this question “Is the policy owner physically present with you to view their identification documents?”. |
| 16 | Click on **Go to Application** to complete the application.<br>See Application tab. |

# 4. DESCRIPTION OF THE PAGES AND TABS

Back TOC

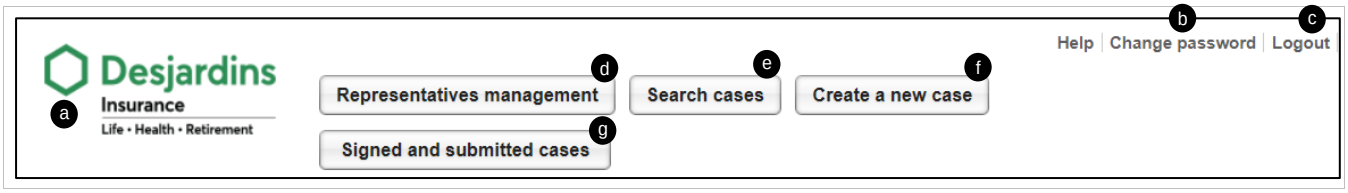
## 4.1 Homepage

Back TOC

### Header

Beginning of section

The header can be accessed from any page of the tool (Web version).




| Reference | Element | Description |
|---|---|---|
| a | Desjardins Insurance Life • Health • Retirement | Go back to homepage. |
| b | Change password | Change the password.<br>This function can be used only in the Web mode. |
| c | Français | Switch language. |
| d | Representative's management | Page used for managing representative information.<br>This function can be used only in the Web mode. |
| e | Search cases | Access the search page. |
| f | Create a new case | Access the page to create a new case. |
| g | Signed and submitted cases | Used to:<br>• Consult the cases signed and submitted by one or many representatives.<br>• Manage alerts for the cases signed or submitted. |

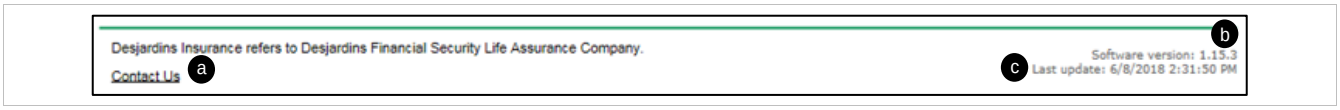
## Recent Cases

Beginning of section

| Reference | Element | Description |
|---|---|---|
| a | Recent Cases | Displays the last 10 cases saved to which the user has access. |
| b | Application number | Displays the number of the application. |
| c | Name | Displays the name of the first policyowner of the case. |
| d | Product Category | Displays the type of product:<br>• SOLO<br>• Universal Life<br>• Traditional Life |
| e | Status | Indicates the status of the application:<br>• Created<br>• Incomplete<br>• Completed – not locked<br>• Completed – locked<br>• Locked – Electronic signature<br>• Electronic signature – Completed<br>• Locked – Paper signature<br>• Submit – In process<br>• Submit – Success<br>• Submit – Pending |
| f | Last update | Indicates the date of the last update of the case. |
| g | Line of case | Click the line of the case to open it. |

Beginning of section

## Footer




| Reference | Description |
|---|---|
| a | Allow you to reach the “Contact Us” page to join support teams. |
| b | Indicates the software version. |
| c | Indicates the date of the last update of DSign. |

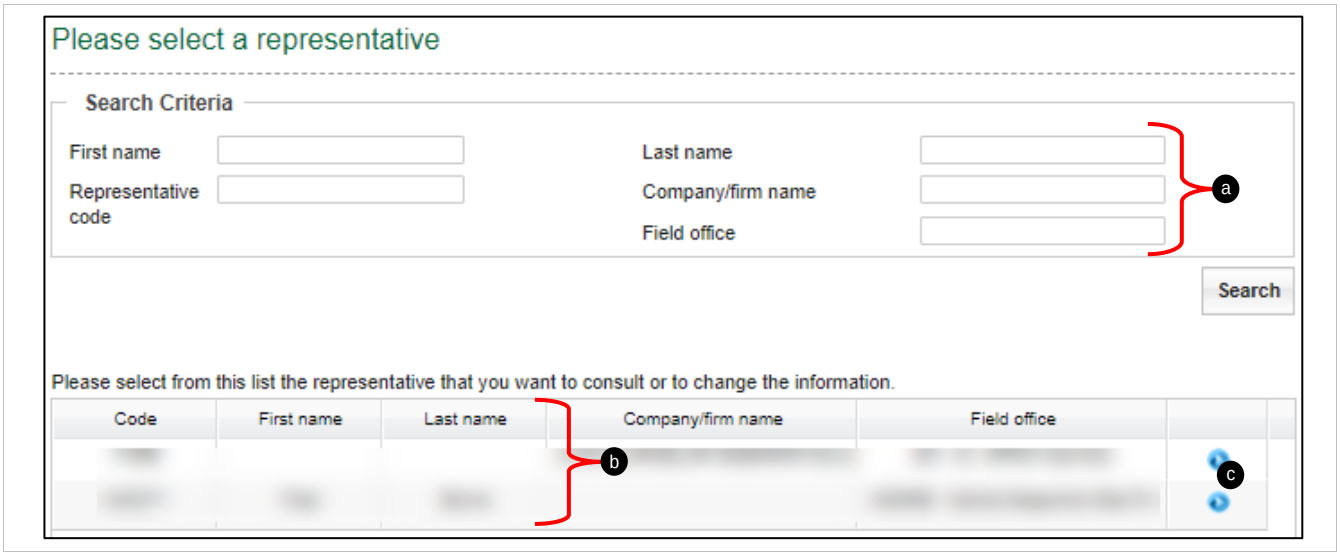
# 4.2 Representative's management Page

Back TOC

- To access the page, click on the button "Representative's management" of the header.
- The page is used to search/select a representative and to consult/change his information.

## Please select a representative

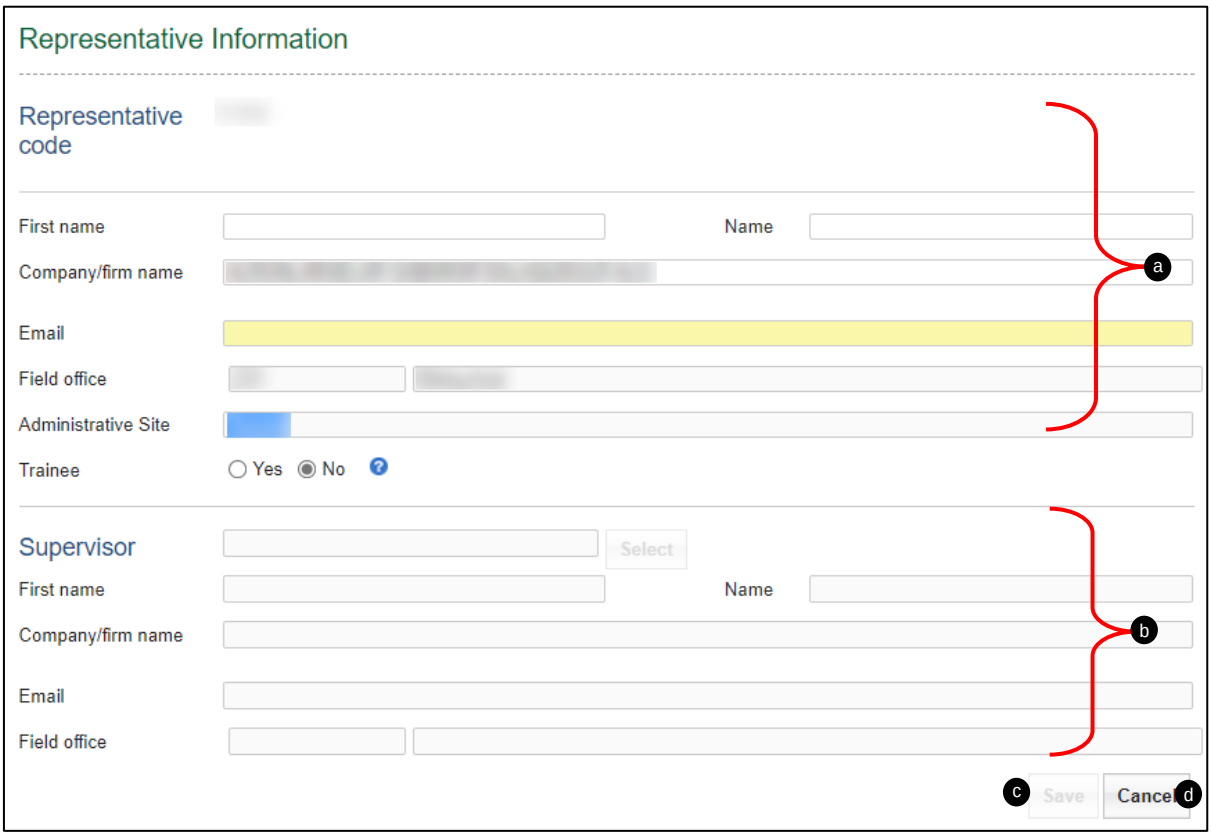
Beginning of section




| Reference | Description |
|---|---|
| a | Section used to find a representative using search criteria. |
| b | Lists the representatives corresponding to the search results. |
| c | To consult or change information of the representative, click on icon . <br> A double-click on the representative's line will also work. |

## Representative information

Beginning of section




| Reference | Description |
|---|---|
| a | Displays information of the selected representative.<br>From this page, the representative may change the information. However, he can do so only for codes that he owns. Otherwise, the right to access will only be to consult. |
| b | Fields to be filled for supervisor when the representative is a trainee.<br>• If « Yes » selected in Trainee section, the supervisor must be identified.<br>• The supervisor's personal information cannot be changed. Only the representative's supervisor can modify the information on the "Representative's management" page. |
| c | Saves the new data entered. |
| d | Deletes the information entered. |

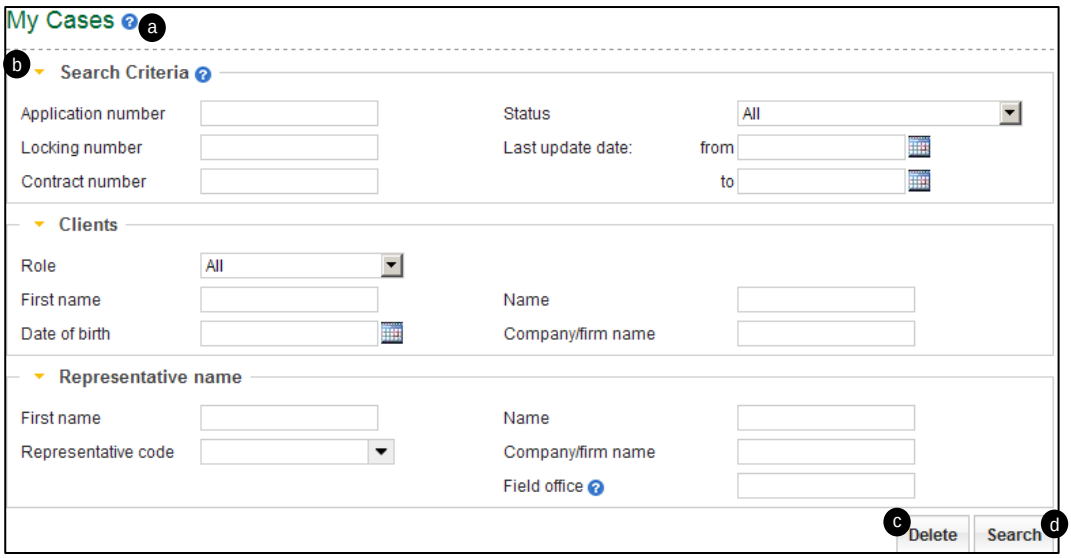
# 4.3 Search cases Page

Back TOC

The page is accessible when clicking on the button “Search cases” in the header of the homepage or in the page of a case. It is used to consult all cases to which the user has access.

## My Cases

Beginning of section

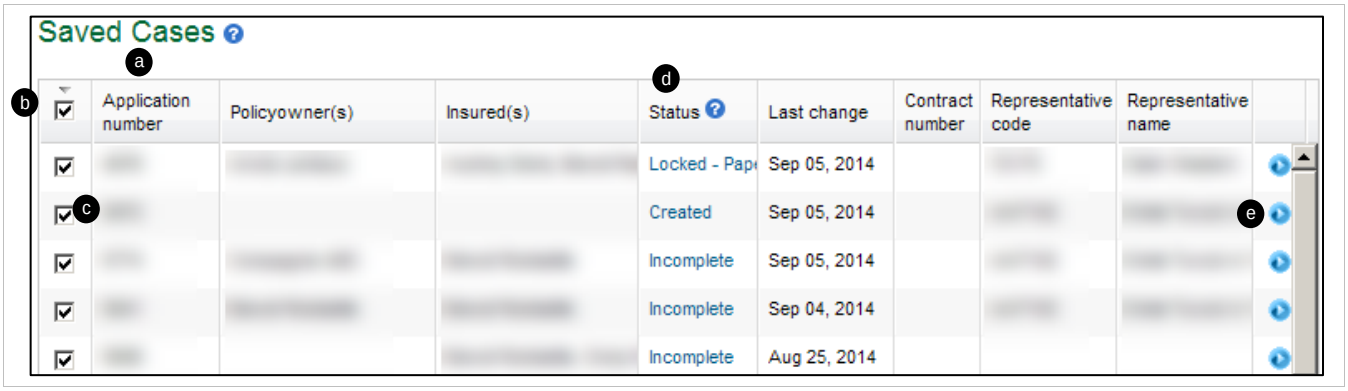



| Reference | Element | Description |
|---|---|---|
| a | My Cases | Section where search criteria is entered.<br>• Last entered criteria during the same session remain displayed.<br>• The search can be carried out by using one or several search criteria.<br>• The search on certain criteria is carried out in “contains” mode and not in “equals” mode. |
| b | ▼ | The indicator is used to hide or display the criteria in sections “Search Criteria”, “Clients” or “Representative name”. |
| c | Delete | Clears all entered search criteria or the ones already displayed following a previous search. |
| d | Search | Starts the search. |

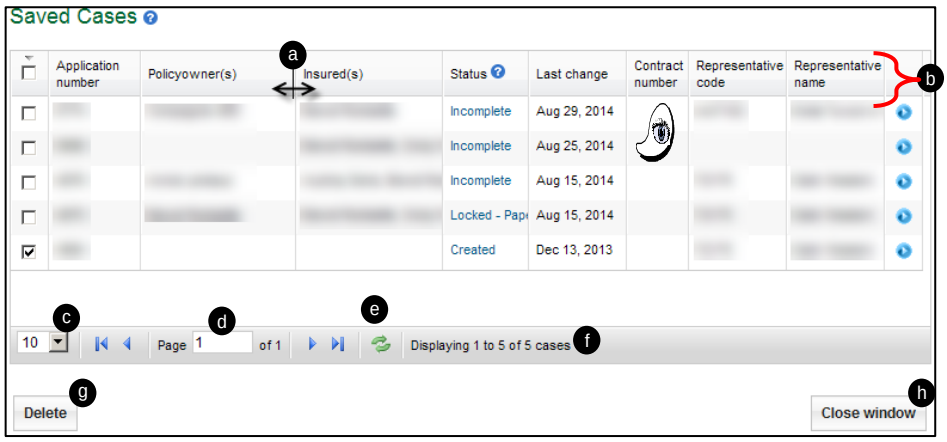
## Saved Cases

Beginning of section

- The section is displayed when launching the search from the “My Case” section from the page “Search Case”.
- When opening the page, if no previous research has been launched, it displays all the cases to which the user has access.




| Reference | Element | Description |
|---|---|---|
| a | Saved Cases | Section where the search results are displayed.<br>Each case found corresponds to research where all the given criteria are answered. |
| b | | Selects all cases from the current page to be deleted at the same time. |
| c | | Removes one or more cases at the same time. |
| d | Status | Indicates the status of a case.<br>To view the status history of a case, click on the status of the case. |
| e | | To access a case, click on the icon .<br>A double- click on the line of the case results in the same action. |




| Reference | Element | Description |
|---|---|---|
| a | Column Border | Changes the width of a column. |
| b | Column Name | Sorts the cases resulting from the search.<br>• To display the elements of a column in descending order:<br>○ Click on the title of the desired column.<br>(ex.: Policyowner(s), Insured(s), etc.)<br>• To display the elements of a column in ascending order:<br>○ Click twice on the title of the column.<br>By default, search results are displayed in descending order according to the date of the « Last change » column. |
| c | 10 | Determines the number of cases to display by page. |
| d | Page 1 of 1 | Indicates the page displayed and the number of pages the search contains.<br>The page number is modifiable. |
| e | | Refreshes the page. |
| f | Displaying 1 to 5 of 5 cases | Shows the interval of the cases displayed as well as the total number of the cases found. |
| g | Delete | Deletes one or more cases (previously selected). |
| h | Close window | Closes window. |

## 4.4 Case Page

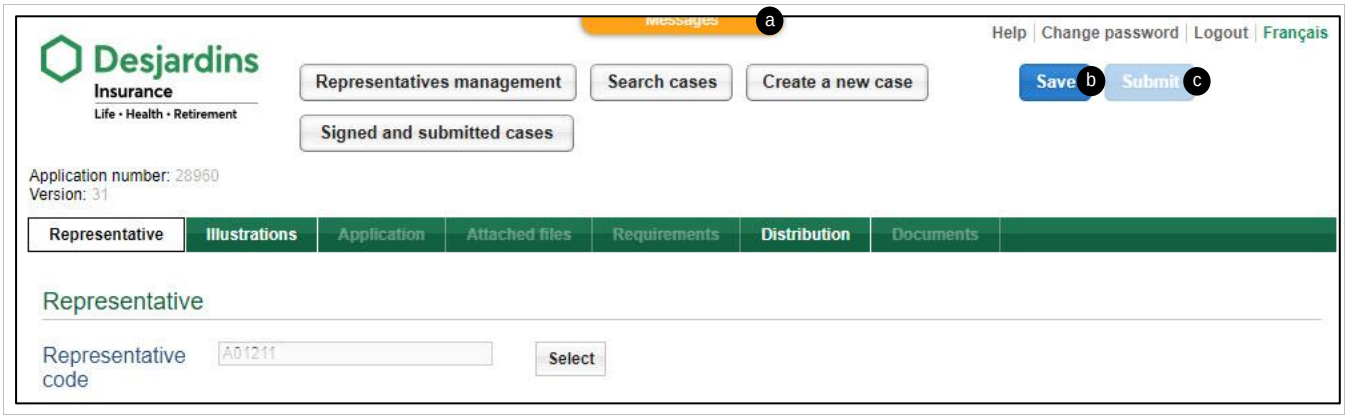
Back TOC

This page is available for:

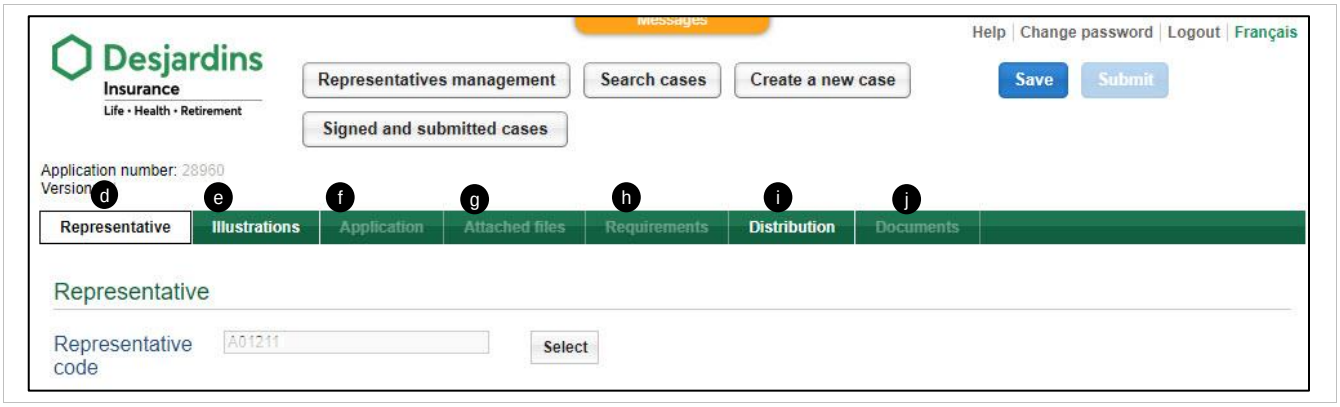
- Create a new case (« Create a new case » button) of the homepage.
- Access an existing case (“Search cases” button) of the homepage.
- Click on a folder (“Recent cases” section) of the homepage.

