

This document is **only** updated when **new features** are deployed to the electronic application.

• Latest update: May 11, 2025

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## 1. REQUIRED SYSTEM CONFIGURATION



Web browser	Microsoft Edge
	Mozilla Firefox
	Google Chrome
	Ensure to use the <b>latest version</b> of the selected browser.
Platform	• Windows

## 2. FIRST USE



✓ Initiate the first session of DSign in Web mode.

To initialize the tool properly.

✓ Verify and complete the Representative's Management section.

All codes belonging to the representative must be completed.

✓ When creating the first case, select the right representative's code in the Representative tab.

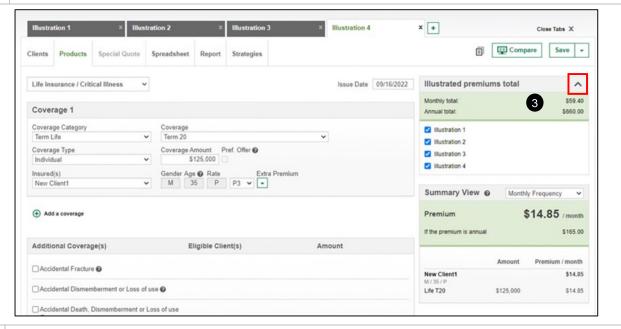
Default code that will be assigned to the new cases until the selection of a different code.

### 3. COMPLETE AN E-APP – OVERVIEW





- The following steps are part of the process of completion and high-level submission.
- For more details, see the DESCRIPTION OF THE PAGES AND TABS.
- Access DSign-I.
   Refer to the <u>Structure of the DSign-I tool</u>.
   Produce the illustration(s) required for the case.
   Each illustration must be produced in the <u>same language</u> used for locking the case.



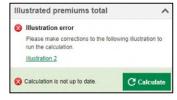
3

If applicable, open the **Illustrated Premiums Total** section to select the desired illustrations to validate the Illustrated premiums.



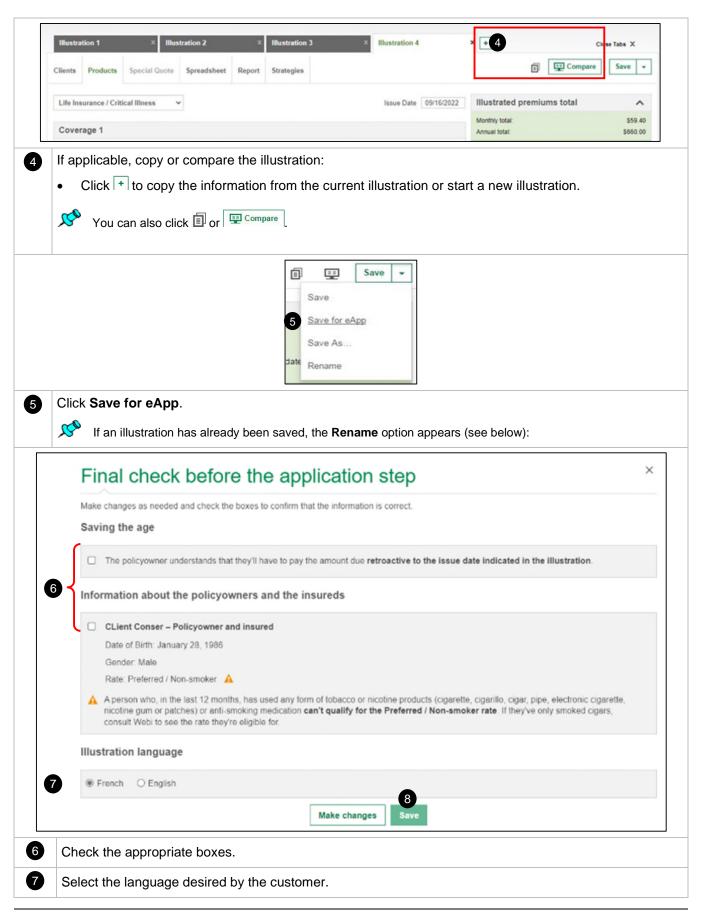
The sum of illustrations cannot be displayed when a modification is required in one of the illustrations.