# Ribbon of tabs

Beginning of section



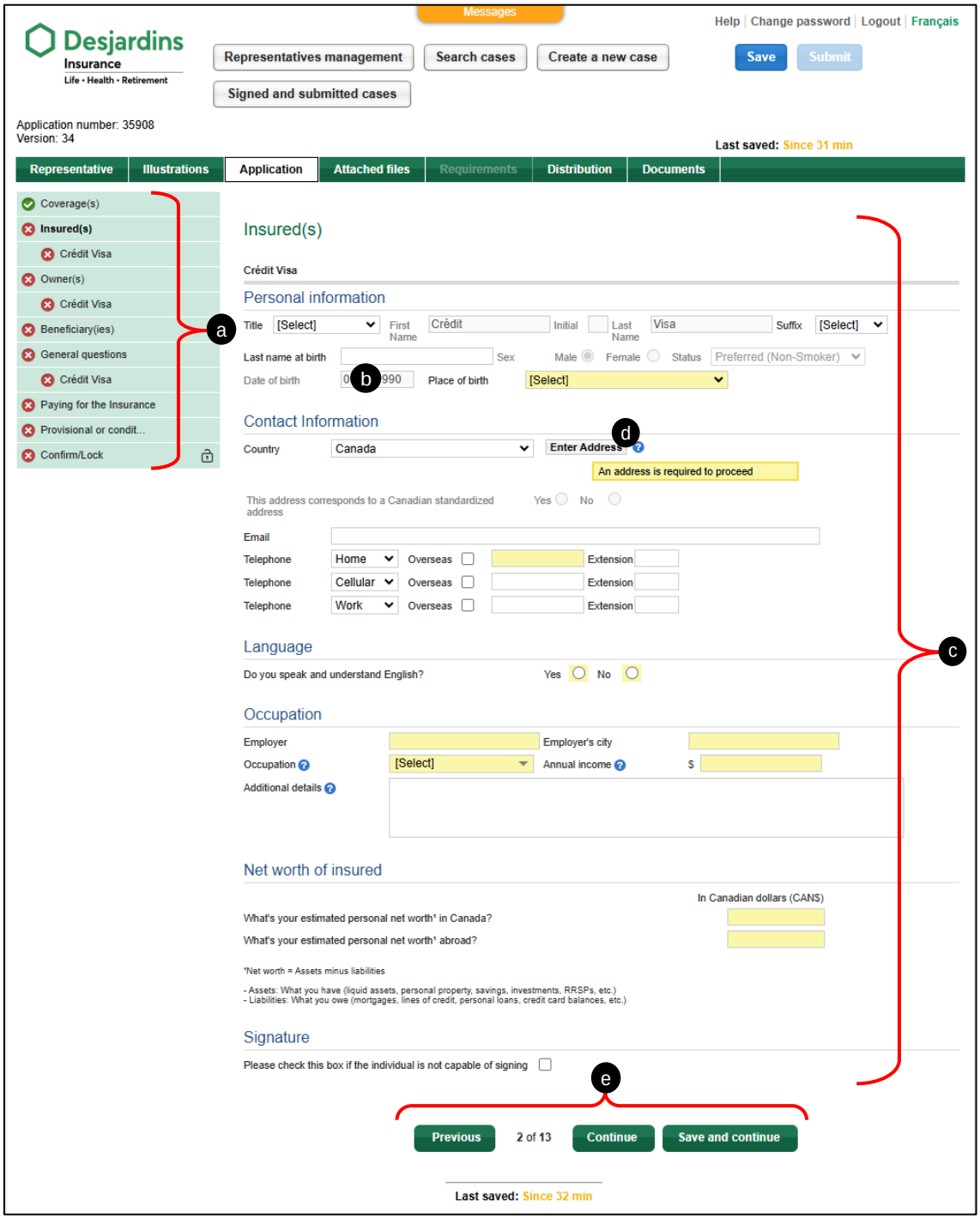

| Reference | Element | Description |
|---|---|---|
| a | Messages | Displays messages (error, operation status, information, etc.) |
| b | Save | Saves the case. |
| c | Submit | Submits the case to the head office.<br>The “Submit” button is accessible when all sections of the application are completed. |



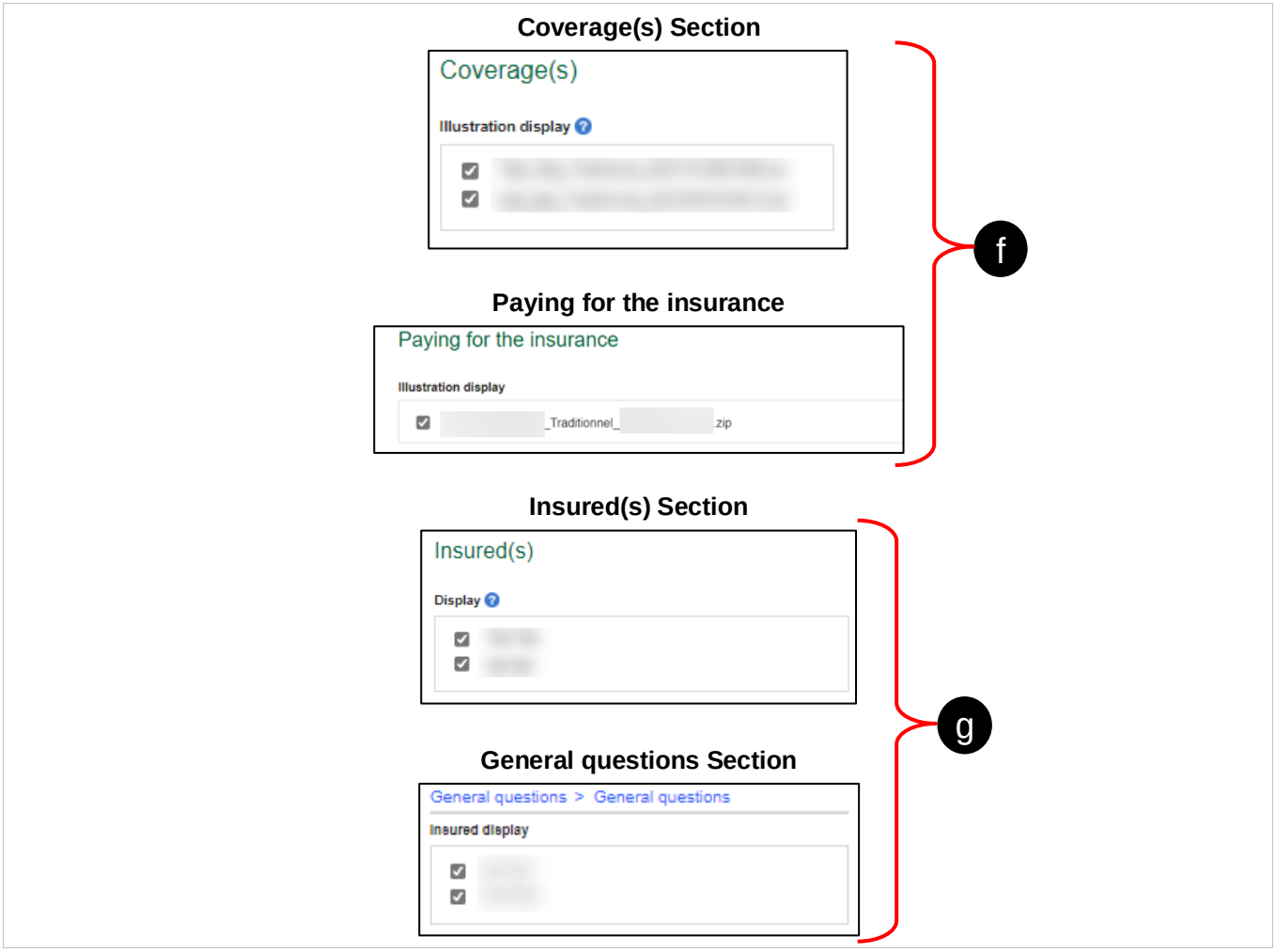

| Reference | Element | Description |
|---|---|---|
| d | Representative | Identifies the representative of the case and displays their information.<br>The management of the representative's information is done with the "Representative's management" button. |
| e | Illustrations | Add or delete the illustration(s) of the case.<br>When accessing a new case or an existing one, by default, the system brings us to this tab. |
| f | Application | Completes the application of the case.<br>An illustration must have been associated with the case to access this tab and to access the tabs "Attached files" and "Documents". |
| g | Attached files | To indicate linked applications and to attach file(s). |
| h | Requirement request | Indicates information relating to the requirement requests.<br>The case must be locked to access the tab. |
| i | Distribution | Indicates information related to compensation and sharing of commission. |
| j | Documents | To view the documents generated by the case. |

## Overview

Beginning of section



| Reference | Element | Description |
|---|---|---|
| a | Left menu | • The content of the menu on the left is updated dynamically based on the content of non-optional illustrations added to the case and to the information entered in the “Application” tab.<br>• Directly access a section of the application by clicking on the corresponding section in the menu.<br>• : Indicates a complete and error free section.<br>• : Indicates an incomplete section and/or with error.<br>• **Bold**: Indicates the section currently displayed. |
| b | Date | • English: MM-DD-YYYY (month/day/year)<br>• French: DD-MM-YYYY (day/month/year)<br>• The date can be selected using the calendar . |
| c | Yellow fields | Indicates mandatory data to enter or data in error.<br> A tooltip is displayed when the cursor is in a yellow field. |
| d | | When clicking on the question mark, a tooltip appears related to the corresponding field or section. |
| e | Previous and Continue | To navigate from one section to another in the application using the links “Continue” and “Previous” at the bottom of each page of the “Application” tab. |



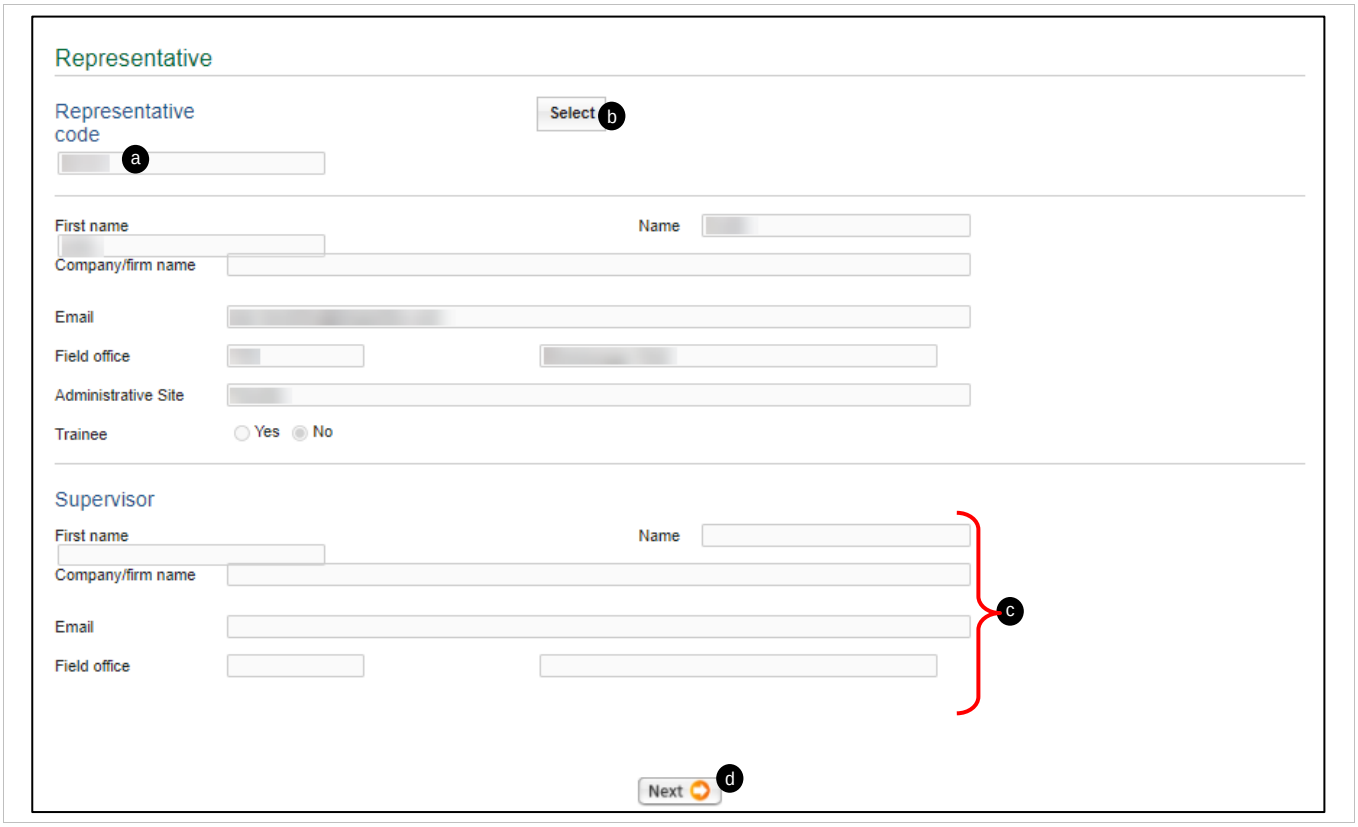

| Reference | Element | Description |
|---|---|---|
| f | Illustration display | • The filter is visible if there are two or more illustrations for the case.<br>• Used to show or hide the information of one or more illustration by checking or unchecking the associated box.<br>By default, all illustrations of the case are displayed. |
| g | Display | • The filter is visible if there are two or more insured for the case.<br>• Used to show or hide the information related to one or more insured by checking or unchecking the associated box.<br>By default, all the insured in the case are displayed. |

**Owner(s) Section**

| Reference | Element | Description |
|---|---|---|
| h | Display | • The filter is visible if there are two or more owners for the case.<br>• It is used to show or hide the owner(s) information by checking or unchecking the associated box.<br>By default, all owners of the case are displayed. |

# Representative Tab

Beginning of section

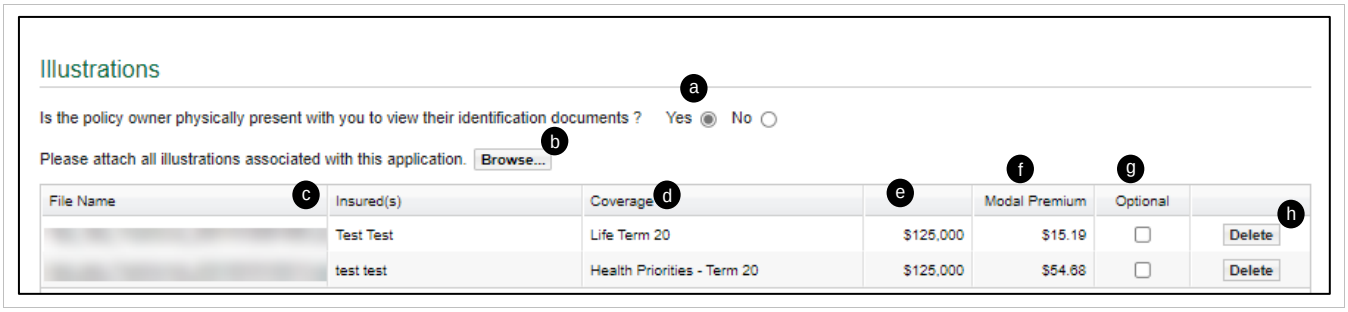



| Reference | Element | Description |
|---|---|---|
| a | Representative code | To enter the representative code to be used for the case.<br>When creating a new case, the last code used appears by default. |
| b | Select | To search and select the representative to be used for the case.<br>• By clicking on the button, a search page appears.<br>• When a code is selected, the representative's information appears. This information cannot be changed on this tab but rather via the "Representative's management" button. |
| c | Supervisor | Indicates information of the supervisor (if the representative is a trainee).<br>Applies only in Quebec. |
| d | Next | To access to the "Illustrations" tab. |

# Illustrations Tab

Beginning of section

Each illustration added to the case generates a separate contract.




| Reference | Element | Description |
|---|---|---|
| a | | To indicate whether the representative is with the policyholder.<br>If "No" is checked and the product is covered, more fields are added for dual-process identification (two forms of ID). |
| b | Browse... | To search and select an illustration related to the application.<br>This is a file produced by DSign-I. Other formats cannot be read by DSign. |
| c | Insured(s) | Displays the name of the insured(s) present on the illustration. |
| d | Coverage | Displays the name of the coverage(s) of the illustration. |
| e | Volume | Displays the volume of insurance coverage. |
| f | Modal Premium | Displays the modal premium of the illustration. |
| g | Optional | To select an optional illustration. |
| h | Delete | To delete an illustration.<br>To replace an illustration, it is best to add the new illustration before deleting the old one as data already entered in the application may be erased. |

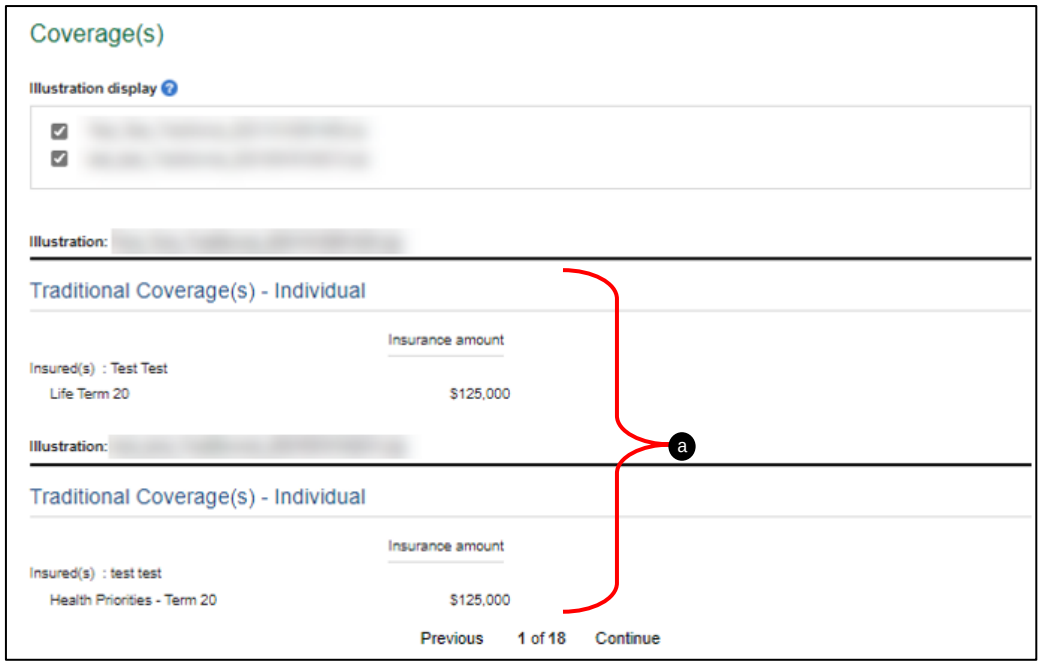
# Application Tab

Beginning of section

## Coverage(s) Section

Beginning of section

The section displays the coverage(s) by illustration (not by insured).




| Reference | Element | Description |
|---|---|---|
| a | Coverage(s) | Shows the coverage and insured amounts for each insured. |

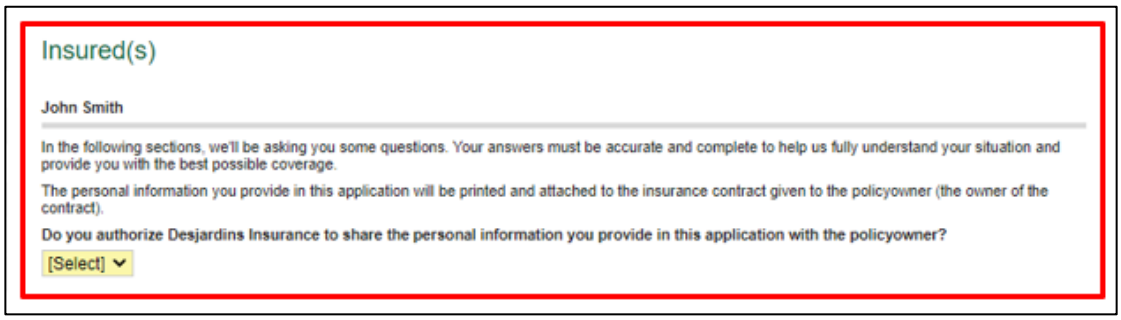
## Insured(s) Section

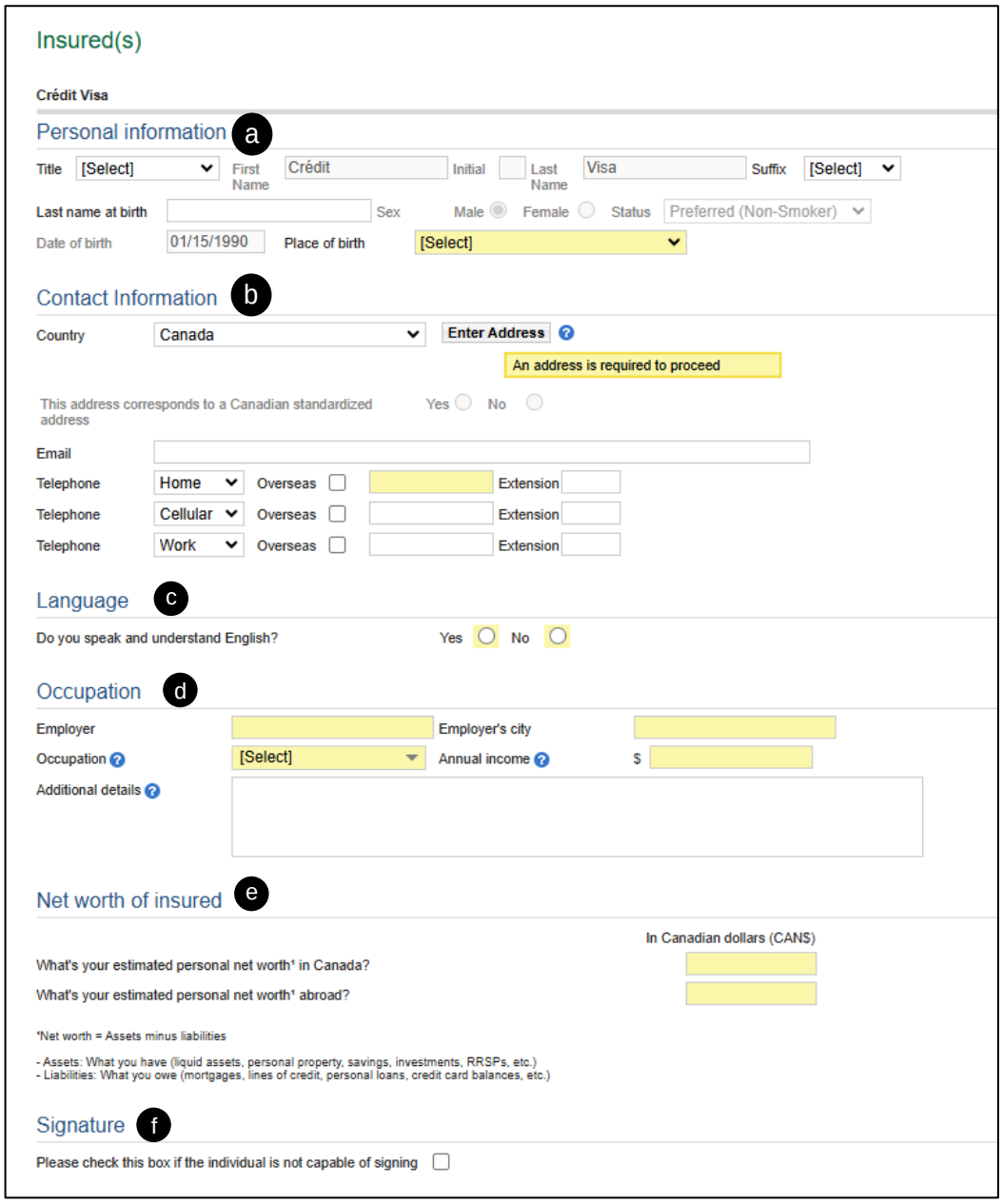
Beginning of section

If Insured is not policyowner, the “Act respecting the protection of personal information in the private sector” requires us to obtain this consent.

This consent is required for all insureds who are :

- 14 years or older in Quebec,
- 16 years or older in all other provinces.





Insured(s)

Crédit Visa

Personal information a

Title [Select] First Name Crédit Initial Last Name Visa Suffix [Select]

Last name at birth Sex Male Female Status Preferred (Non-Smoker)

Date of birth 01/15/1990 Place of birth [Select]

Contact Information b

Country Canada Enter Address

An address is required to proceed

This address corresponds to a Canadian standardized address Yes No

Email

Telephone Home Overseas Extension

Telephone Cellular Overseas Extension

Telephone Work Overseas Extension

Language c

Do you speak and understand English? Yes No

Occupation d

Employer Employer's city

Occupation [Select] Annual income $

Additional details

Net worth of insured e

In Canadian dollars (CAN$)

What's your estimated personal net worth* in Canada?

What's your estimated personal net worth* abroad?

*Net worth = Assets minus liabilities

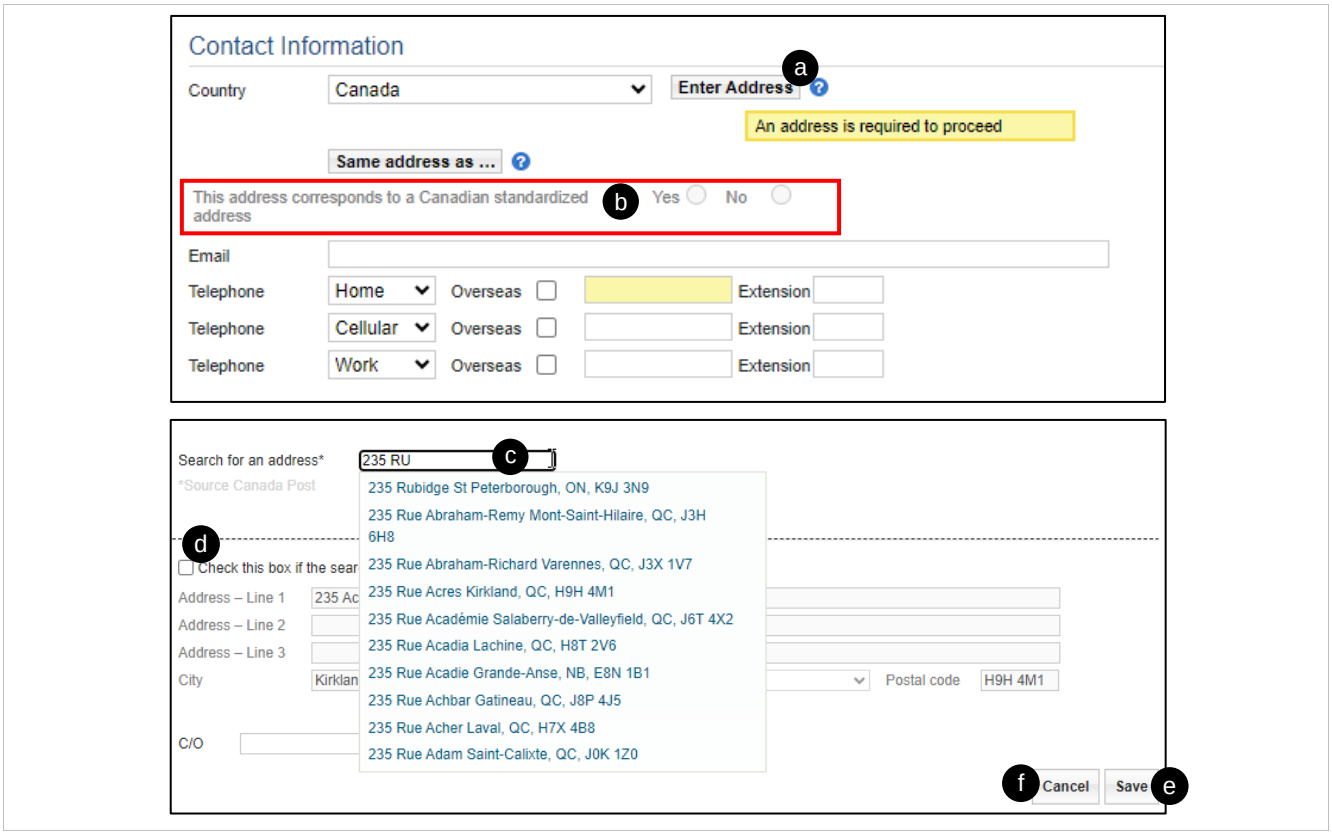
- Assets: What you have (liquid assets, personal property, savings, investments, RRSPs, etc.)
- Liabilities: What you owe (mortgages, lines of credit, personal loans, credit card balances, etc.)

Signature f

Please check this box if the individual is not capable of signing

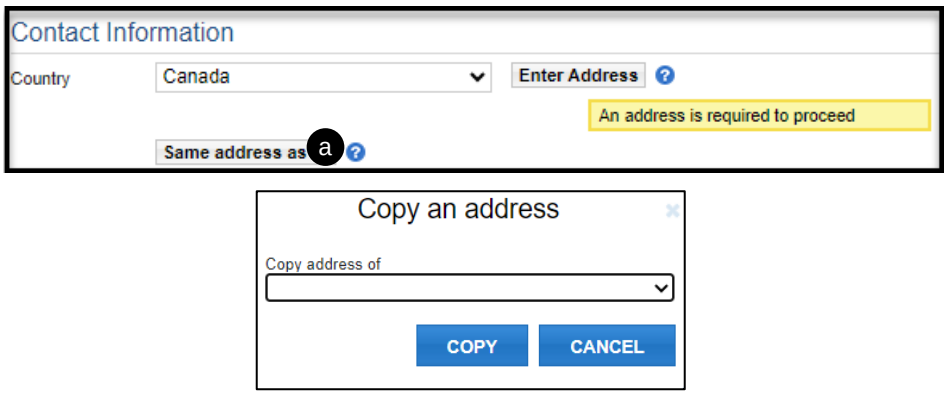
| Reference | Element | Description |
|---|---|---|
| a | Personal information | • Shows the insured's personal information.<br>• Some personal information from the illustrations is filled out. (First Name, Last Name, Gender, Status, Date of Birth) |
| b | Contact information | Use this to enter the insured's contact information.<br>Contact Information – Enter a new address<br>Contact Information – Copy an existing address |
| c | Language | Use this to enter all details related to the insured's language.<br> Does not display for those under :<br>• QC : 14 years<br>• Outside QC : 16 years old |
| d | Occupation | Use this to enter all details or instructions related to the insured's job.<br> Not displayed for children under 16. |
| e | Net Worth of insured | • Allows you to enter the net worth of insured in Canadian and foreign property.<br>• Displays for:<br>o Insured 18 years and over;<br>o All life and critical illness insurance products. |
| f | Signature | Check this box if the individual is unable to sign.<br> Does not display for those under :<br>• QC : 14 years<br>• Outside QC : 16 years old<br>• |

## Contact Information – Enter a new address




| Reference | Element | Description |
|---|---|---|
| a | Enter Address | By clicking on **Enter Address** the **Search for an address** window will appear. |
| b | This address corresponds to a Canadian standardized address | Indicates if the address is standardized or not. |
| c | Search criteria | Fields used to enter the search criteria for an address.<br>• Enter the address in the **Search for an address** field.<br>• Select the address from the drop-down list. |
| d | Manual entry box | Manual entry box for address when the search is unsuccessful. |
| e | Save | Allows you to undo the modified data. |
| f | Cancel | Allows you to undo the changed data. |

### Contact Information – Copy an existing address




| Référence | Élément | Description |
|---|---|---|
| a | Same address as ... | By clicking on **Same address as**, the **Copy an address** window is displayed:<br>• Select the address from the drop-down list.<br>• Click on **Copy**. |

## Owner(s) Section

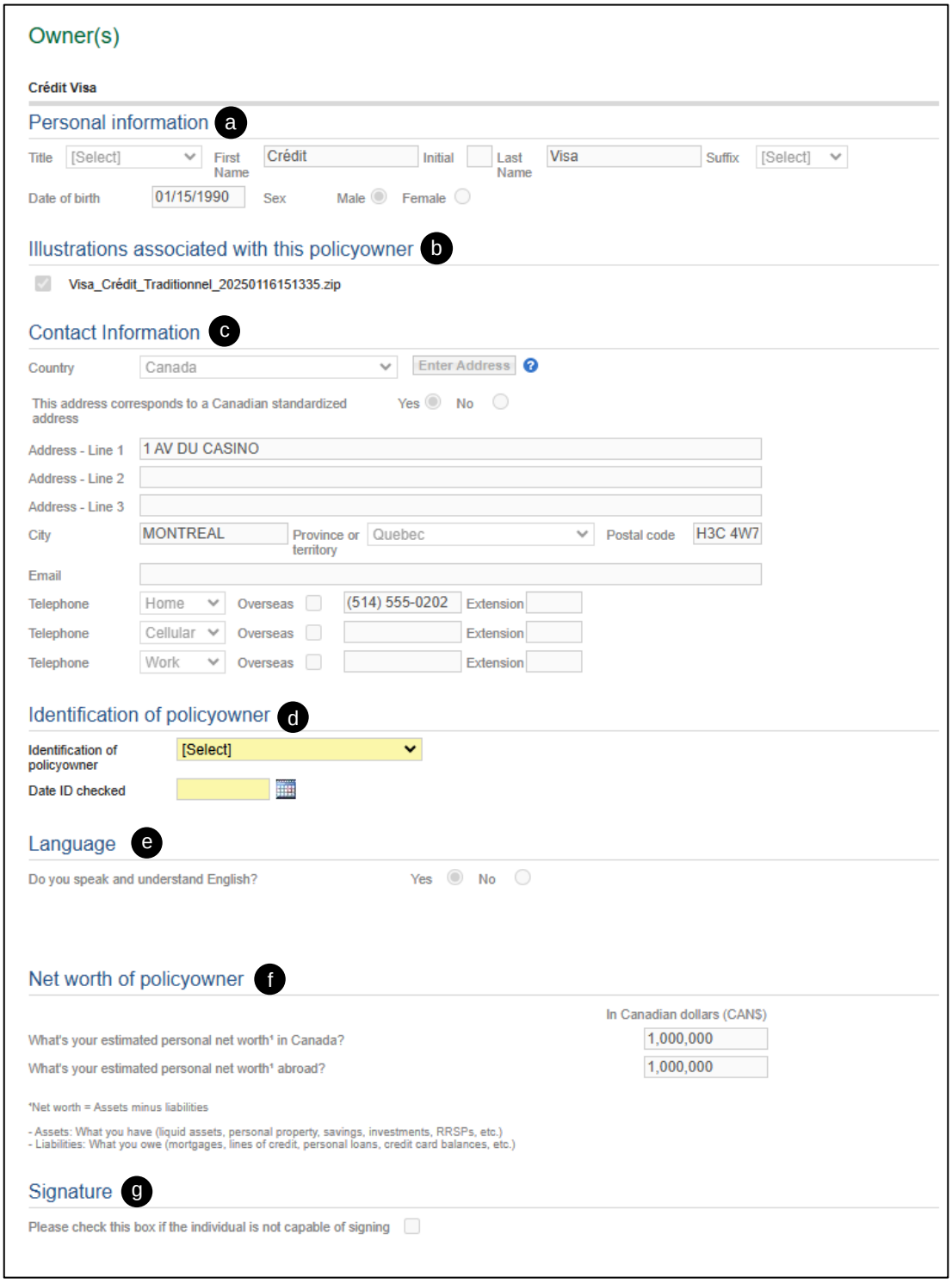
Beginning of section

A- Individual

B- Company

C- Contingent policyowner (individual and company)