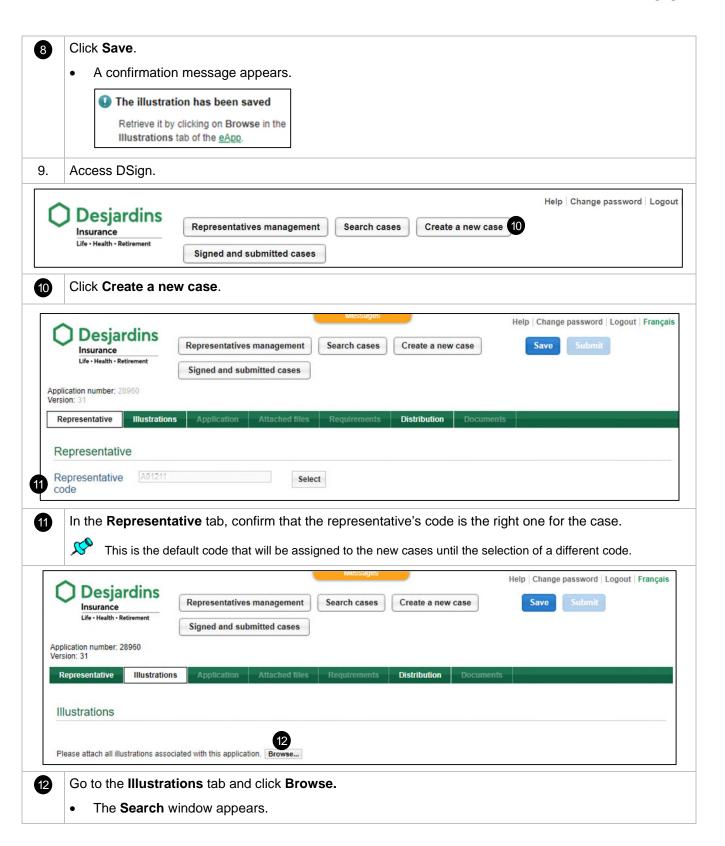
Therefore, the representative will first need to update the illustration that requires modification.

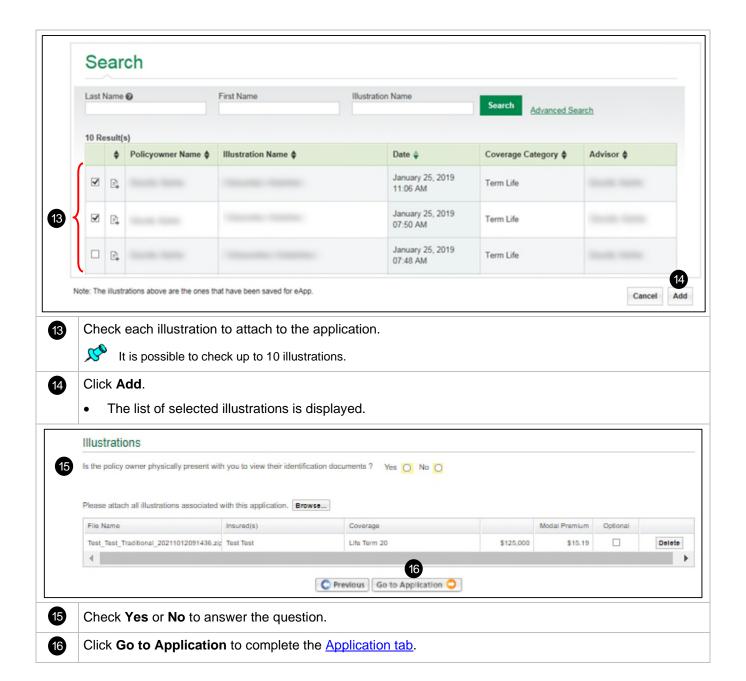




- Ensures that the illustration premium amount matches the budget of the client based on identified needs.
- Can be viewed in the Illustration on the input screen.