## A- Individual



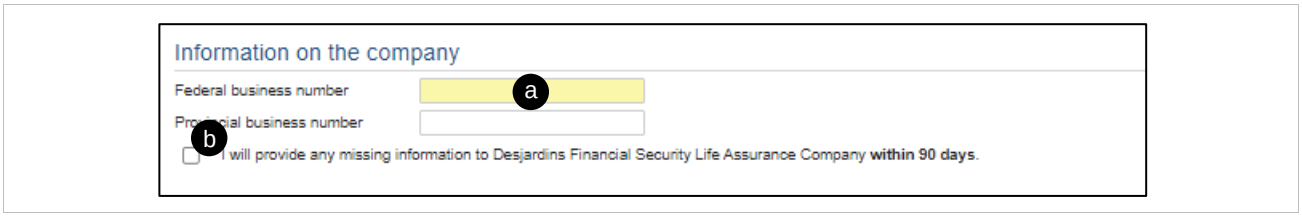
| Reference | Element | Description |
|---|---|---|
| a | Personal information | Displays personal information of the owner(s).<br>• For a client already registered to the case, the personal information is prefilled and unchangeable.<br>• For a new individual, all fields are to be filled.<br>The Social Security Number field will be visible in and optional only in the case of Universal Life policies. |
| b | Illustration(s) associated with this policyowner | Displays the illustration(s) associated with the policyowner.<br>• If more than one illustration, it is possible to designate different owners for each illustration.<br>• By default, at the time of designating an owner, the owner is associated with all the illustrations of the case. |
| c | Contact information | Displays the owner(s) contact information.<br>• For a client already registered at the case, this information is prefilled and unchangeable.<br>○ Contact Information – Enter a new address<br>○ Contact Information – Copy an existing address<br>For a new individual, all fields are to be filled. |
| d | Identification of policyowner | Displays information regarding the owner's identification, according to the situation (cash surrender values in a product or not, non face to face sale or not)<br>• Whether it is for an owner already registered at the case or a new individual, all fields of this section must becompleted.<br>• If information entered is incorrect, automated validations may displayed a message.<br>• ID number : only product with cash surrender values<br>• Document with full name and address : only for product with cash surrender values AND non face to face sale.<br>• The Date of issue of a document with full name and address will display a message if it is over 3 months before the day date. |
| e | Language | Indicates if the owner speaks and understands English or not.<br>• If not, others supplementary questions will dispayed.<br>• For a new owner, the language section must be completed.<br>• For an owner already registered at the case, the language is unchangeable. |

| | | |
|---|---|---|
| f | Net worth of policyowner | • Allows you to enter the net worth of policyowner in Canadian and foreign property.<br>• Displays for:<br>  ○ Policyowner 18 years and over;<br>  ○ All life and critical illness insurance products. |
| g | Signature | Check this box if the individual is unable to sign. |

### B- Company

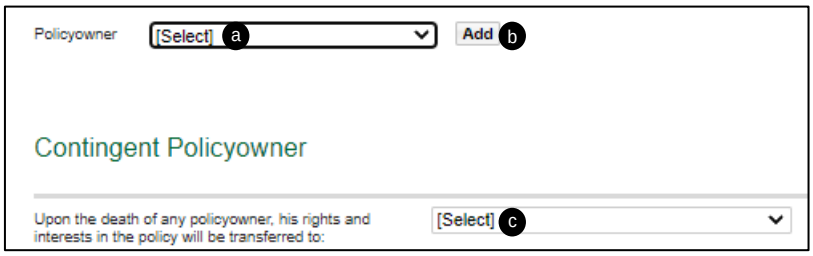
For taxable product, the following phrase is automatically displayed:

Before submitting an insurance application, you must fill out Form 08295E (available in Webi), get the required signatures and add it to the **Attached Files** section.




| Reference | Element | Description |
|---|---|---|
| a | Information on the company (numbers) | These numbers are mandatory.<br>• The Provincial number is not mandatory for outside Quebec.<br>• A validation of the format number is made by the system. |
| b | Information on the company (missing informations) | • Check this box to agree to provide missing information within 90 days. |

## C- Contingent policyowner (individual and company)



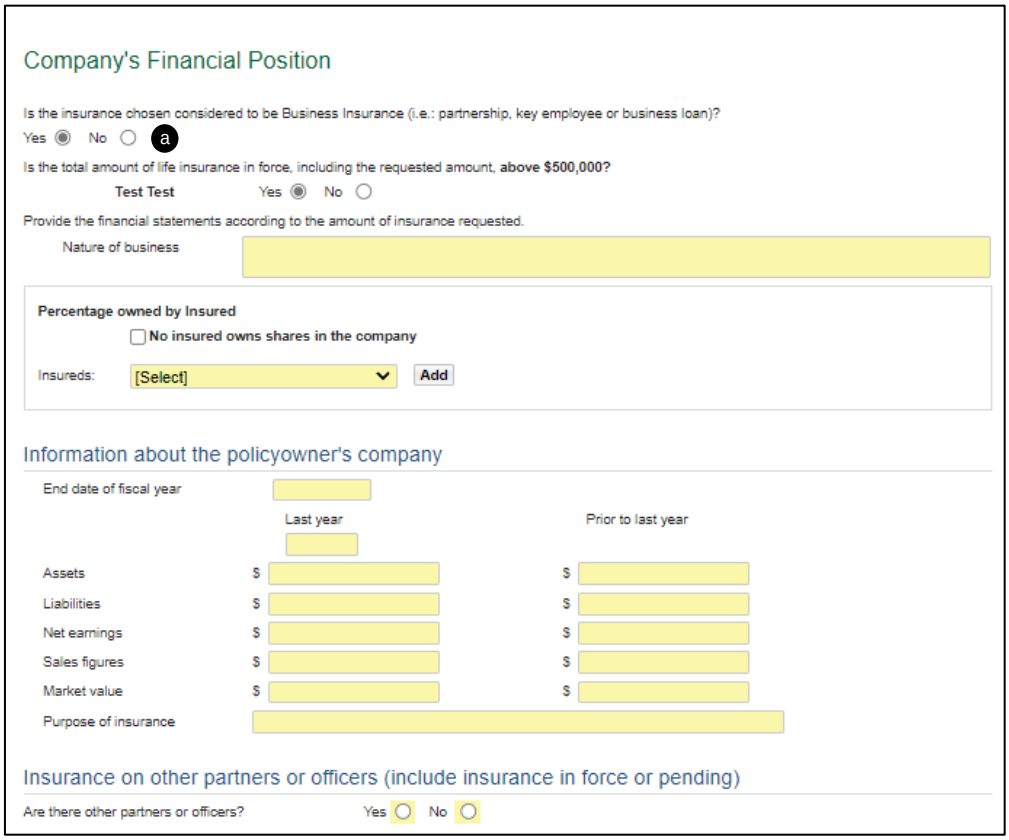

| Reference | Element | Description |
|---|---|---|
| a | Policyowner | To select the policyowner(s) to be designated in the case.<br>• To designate an existing owner in the case:<br>○ Select a client's name appearing in the drop-down list.<br>• To designate a non-existent owner in the case:<br>○ Select "New individual" or "New Company" as appropriate, in the drop-down list.<br>The following pages are displayed as per the owner type selected: Individual or Company. |
| b | Add | To add the selected owner in the drop-down list and continue to enter the required information. |
| c | Contingent Policyowner | To add a contingent policyowner in the case, if applicable. |

## Company's Financial Position Section

Beginning of section

The section is generated when at least one of these types of protection is present:

- Health Insurance
- Life Insurance

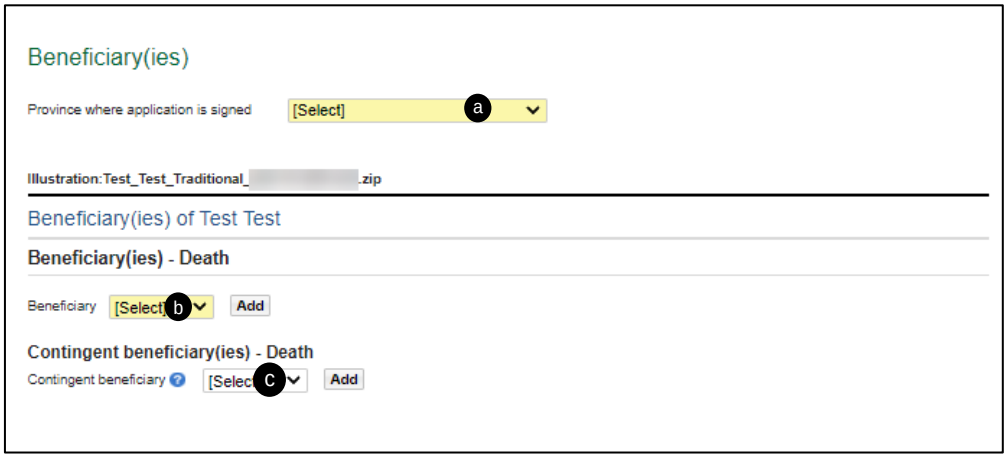



| Reference | Description |
|---|---|
| a | If the answer to the first question is "Yes" or if the owner is a company, additional information is required.<br>Will only be displayed if the owner is a company. |

## Beneficiary(ies) Section

Beginning of section

The beneficiaries must be designated per illustration, per insured.

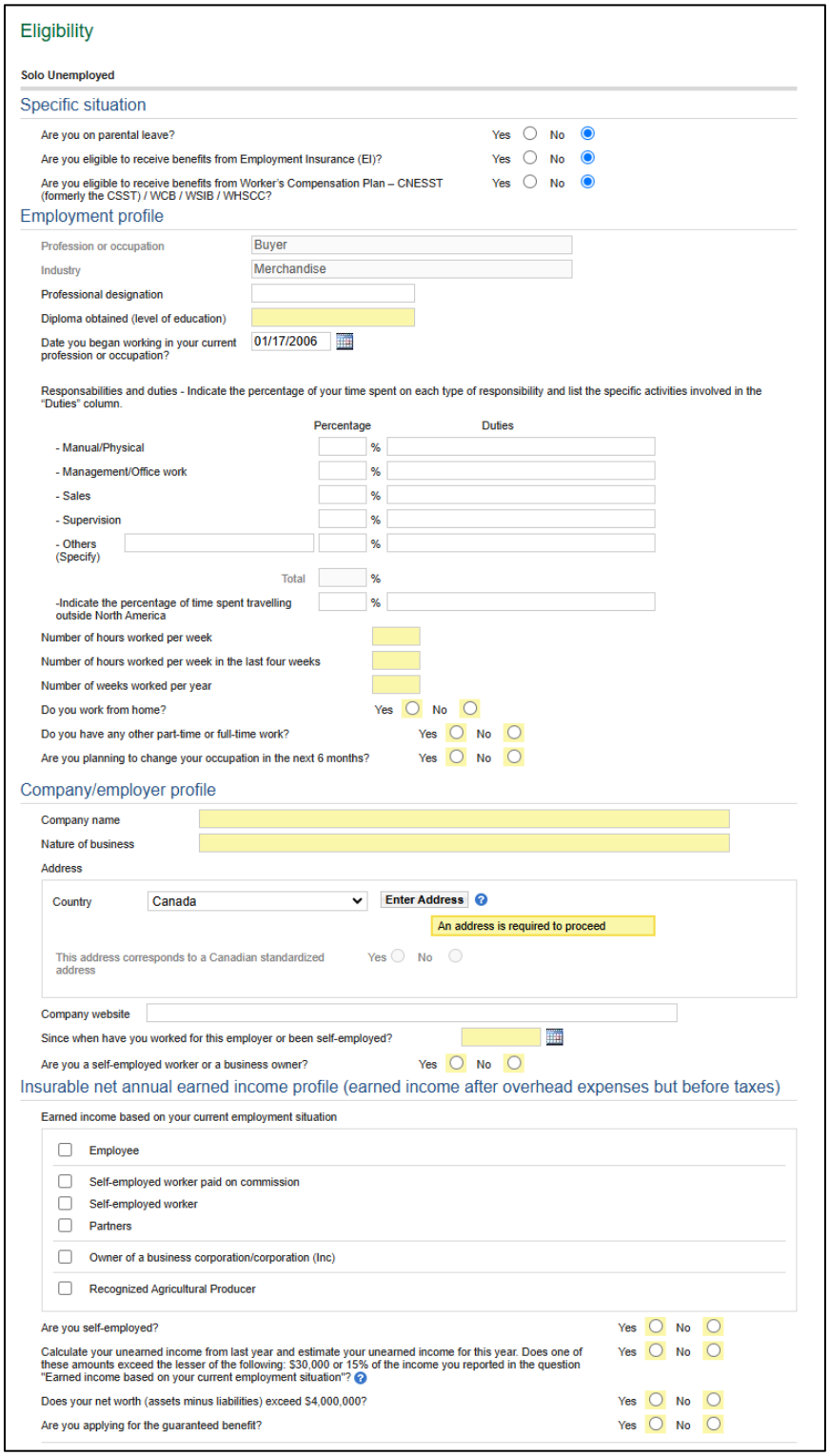



| Reference | Element | Description |
|---|---|---|
| a | Province where application is signed | To select the province where application is signed.<br>The information is mandatory as current regulation concerning the designation of a beneficiary may differ from one province to another. |
| b | Beneficiary | • To designate an existing beneficiary in the case:<br>○ Select a client's name appearing in the drop-down list.<br>• To designate a generic beneficiary in the case:<br>○ Select the relationship with the beneficiary in the drop-down list.<br>Generic beneficiary "succession", the revocability status is "Revocable" by default.<br>• To designate a non-existing beneficiary in the case:<br>○ Select the relationship with the beneficiary in the drop-down list. |
| c | Contingent beneficiary(ies) | To designate a contingent beneficiary, if applicable, using a dropdown menu. |

## Eligibility Section

Beginning of section

The section is generated when at least one SOLO protection is on one of the associated illustrations of the case.



Eligibility

Solo Unemployed

Specific situation

Are you on parental leave? Yes No

Are you eligible to receive benefits from Employment Insurance (EI)? Yes No

Are you eligible to receive benefits from Worker's Compensation Plan – CNESST (formerly the CSST) / WCB / WSIB / WHSCC? Yes No

Employment profile

Profession or occupation: Buyer

Industry: Merchandise

Professional designation

Diploma obtained (level of education)

Date you began working in your current profession or occupation? 01/17/2006

Responsabilities and duties - Indicate the percentage of your time spent on each type of responsibility and list the specific activities involved in the "Duties" column.

| | Percentage | Duties |
|---|---|---|
| - Manual/Physical | % | |
| - Management/Office work | % | |
| - Sales | % | |
| - Supervision | % | |
| - Others (Specify) | % | |
| Total | % | |
| -Indicate the percentage of time spent travelling outside North America | % | |

Number of hours worked per week

Number of hours worked per week in the last four weeks

Number of weeks worked per year

Do you work from home? Yes No

Do you have any other part-time or full-time work? Yes No

Are you planning to change your occupation in the next 6 months? Yes No

Company/employer profile

Company name

Nature of business

Address

Country: Canada — Enter Address

An address is required to proceed

This address corresponds to a Canadian standardized address Yes No

Company website

Since when have you worked for this employer or been self-employed?

Are you a self-employed worker or a business owner? Yes No

Insurable net annual earned income profile (earned income after overhead expenses but before taxes)

Earned income based on your current employment situation

- Employee
- Self-employed worker paid on commission
- Self-employed worker
- Partners
- Owner of a business corporation/corporation (Inc)
- Recognized Agricultural Producer

Are you self-employed? Yes No

Calculate your unearned income from last year and estimate your unearned income for this year. Does one of these amounts exceed the lesser of the following: $30,000 or 15% of the income you reported in the question "Earned income based on your current employment situation"? Yes No

Does your net worth (assets minus liabilities) exceed $4,000,000? Yes No

Are you applying for the guaranteed benefit? Yes No

## General questions Section

Beginning of section

General questions > General questions

a

Do you have any inforce life or critical illness insurance (excluding group insurance or any coverages you are currently applying for)?

Yes ○ No ◉

Yes ○ No ◉

Do you have any disability insurance in force (not considering this application)?

Yes ○ No ◉

Are you covered by the MÉDIC Construction insurance plan?

Yes ○ No ◉

Are you completing this application to **replace** life, disability or critical illness insurance issued by Desjardins Insurance or another insurer?

Illustration: _Traditionnel_ .zip Yes ○ No ◉

Illustration:Plante_Stéphanie_Invalidite_20240813211149.zip Yes ○ No ◉

Illustration: _Traditionnel_ .zip Yes ○ No ◉

Have you submitted one or more **applications** for life, disability or critical illness insurance that are **being assessed** by Desjardins Insurance or another insurer?

Yes ○ No ◉

Yes ○ No ◉

In the past ten years, have you been declined personal insurance (life, critical illness or disability)?

Yes ○ No ◉

Yes ○ No ◉

Have you used any form of tobacco or nicotine products (cigarettes, cigarillos, cigars, pipes, electronic cigarettes, nicotine gum or nicotine patches) or anti-smoking medication in the past 12 months?

Yes ○ No ◉

Yes ○ No ◉

Are you a former smoker?

Yes ○ No ◉

Yes ○ No ◉

Have you declared bankruptcy within the past 5 years?

Yes ○ No ◉

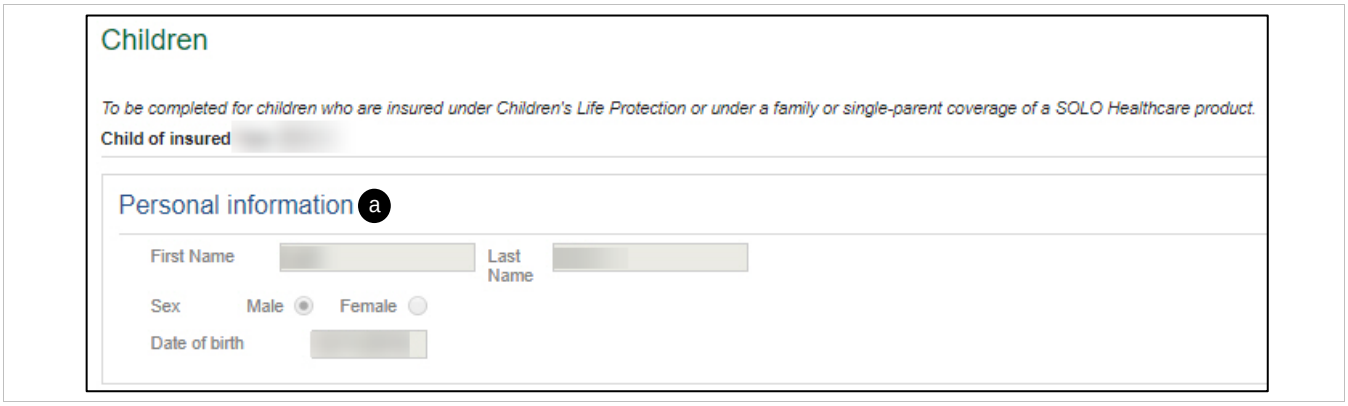
Yes ○ No ◉

| Reference | Element | Description |
|---|---|---|
| a | General questions Subsection | • It is possible to answer at the same time the questions of all the insured persons present in the application.<br>• To start entering data, click on a sub-section or on the "Continue" button.<br>• To move from one subdivision to another, click on the "Continue" or "Previous" button.<br>• The questions are displayed according to certain parameters of the insured, such as age. The questions are not always there. |

## Children Section

Beginning of section

The section is displayed when the benefit Children's Life Protection is present in the selected coverage.

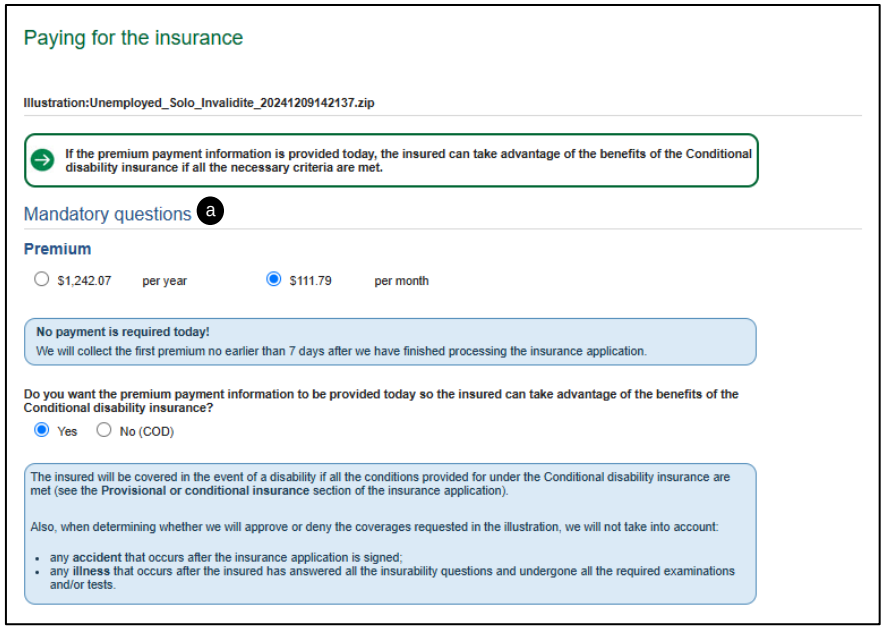



| Reference | Element | Description |
|---|---|---|
| a | Personal information | To enter the child's personal information. |

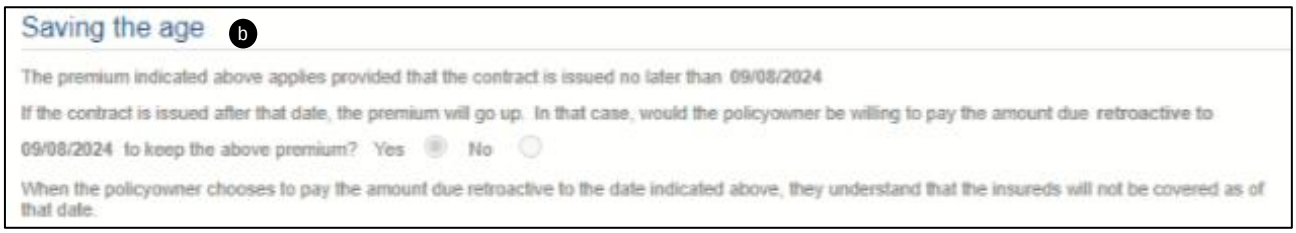
## Paying for the insurance Section

Début de section

- This section is used to provide the financial information for an application.
- If there are several illustrations, the information must be completed separately for each illustration.

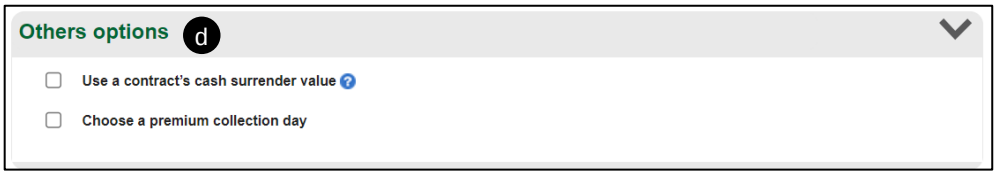



| Reference | Element | Description |
|---|---|---|
| a | Mandatory questions | • Allows to choose the premium frequency:<br>o By selecting **per year**, payment can be made by **debit**, **credit** or **cheque**.<br>o By selecting **per month**, payment can only be made by **debit**.<br>• Allows to answer: “Do you want the premium payment information to be provided today".<br>It is recommended to check yes so the provisional or conditional insurance will be effective today. |



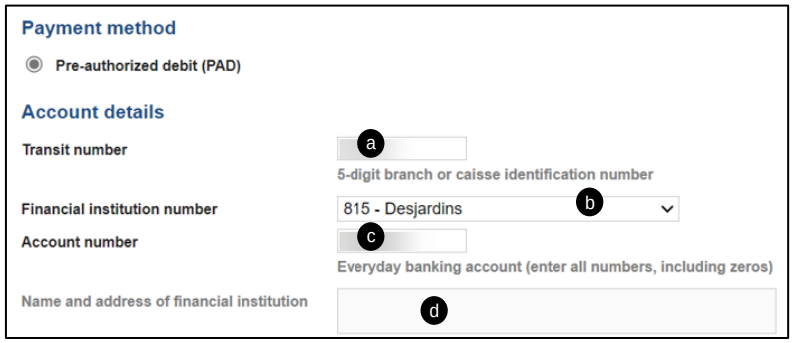

| Reference | Element | Description |
|---|---|---|
| b | Saving the age | A question is displayed if the system detects a change or saving in age within the next 30 days.<br>Box to be ticked by the representative in the presence of the client for:<br>• Confirm that the client agrees to pay the premium retroactively in the event of age saving, or;<br>• To clarify the client's intentions if the system detects a change in age within the next 30 days. |

| Reference | Element | Description |
|---|---|---|
| c | Payment method | • Payment method – Bank account<br>• Payment method – Credit card<br>• Payment method – Cheque (only **per year** payment) |




| Reference | Element | Description |
|---|---|---|
| d | Others options | • Use a contract's cash surrender value<br>• Choose a premium collection day |

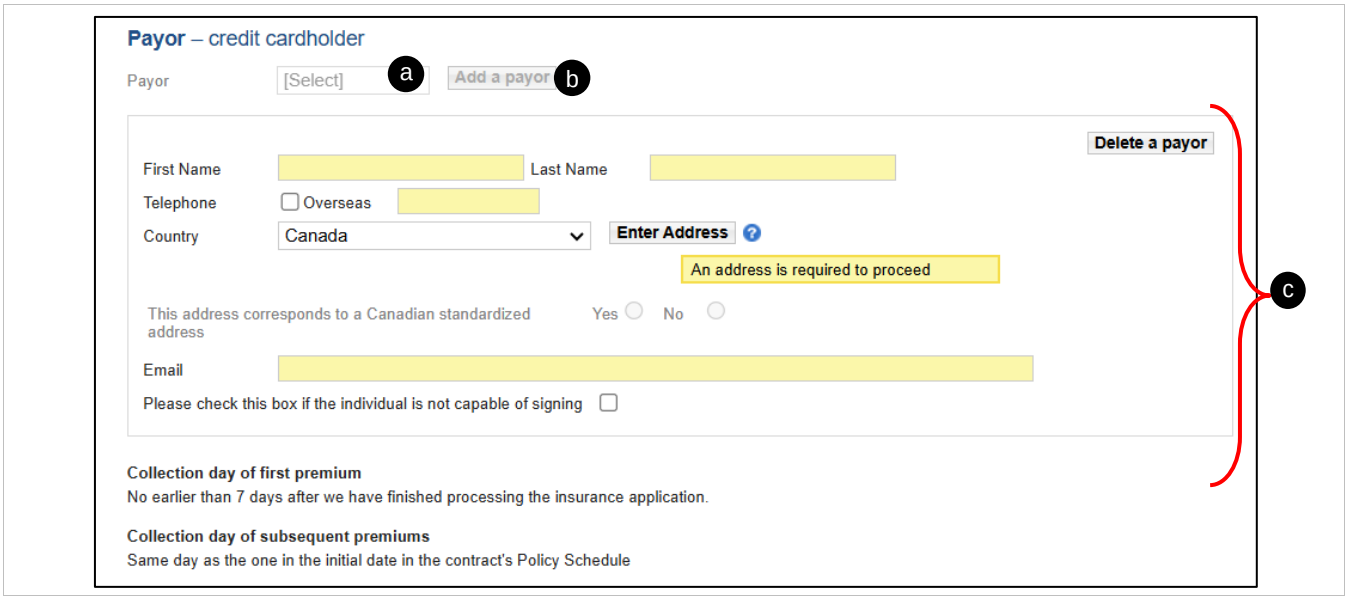
## Payment method – Bank account



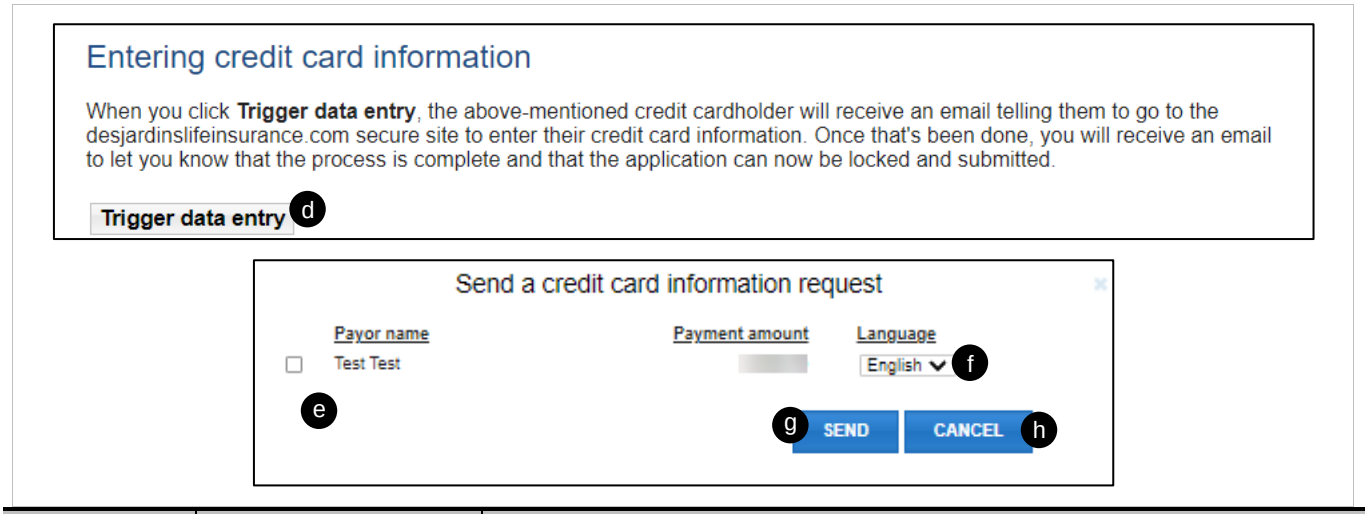

| Reference | Element | Description |
|---|---|---|
| a | Transit number | The Transit number must have 5 digits.<br>If the format is not respected:<br>• The field stay in yellow, and the following message appears: The Transit number must contain 5 digits.<br>• The application can't be locked.<br>• The "Confirm" tab will indicate that the transit is required. |
| b | Institution number<br>Mandatory field. | Select from the drop-down list the institution.<br>• If the institution is not in the drop-down list, select "Other", enter the 3 digits institution number in the "Specify" box.<br>• The application can't be locked.<br>• The "Confirm" tab will indicate that the Institution number is required. |
| c | Account number | The Account number must have 5 digits (7 for Desjardins).<br>If the format is not respected:<br>• The field stay in yellow, and the following message appears: The Transit number must contain 5 digits (7 for Desjardins).<br>• The application can't be locked.<br>• The "Confirm" tab will indicate that the Account number is required. |
| d | Name and address of financial institution | Field cannot be entered. Auto completed according to the Transit and Institution numbers. |

## Payment method – Credit card

The maximum amount for a credit card payment is $10,000.




| Reference | Element | Description |
|---|---|---|
| a | Payor | Allow to select the payor. |
| b | Add a payor | Allow to add a payor already entered. |
| c | Payor information | To enter manually.<br>Not editable if the payor is also the owner or the insured. |




| Reference | Element | Description |
|---|---|---|
| d | Trigger data entry | Displays the “Send a credit card information request” window. |
| e | ☐ | Select a payor to send a request for credit card information. |
| f | Language | Select a language.<br>By default, the one of application is selected. |
| g | SEND | Send the request of credit card information to the payor. |
| h | Cancel or | Close without sending the request. |

## Authorized signatory(ies) Section

Beginning of section

| Reference | Element | Description |
|---|---|---|
| a | Authorized signatory | Used to select the name of an authorized signatory for a corporation, a legal entity or for someone is unable to sign. |
| b | Add a signatory | Used to add the authorized signatory selected. |
| c | Comments | Use this section to add complementary information and/or explanations regarding the authorized signatory. |

## Provisional or conditional Insurance Section

Beginning of section

- Checking box that confirm the policyowner has read the Provisional life insurance agreement and they agree to all the applicable conditions, limitations and exclusions.

☐ By checking this box, the policyowner confirms that they have read the Provisional life insurance agreement and that they agree to all the applicable conditions, limitations and exclusions.

- Checking box that confirm the policyowner has read the parts 1 and 2 of the Provisional critical illness insurance agreement and they agree to all the applicable conditions, limitations and exclusions.

☐ By checking this box, the policyowner confirms that they have read parts 1 and 2 of the Provisional critical illness insurance agreement and that they agree to all the applicable conditions, limitations and exclusions.

- Checking box that confirm the policyowner has read the Conditional disability insurance agreement and the SOLO Disability Income sample contract.

☐ By checking this box, the policyowner confirms that they have read the Conditional disability insurance agreement and the SOLO Disability Income sample contract.