## 4. DESCRIPTION OF THE PAGES AND TABS

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# 4.1 Homepage

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Header Beginning of section 2



In the Web version of the tool, access the header from any page.



Reference	Element	Description
a	Desjardins Insurance Life · Health · Retirement	Click the logo to go back to homepage.
Ф	Representative's management	Page used for managing the information of the representative.  This function is <b>only</b> available in Web mode.
6	Signed and submitted cases	<ul> <li>Consult the cases signed and submitted by one or many representatives.</li> <li>Manage alerts for the cases signed or submitted.</li> </ul>
0	Search cases	Access the <b>Search</b> page.
•	Create a new case	Access the page to create a new case.
f	Change password	Change password.
		This function is <b>only</b> available in Web mode.
9	French	Switch language.

Recent Cases

Beginning of section 7



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

**Footer** 

Beginning of section 3



Reference	Description		
а	Access the Contact Us page to join support teams.		
Ь	Indicates the version of the DSign software.		
C	Indicates the date of the last update of DSign.		

# 4.2 Representative's Management Page

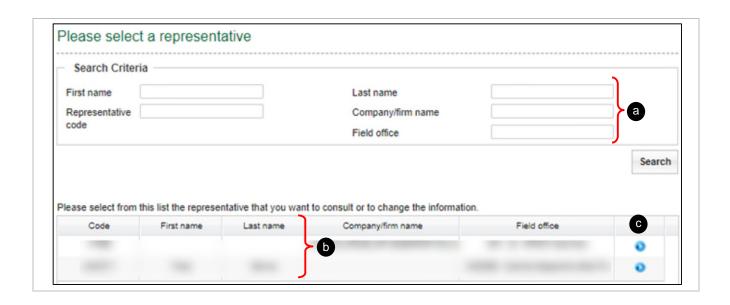




- To access the Representative's Management page, click Representative's Management in the header.
- · Use this page to:
  - Search/select a representative.
  - o Consult/change the information related to a representative.

#### **Please Select a Representative Section**

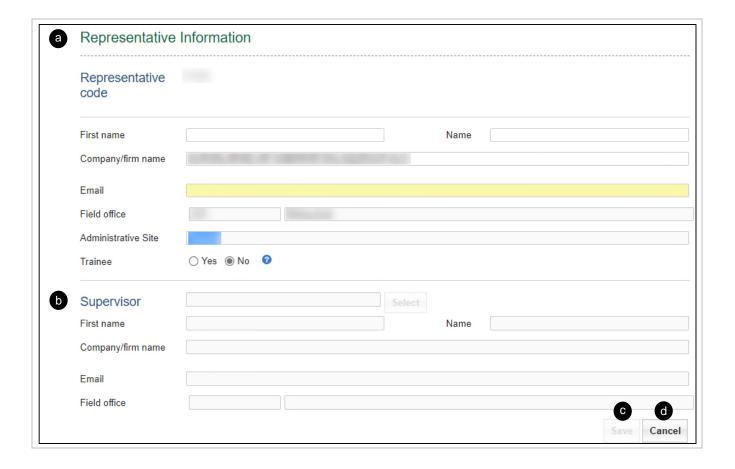
Beginning of section 3



Reference	Description		
а	Enter search criteria to find a representative.		
Ь	Lists the representatives corresponding to the search results.		
C	Click •• to consult or change the information of the representative.		
	You can also double-click the line of the representative directly.		

### **Representative Information Section**





Reference	Description		
a	Displays information related to the selected representative.		
	• From this page, the representative can <b>edit</b> the information, but <b>only</b> for <b>their own codes</b> .		
	For other codes, the representative can consult <b>only</b> .		
b	Fields completed by the supervisor when the representative is a trainee.		
	When Yes is selected in the Trainee section, the supervisor must be identified.		
	The supervisor's personal information cannot be edited.		
	<ul> <li>Only the supervisor of the representative can edit the information on the Representative's Management page.</li> </ul>		
C	Save the new information entered.		
d	Delete the information entered.		