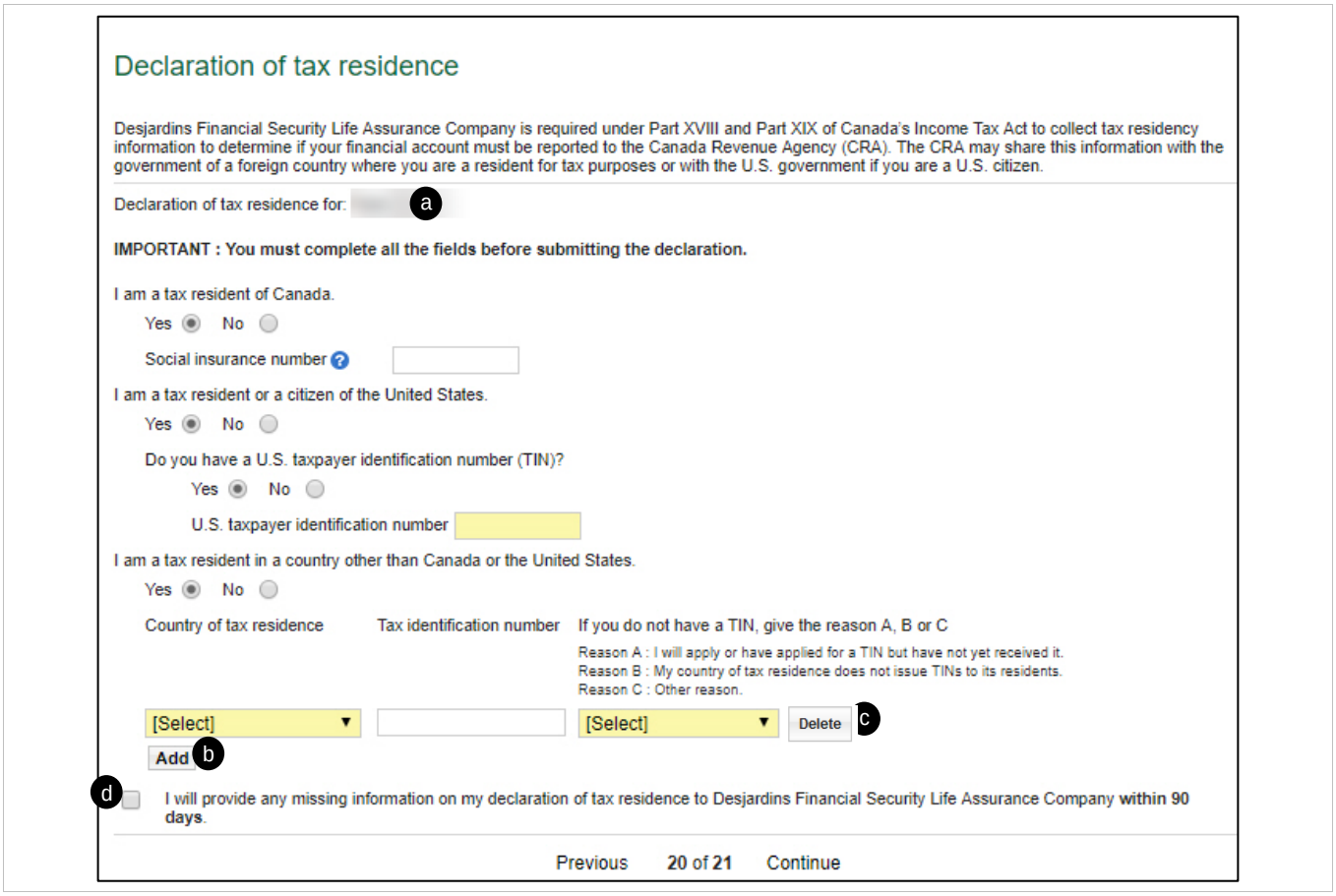
- Checking box that confirm that the policyowner has read the Conditional disability insurance agreement and the SOLO Loan Insurance sample contract.

☐ By checking this box, the policyowner confirms that they have read the Conditional disability insurance agreement and the SOLO Loan Insurance sample contract.

- When there are several different products, there is more than one box to check.
- The Provisional or Conditional Insurance begins if the payment information to pay the premium is provided at the time of signature.
- It takes effect on the day of signing the proposal and covers the insured for a maximum period of 90 days.

## Declaration of tax residence Section

Début de section



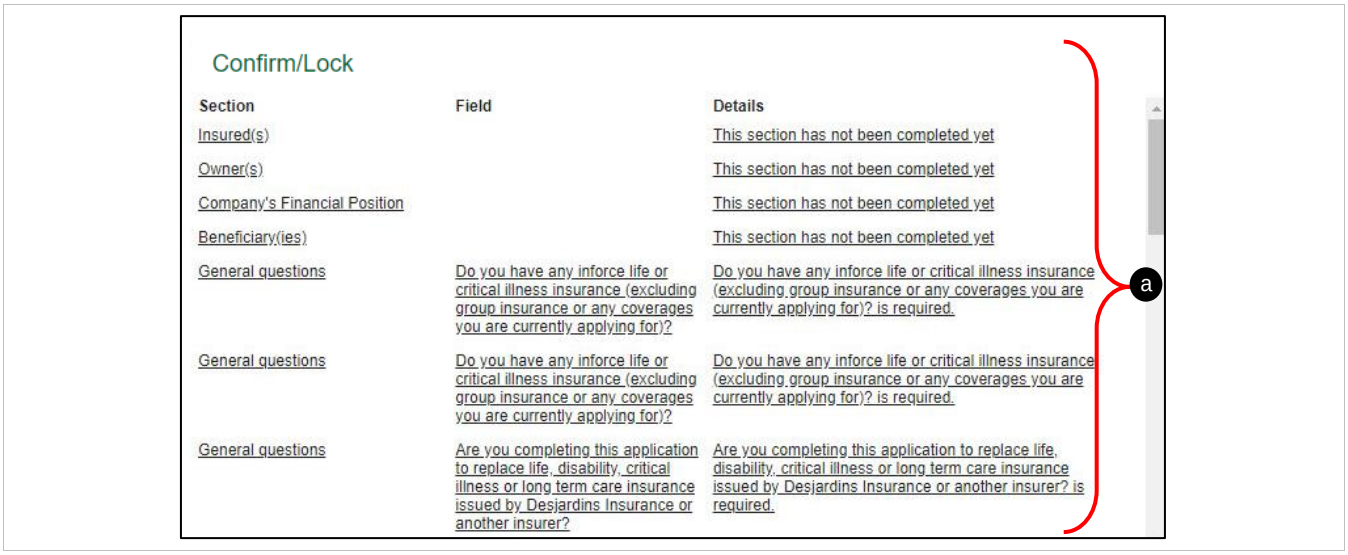

| Reference | Element | Description |
|---|---|---|
| a | Declaration of tax residence for… | Allows you to enter the tax residency information for the identified owner. |
| b | Add | Used to you to enter another country of tax residence. |
| c | Delete | Used to delete a country of tax residence previously entered. |
| d | « I will provide to… » | If the owner is unable to provide the required information, this box must be checked to submit the application. |

## Confirm/Lock Section

Beginning of section

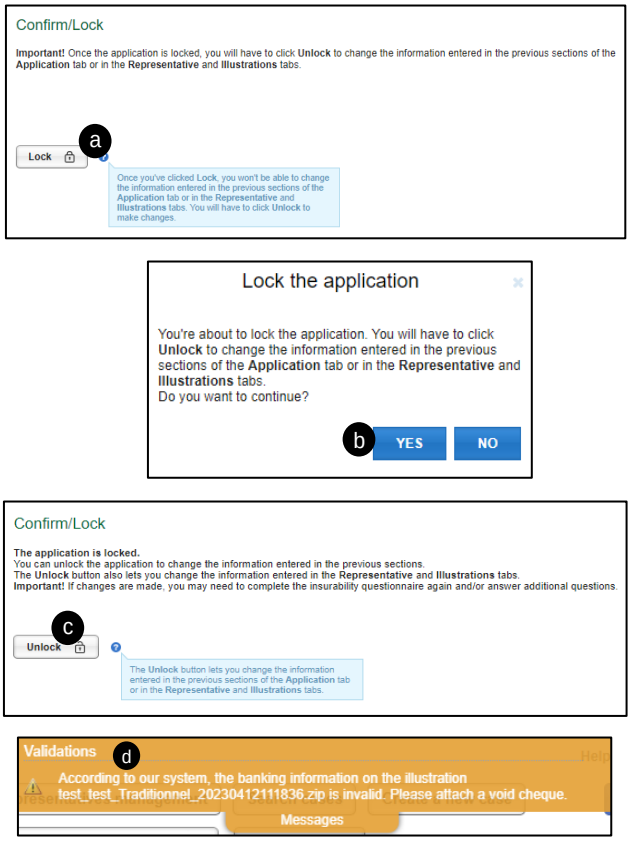
A – With error or incomplete
B - Lock

### A- With error or incomplete




| Reference | Element | Description |
|---|---|---|
| a | Detail | Displays details of the section(s) and the field(s)s in error.<br>To reach the section to be corrected, click on the error message.<br>Incomplete sections or in error prevents the locking of the case. |

## B- Lock




| Reference | Element | Description |
|---|---|---|
| a | Lock | Lock the case of the application.<br>• Only the representative of the case can lock and sign the case; this button is inactive for any other person, including the representative's assistant.<br>• The "Completed" section must be in green (complete and without error) so that the button becomes active for locking. |
| b | Lock the application | Confirm the lockout request.<br>A second approval is required to complete the application lock-out. |
| c | Confirm/Lock | • Shows that the application is locked.<br>• The **Unlock** button allows you to edit the information entered in previous sections of the application tab. |
| d | Validations | If the banking information isn't correctly entered:<br>The system will ask you to attach a void cheque and this will be added to the **Representative's To do list**. |

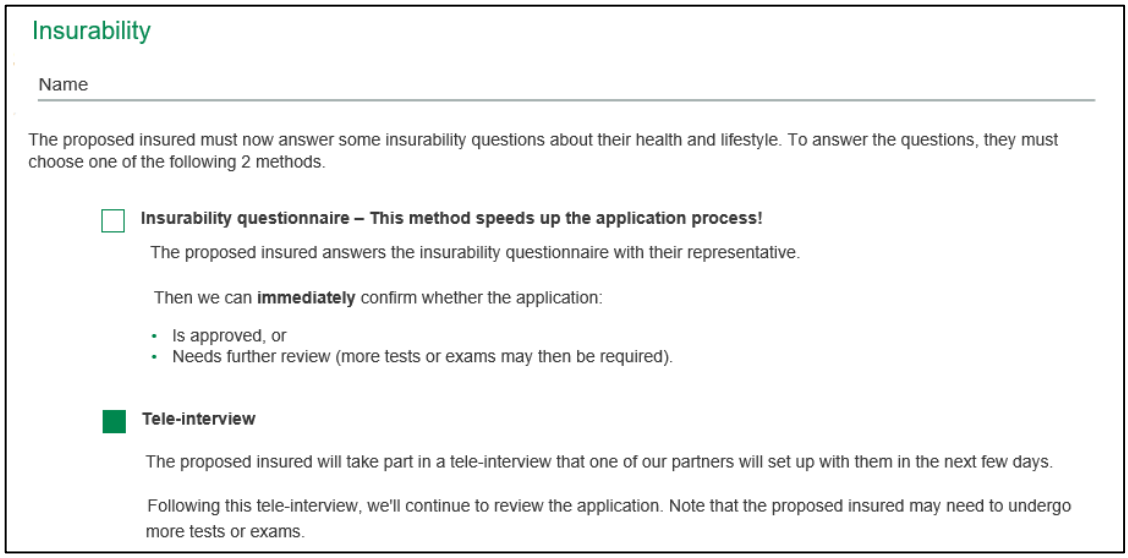
## Insurability Section

Beginning of section

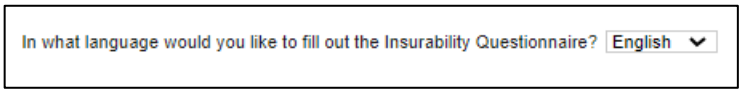
**Smoker and non-smoker model:**

For an insured person between 18 and 50 years and Life Insurance between 500k and 1M$:

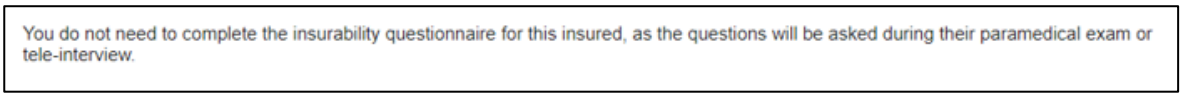
- When the representative locks their application, DSign-P redirects to the Insurability page.
- The representative must choose between the **Insurability Questionnaire** or the **Tele-interview**.




- If the representative chooses the **Insurability questionnaire**, he must choose the language he wants to complete it.

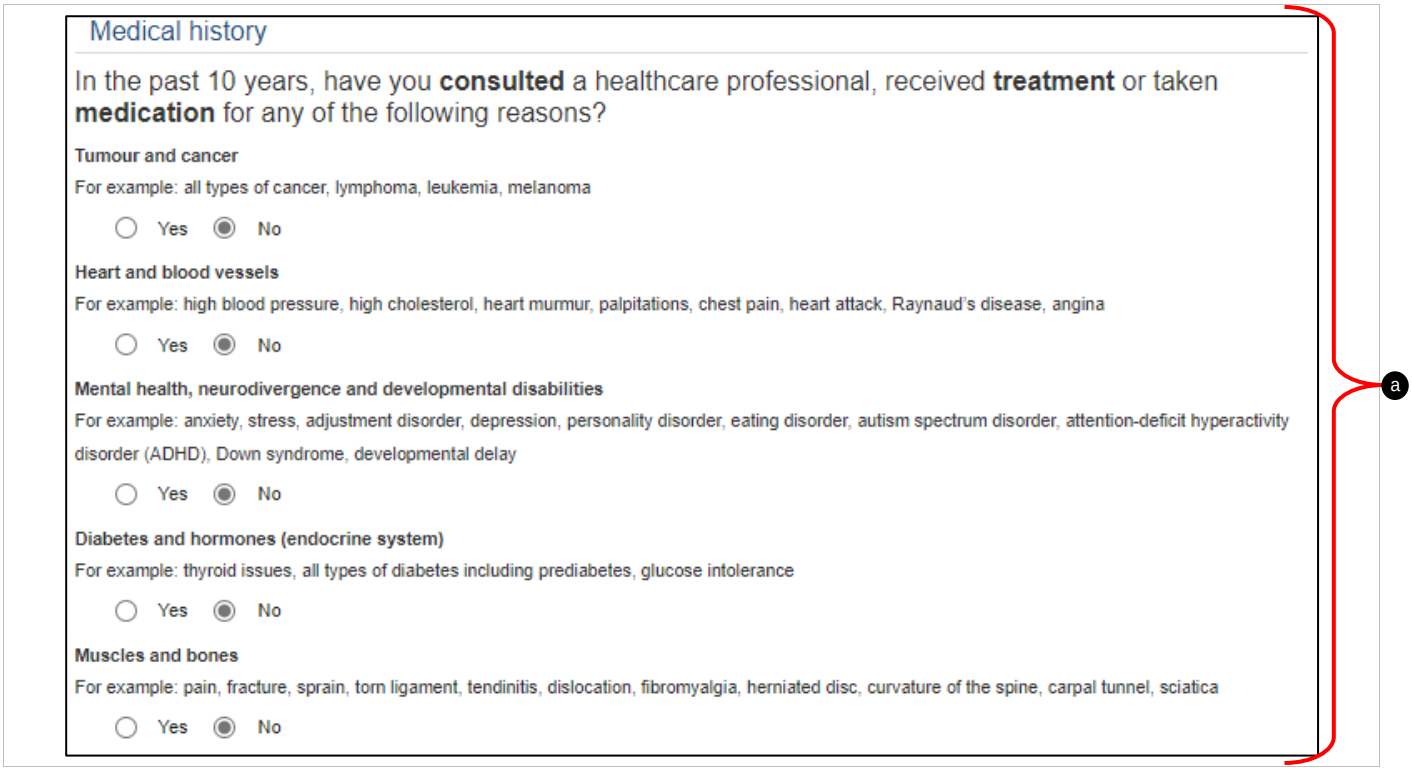



- If the representative chooses the **Tele-interview**:
  - He does not have to answer the Insurability questionnaire with the insured, as the questions will be asked during their paramedical exam or tele-interview.
  - A message will appear in the **Insurability** section of DSing-P.




**Predictive models Standard Acceptance – Serious Illness and Standard Acceptance – Life:**

- Applies to all policyholders:
  - having completed the AURA insurability questionnaire;
  - eligible for a decision at the point of sale who are referred for selection.

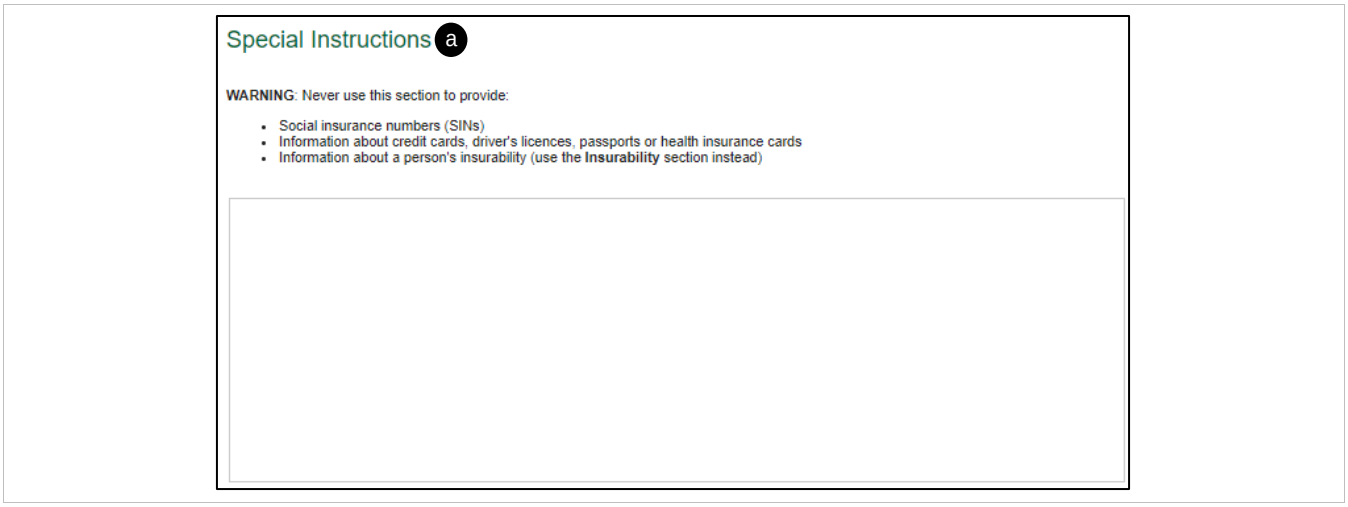



| Reference | Element | Description |
|---|---|---|
| a | Medical history | To complete the insurability questionnaire (medical questions) for each insured person, if applicable. |

## Special Instructions Section

Beginning of section

- The section is used to provide the relevant information for the processing of the application or any additional information that the client wishes to state.
- Notes listed in this section are part of the application.




| Reference | Element | Description |
|---|---|---|
| a | Special Instructions | • To add more details related to the insurance application.<br>• The text entered here is included in the “National Application PDF”, in the “Rapport de Saisie Administration“ and the “Underwriting report”.<br>• Special instructions are printed on the application attached to the member/client’s contract. |