# 4.3 Search Cases Page

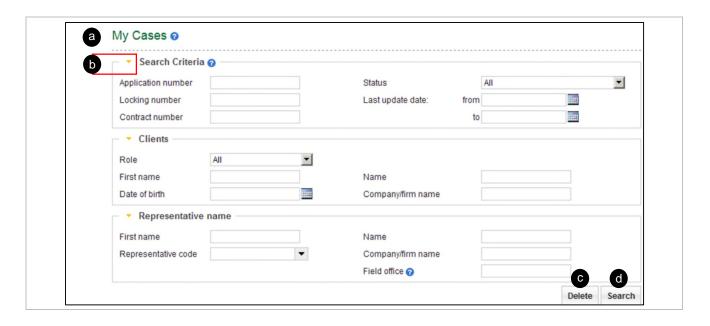




- Use the Search cases page to consult all cases to which the user has access.
- To access the page, click Search cases in the header of the homepage or in the page of a case

### **My Cases Section**





Reference	Element	Description	
a	My Cases	Section where search criteria is entered.	
		In a same session, the last criteria entered are displayed.	
		Use one or many search criteria can be used.	
		<ul> <li>Use contains instead of equals to launch a search based on certain criteria.</li> </ul>	
Ь	•	Hide or display the criteria in the Search Criteria, Clients or Representative name sections.	
•	Delete	Delete all entered search criteria or the ones already displayed following a previous search.	
<b>d</b>	Search	Start the search.	

#### **Saved Cases Section**

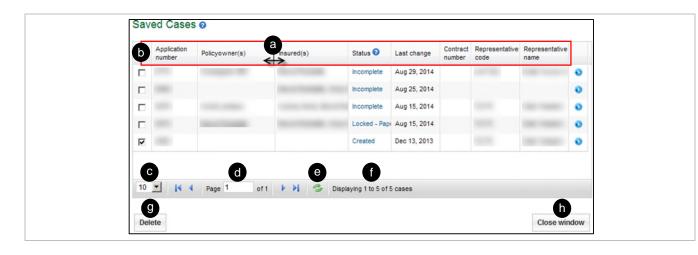




- The section appears when launching the search from the My Case section from the page Search Case.
- When opening the page, if no previous research has been launched, it displays all the cases to which the user has access.



Reference	Element	Description	
а	Saved Cases	Displays the search results.	
		Each case found corresponds to research where all the given criteria are answered.	
Ь	Ď	Check that box to select all the cases from the current page at the same time and delete them at once.	
C		Check one or multiple boxes to select one or more cases at the same time and delete them at once.	
đ	Status	Indicates the status of a case.	
		To view the status history of a case, click the status of the case.	
е	•	Access a case.	
		It is possible to double-click the representative's line directly.	



Reference	Element	Description
а	Column Border	Drag the border line of a column to change the width.
Ь	Column Name	Sort the cases resulting from the search.  To display the elements of a column in <b>descending</b> order:
		Click the title of the desired column.
		(ex.: Policyowner(s), Insured(s), etc.)
		To display the elements of a column in <b>ascending</b> order:
		<ul> <li>Double-click the title of the column.</li> </ul>
		By default, search results are displayed in <b>descending</b> order according to the date of the <b>Last change</b> column.
C	10 🔻	Select the number of cases to display on one page.
d	Page 1 of 1	Shows the page displayed and the total number of pages in the search.
		The page number is <b>editable</b> .
е	3	Refresh the page.
•	Displaying 1 to 5 of 5 cases	Show the interval of the cases displayed as well as the total number of the cases found.
9	Delete	Delete one or more cases previously selected.
<b>b</b>	Close window	Close the <b>Saved Cases</b> window.

# 4.4 Case Page

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On this page, you can:

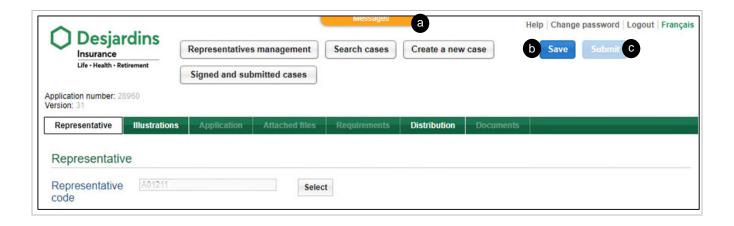
- Create a new case from the homepage.
- Access an existing case of the homepage.
- Click a folder (Recent cases section) of the homepage.

## **Ribbon of Tabs**

Back TOC 🐬

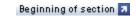
#### **Action Buttons**

Beginning of section 3



Reference	Element	Description
а	Messages	Display messages (error, operation status, information, etc.)
Ь	Save	Save the case.
6	Submit	<ul> <li>Submit the case to the head office.</li> <li>The Submit button is available once all sections of the application are completed.</li> <li>When the button turns darker, it can be clicked.</li> </ul>

#### **Tab Overview**

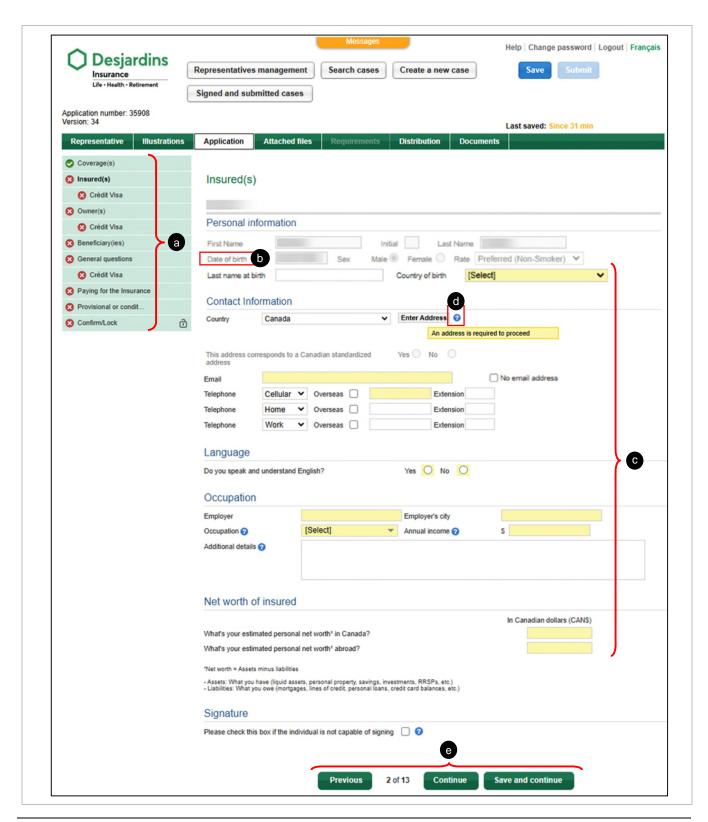




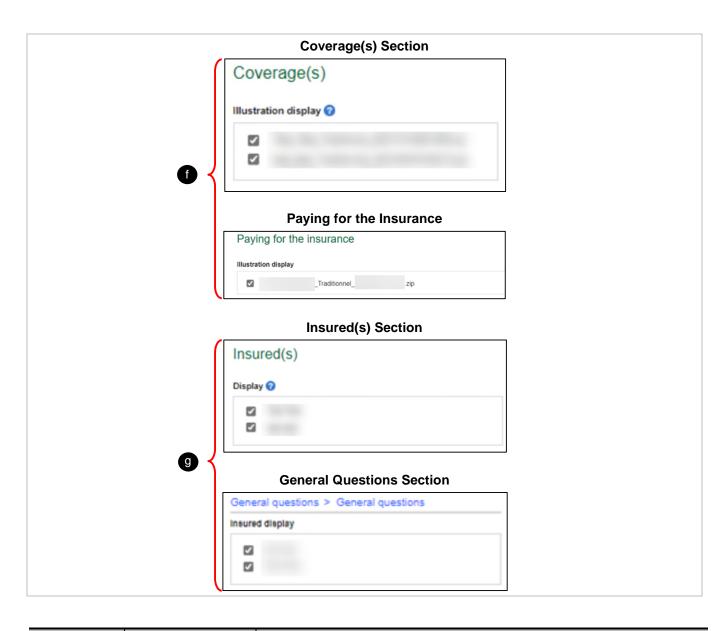
Reference	Element	Description
d	Representative	Identifies the representative of the case and displays their information.
		The management of the representative's information is done with the Representative's management button.
е	Illustrations	Add or delete the illustrations of the case.
		When accessing a new case or an existing one, the system defaults to this tab.
•	Application	Complete the application of the case.
		An illustration must have been associated with the case to access this tab and to access both the <b>Attached files</b> and <b>Documents</b> tabs.
9	Attached files	Link related applications and attach files.
h	Requirement request	Indicates information related to the requirement requests.
		The case must be <b>locked</b> to access the tab.
•	Distribution	Indicates information related to compensation and sharing of commission.
•	Documents	View the documents generated by the case.