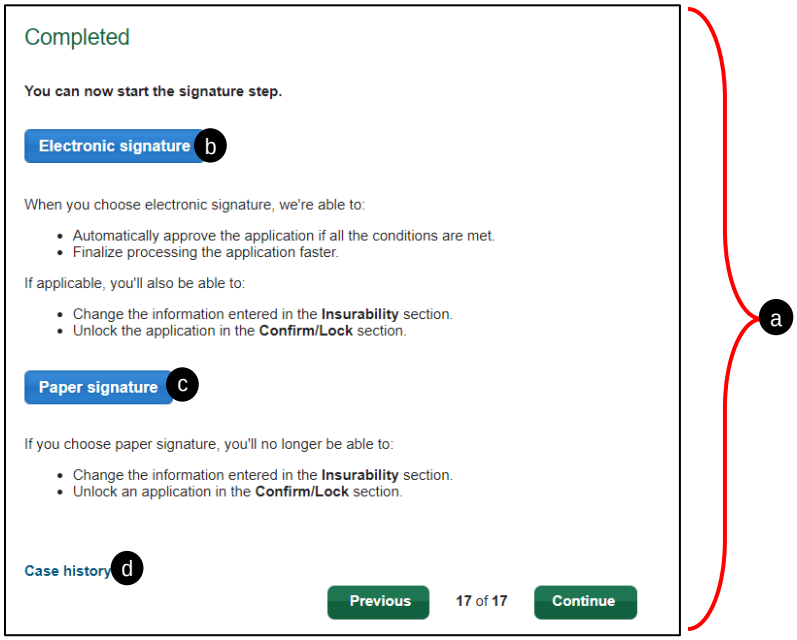
## Complete Section

Beginning of section

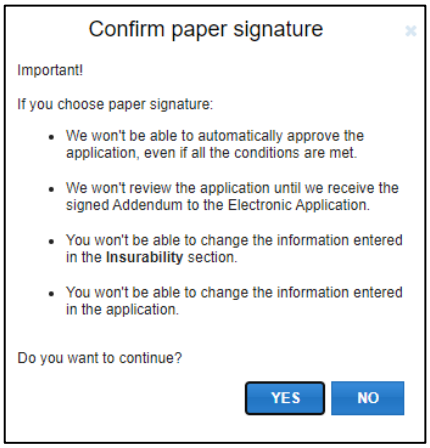
A - Select signing method
B - Confirm signing method
C - Result of point-of-sale decision

### A – Select signing method

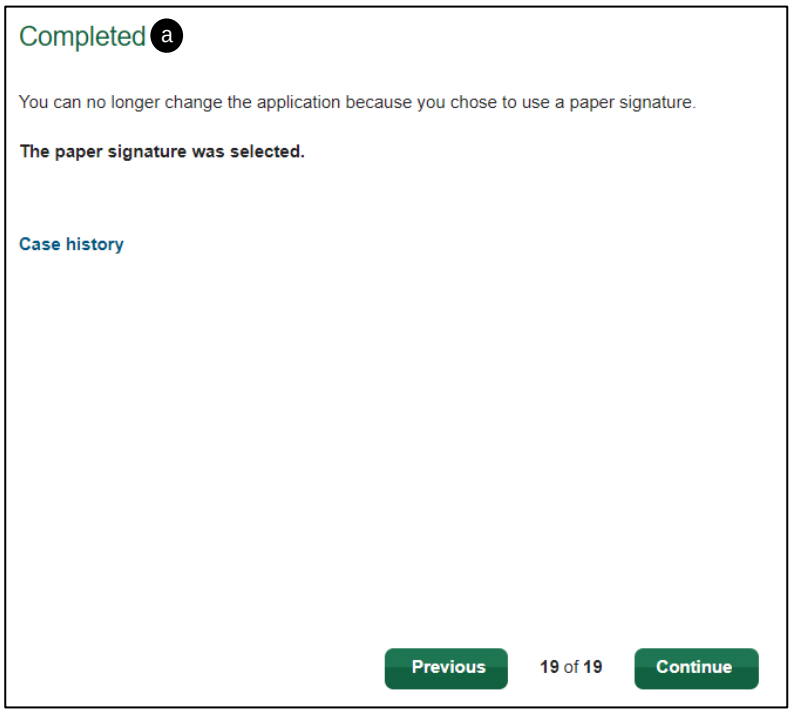
(Example with an insurability questionnaire completed)




| Reference | Element | Description |
|---|---|---|
| a | Completed | Finishs the signing process with the client or clients. |
| b | Electronic signature | Choses the electronic signature.<br>• When choosing the electronic signature mode, a new “Electronic Signature” section is generated in the left menu.<br>• The section must be completed in order to begin the signing process. |

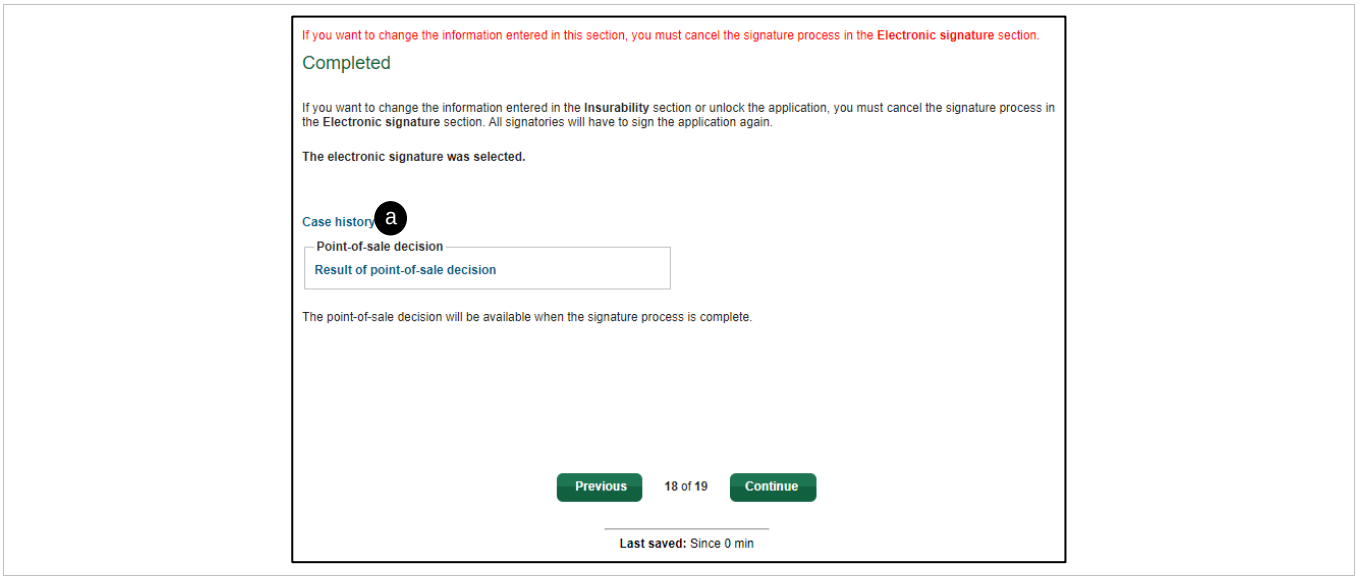
| | | |
|---|---|---|
| c | Paper signature | Choses the paper signature.<br>• The form 13231E must be completed if paper signature. (addendum to the electronic application)<br>• By choosing the **Paper signature** the following warning appears:<br>  <br><br>○ By clicking “yes”, the representative agrees to forward as soon as possible the **Addendum to the electronic application** signed by each policyowner and each person to be insured. |
| d | Case history | Consults the status history. |

## B – Confirm signing method (example for a paper signature):

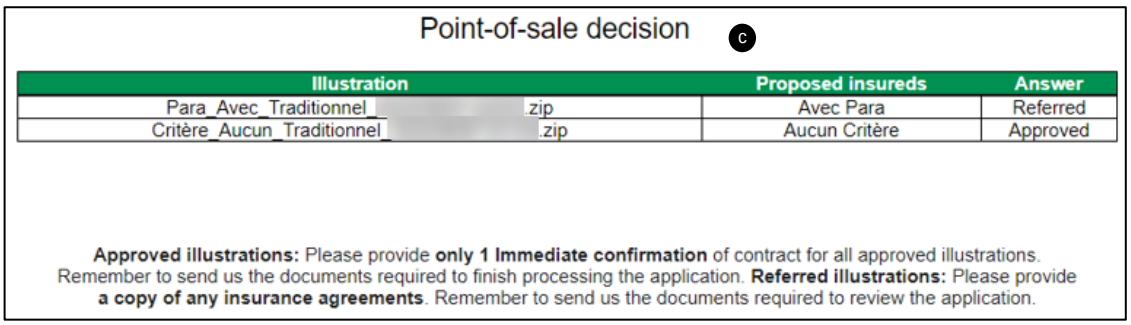



| Reference | Element | Description |
|---|---|---|
| a | Completed | Display the choice of signature type. |

## C – Result of point-of-sale decision:




The result of point-of-sale decision will be available when the signing process is completed.



| Reference | Element | Description |
|---|---|---|
| a | Case history | Link to display the decision(s) by illustration. |
| b | Window Point-of-sale decision | • The representative must submit the file along with the required documentation.<br>• It is possible to consult the result of the point-of-sale decision once the signature process has been completed. |
| c | Consultation of the decision(s) | • If the application is approved, the representative must:<br>o Enter the application number on the **Immediate Confirmation of the Contact** form.<br>o Provided the client's form. |

## Electronic signature Section

Beginning of section

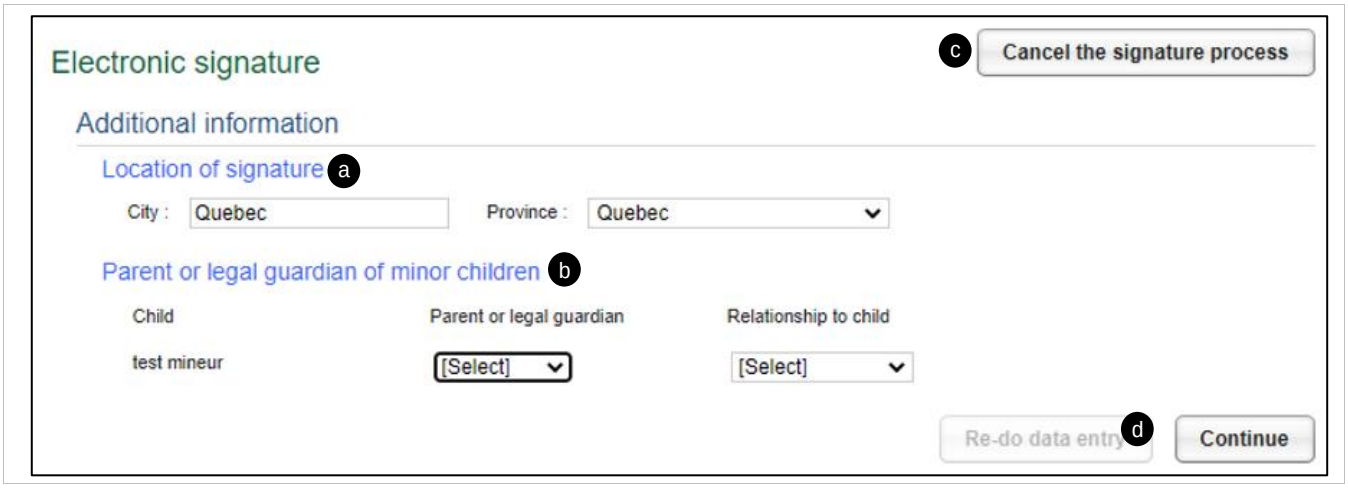
A – Additional information

B – Signatory information

C – Representative information

D – Electronic Signature Transaction

### A – Additional information:




| Reference | Element | Description |
|---|---|---|
| a | Location of signature | To seize the city and the province where the signature took place. |
| b | Parent or legal guardian | To add the link between the signatory and the minor insured. |
| c | Cancel the signature process | To cancel the signature process.<br>The function will be used if the user chooses paper signature mode. |
| d | Continue | To continue entering information related to the electronic signature. |

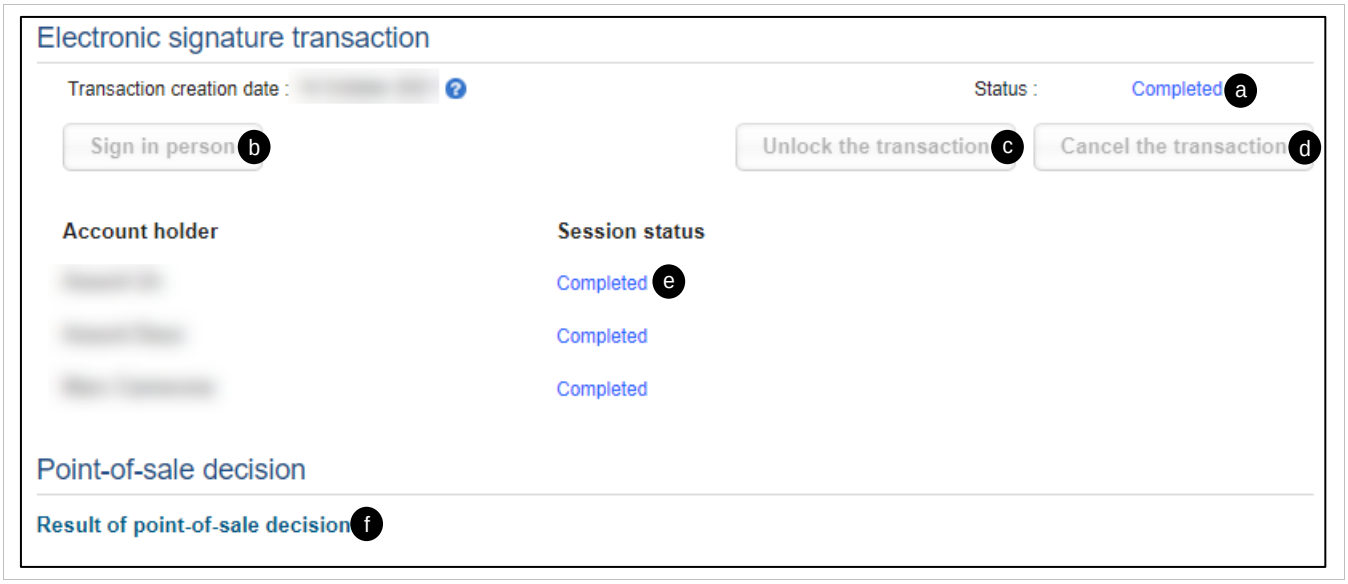
## B – Signatory information:

| Reference | Element | Description |
|---|---|---|
| a | Role(s) | Indicates the role(s) of the signatory. |
| b | Sign in person / Sign remotely | Use this to select the signing method.<br>• If “Sign remotely” is selected, the signatory will receive an email notification with a web link.<br>  ○ The signatory can then complete the remote electronic signature process.<br>• Electronic signature in the presence of the representative is possible. |
| c | Email | If “remotely signature” is chosen, the email of the person with signing authority is required. |
| d | Cell phone | Use this to indicate the cell phone of the person with signing authority.<br>The signatory will receive a PIN after clicking on the link in the email. |

## C – Representative information:

| Reference | Element | Description |
|---|---|---|
| a | Cell phone | Use this to add the representative's cell phone.<br>• This is a required field. It allows the representative to authenticate their identity if they choose to sign remotely. |
| b | Start the electronic signature transaction | Start the electronic signature transaction if all required fields have been answered (e.g., email and PIN if the signatory is authorized to sign remotely). |

## D – Electronic signature transaction:




| Reference | Element | Description |
|---|---|---|
| a | Transaction Status | Indicates the transaction status.<br>• In progress<br>• Completed<br>• Locked<br>• Cancelled<br>• Expired |
| b | Start signature session | To start a signature session to enable signing in the presence of the client.<br>• One button per signatory.<br>• The representative button is available when all the signature sessions (for all clients) are completed. |
| c | Unlock the transaction | To unlock the transaction when a signatory authorized to sign from a distance has made too many authentication errors.<br>This button is not active as long as there is no session status. |
| d | Cancel the transaction | To cancel the signature transaction and to return to the previous section. |
| e | Session Status | Indicates the signature session status.<br>• Pending<br>• Completed<br>• Locked<br>• Cancelled |
| f | Point-of-sale decision | Link to display the point-of-sale decision. |

# Attached files Tab

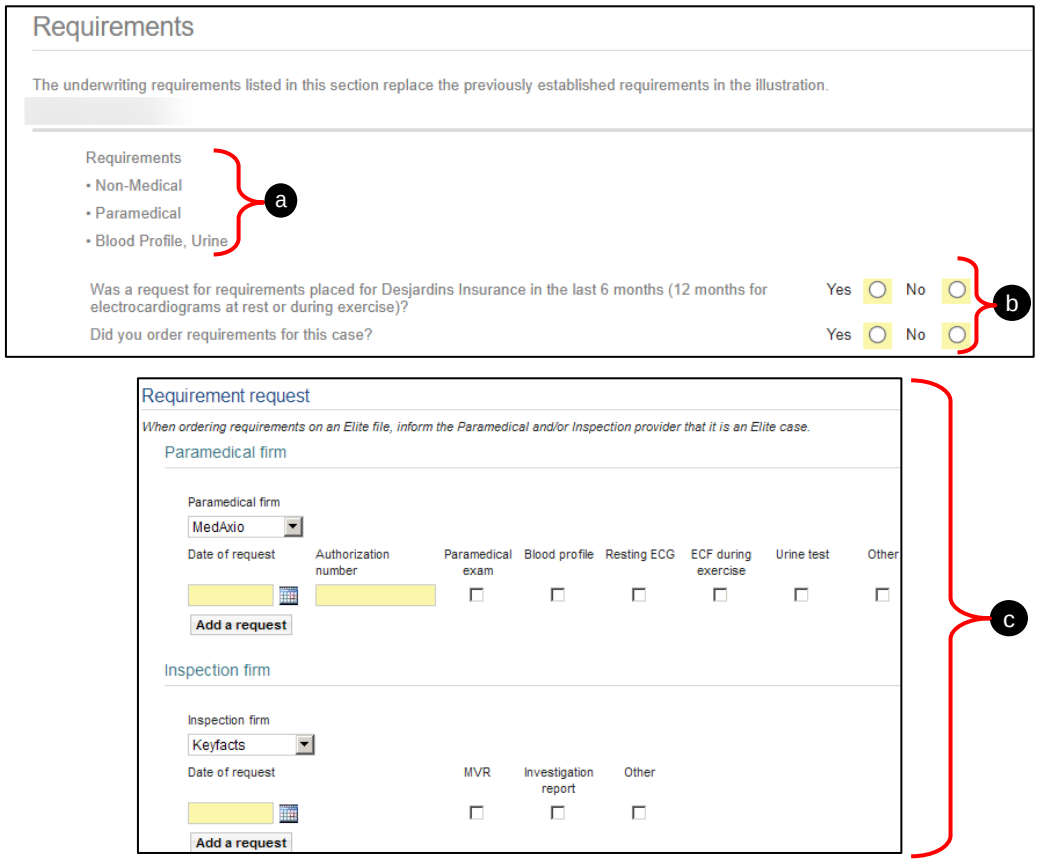
Beginning of section

| Reference | Element | Description |
|---|---|---|
| a | Linked applications | Indicates the application number(s) which must be linked to the present application. |
| b | Attached files | Indicates the name of the file(s) attached. |
| c | Browse... | To search and select a PDF file to attach. |
| d | Add | To add a file to attach to the case.<br>If more than one file to attach, repeat points e and e. |
| e | File type | To indicate the type of file to attach:<br>Prior Notice of Policy Replacement (or Life Insurance Replacement Declaration), void cheque, other administrative document, underwriting form or questionnaire, financial document, medical information |
| f | Insured | Some file types require identifying the insured to which the attachment relates. |
| g | Delete | To delete the attached file. |

# Requirements Tab

Beginning of section

- The tab is used to enter information related to the requirement request.
- The tab is available and must be completed only when the application is locked.
- If the signature mode selected is electronic, the signature process must be completed before accessing the tab.



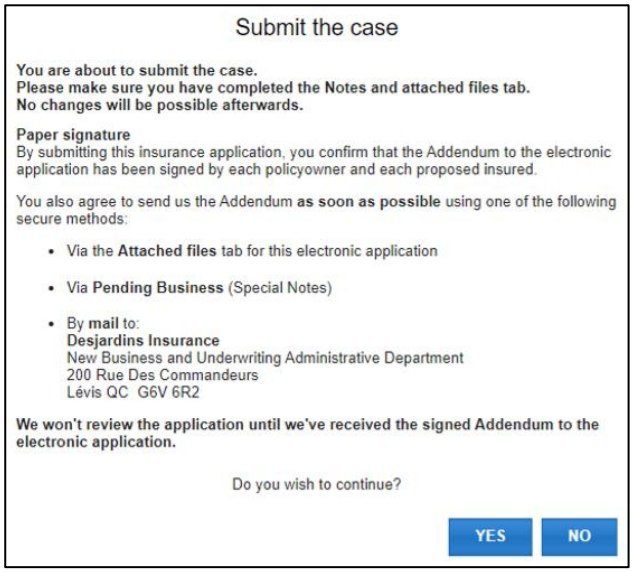

| Reference | Element | Description |
|---|---|---|
| a | Requirements | • The underwriting requirements required by the insured are posted to prepare the client member for the next steps.<br>• Allows independent network advisors (SFL, DFSIN, MGA) to order the right selection requirements, except tele-interviewing.<br>Visible to all Networks |
| b | Questions | Answers preliminary questions about requirements orders.<br>Independent networks (SFL, DFSIN, MGA) |
| c | Paramedical and Inspection firm | Provides details of requirements ordered from paramedical and survey firms.<br>Independent networks (SFL, DFSIN, MGA) |

# Distribution Tab

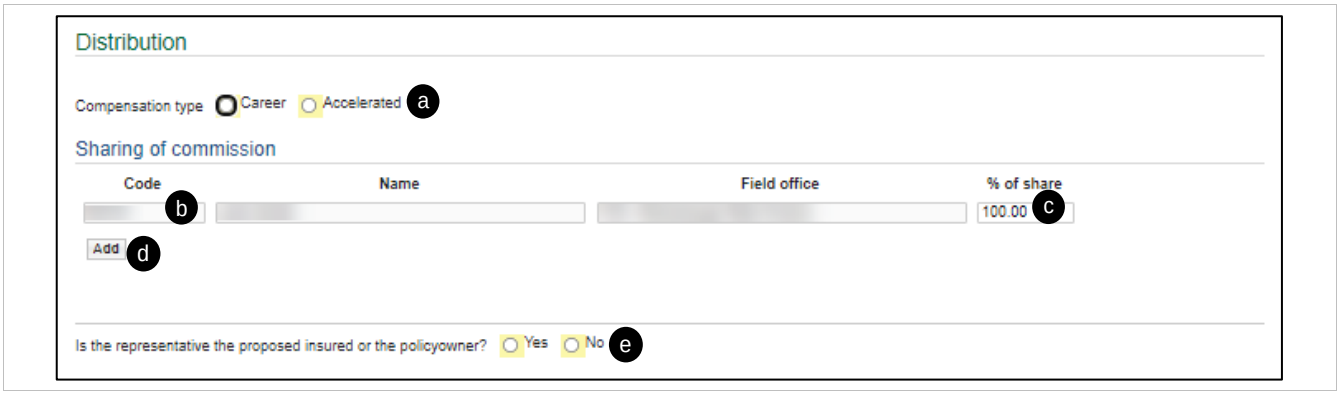
Beginning of section

- This tab is used to enter information regarding the representative's compensation.
- Now you can submit the application.

- By clicking **Submit**, if the **paper signature** is selected, the following warning appears:




  - The representative must answer "yes" and sends the addendum as soon as possible.
  - The study will begin upon receipt of the signed Addendum.



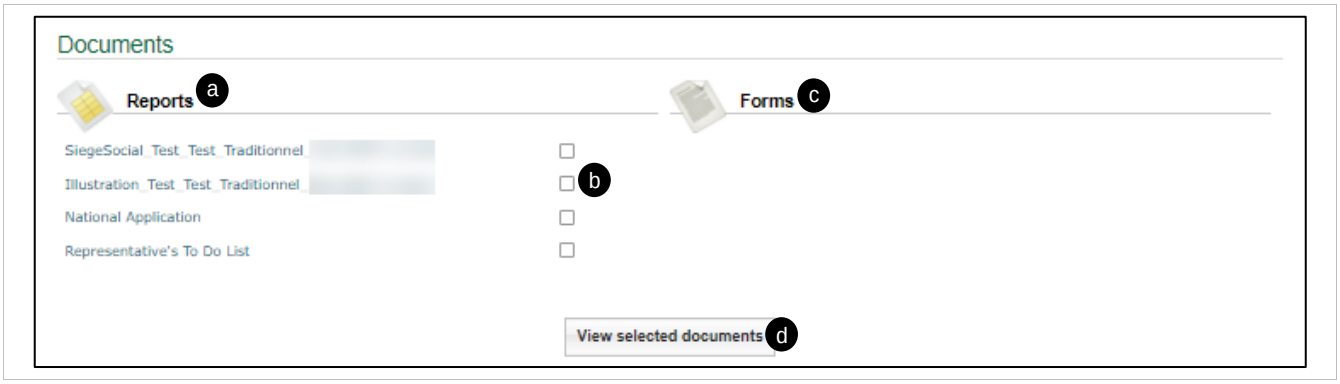

| Reference | Element | Description |
|---|---|---|
| a | Compensation type | Indicates the type of compensation.<br>(career or accelerated) |
| b | Code | By default, the representative's code appears.<br>Same thing for the name of the representative and its field office. |
| c | % of share | By default, the percentage of share is 100%. |
| d | Add | To add representatives for the sharing of commissions.<br>A maximum of 3 representatives can share the commission of a case. However, it is possible to add 3 additional representatives provided the principal representative of the case has a distribution % of zero. |
| e | Representative is insured or policyowner of the contract (yes or no) | Indicates whether the representative is the insured or the policyowner of the contract. |

# Documents Tab

Beginning of section

The tab is used to view the documents generated by the case:

- Application
- Illustration
- Additional form(s)
- Representative's To Do List




| Reference | Element | Description |
|---|---|---|
| a | Reports | To view a particular document by clicking on the document. |
| b | ☐ | Box to check when selecting more than one document to view. |
| c | Forms | To view a particular document by clicking on this document. |
| d | View selected documents | To view all selected documents.<br>The documents will be generated in PDF format. |

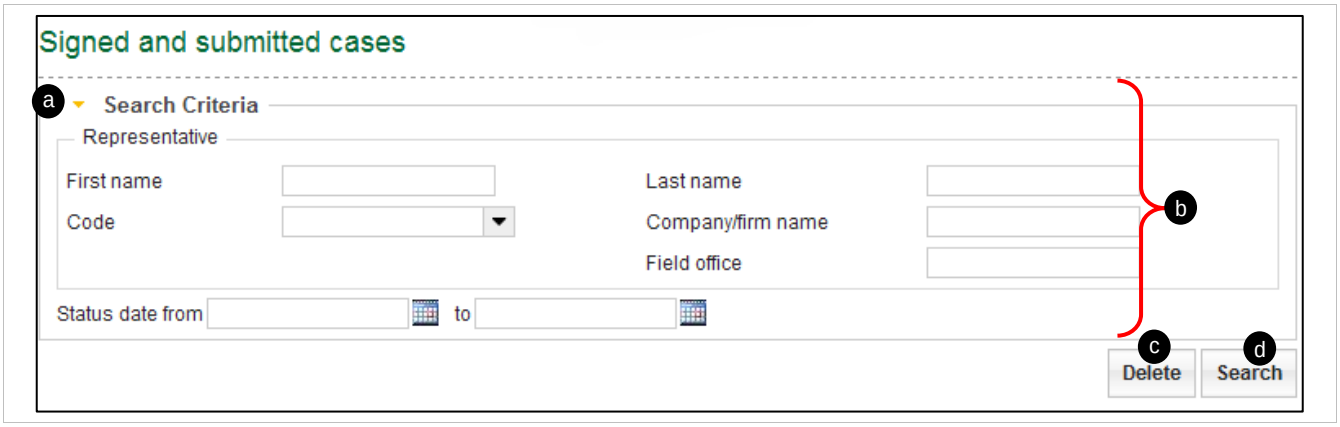
# 4.5 Signed and submitted cases Page

Back TOC

- The page is accessible by clicking on the “Signed and submitted cases” button on the header of the homepage or on the page of a case.
- It is used to view the cases that have been signed and submitted according to the access rights of the user.

## Search Criteria

Beginning of section

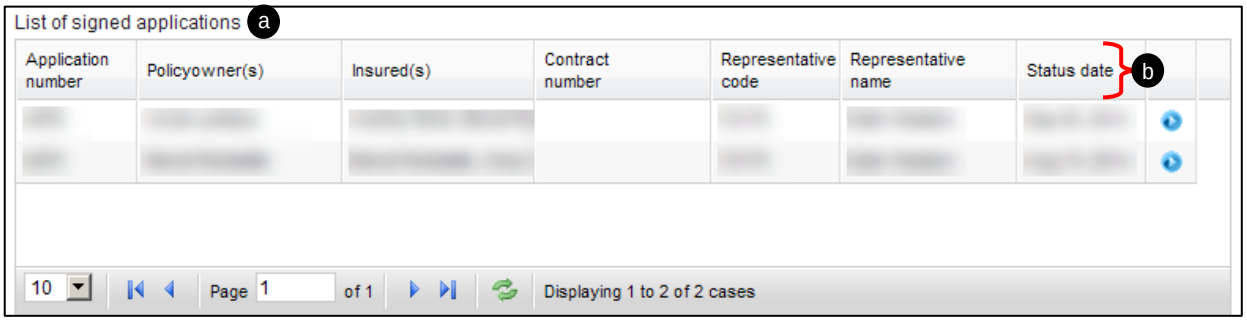



| Reference | Element | Description |
|---|---|---|
| a | ▾ | The indicator is used to hide or display the criteria of the “Search Criteria” section. |
| b | Search Criteria | To filter, by means of the representative’s information, the signed or submitted cases of a representative.<br>• The last criteria entered during the same session are displayed.<br>• The search can be done by using one or many search criteria.<br>• The search on certain criteria is to be done in mode “contains” and not in mode “equals”. |
| c | Delete | To clear all entered criteria or those already displayed following a previous search. |
| d | Search | To launch the search. |

## List of signed applications

Beginning of section

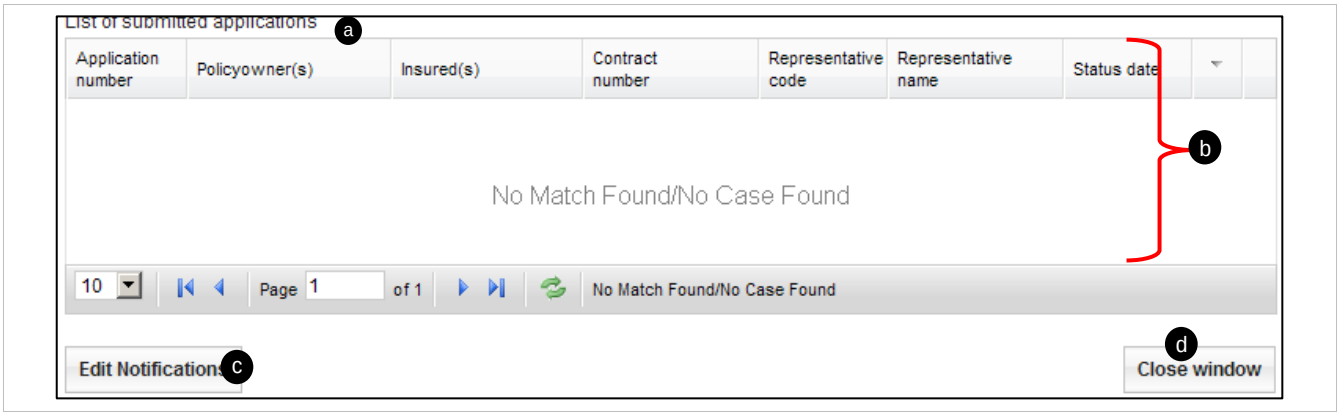
- The section appears when launching the search from the “Search Criteria” section of the “Signed and submitted cases” page.
- When it opens, if no previous search has been launched, the page displays all the cases to which the user has access.




| Reference | Element | Description |
|---|---|---|
| a | List of signed applications | To consult all cases signed by a representative:<br>• locked with the paper mode signature;<br>• locked with electronic mode signature (for which the signature process is completed). |
| b | Column names | It is possible to sort cases by clicking on the name of the desired column.<br>• To display the elements of a column in descending order:<br>  ○ Click on the name of the desired column.<br>• To display the elements of a column in ascending order:<br>  ○ Click twice on the name of the desired column. |

## List of submitted applications

Beginning of section

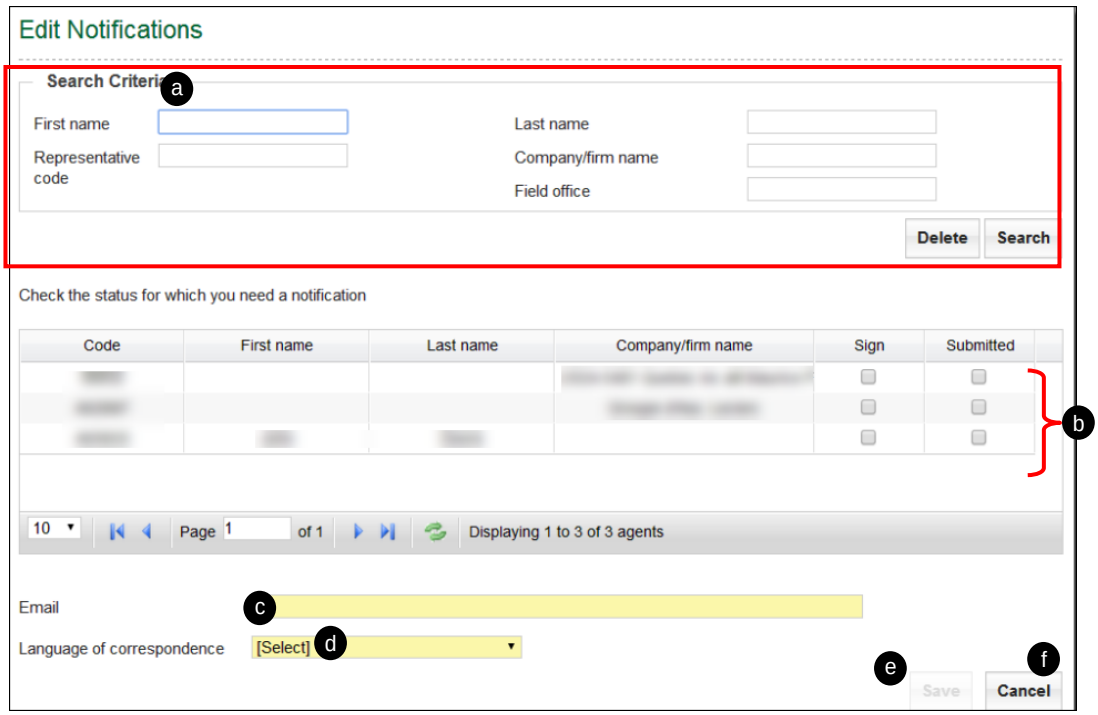



| Reference | Element | Description |
|---|---|---|
| a | List of submitted applications | To view all cases submitted by a representative. |
| b | Column names | See the description in the "List of signed applications – Column names". |
| c | Edit Notifications | To access to the page to Edit Notifications for the representative's cases. |
| d | Close window | To close the window "Signed and submitted cases". |

# 4.6 Edit Notifications Page

Back TOC

The page serves to edit notifications in order to receive an e-mail notification each time a case is signed or submitted for the code(s) of the desired representative.




| Reference | Element | Description |
|---|---|---|
| a | Search Criteria | Allows to search according to different criteria.<br>(ex. Representative's name, Office's name, etc.) |
| b | Status box to check | To select, next to the desired representative, to receive notifications for cases with a "Sign" or "Submitted" status. |
| c | Email | Entering an email address to receive notices is mandatory. |
| d | Language of correspondence | The selection of the correspondence language for notices is mandatory. |
| e | Save | To save the information entered.<br>The "Edit Notifications" window will close automatically. |
| f | Cancel | To cancel the task (no data will be saved) and close the window "Edit Notifications". |