#### **Tab Details and Sections**

Beginning of section 7



Reference	Element	Description
а	Left menu	The content of the menu on the left is updated dynamically based on the content of the non-optional illustrations added to the case and to the information entered in the <b>Application</b> tab.
		Directly access a section of the application by clicking on the corresponding section in the menu.
		Indicates a section that has been completed properly.
		Indicates a section that is incomplete and/or with an error.
		Bold: Indicates the section that is currently displayed.
Ь	Date format	<ul> <li>Enter the date in the format that corresponds to the selected language:</li> <li>English: MM-DD-YYYY (month/day/year)</li> <li>French: DD-MM-YYYY (day/month/year)</li> </ul>
		Click the calendar to select a date directly.
•		Indicates required fields and errors, if any.
	Yellow fields	Move the cursor over a yellow field to display a help message.
đ	0	Click the question mark to display help related to the corresponding field or section.
е	Previous Continue	Navigate from one section to another in the application by clicking on <b>Previous</b> and <b>Continue</b> at the bottom of each page in the <b>Application</b> tab.



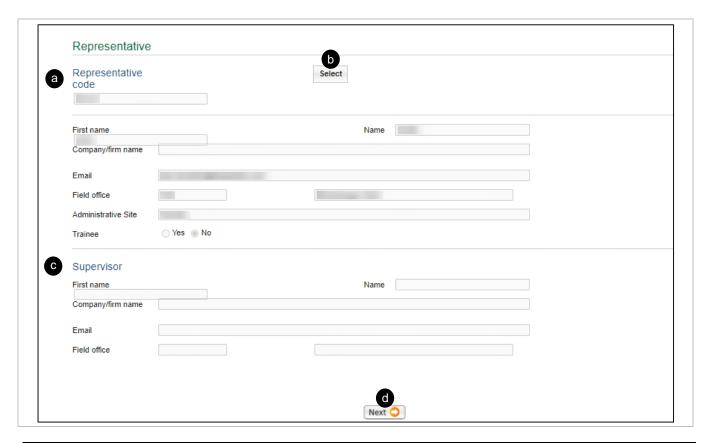
Reference	Element	Description
•	Illustration display	<ul> <li>The filter only appears when there are at least two illustrations for the case.</li> <li>By default, all the illustrations of the case are displayed.</li> <li>Check a box to show or hide the information related to the corresponding illustration.</li> </ul>
9	Display	<ul> <li>The filter only appears when there are at least two insureds for the case.</li> <li>By default, all the insureds of the case are displayed.</li> <li>Check a box to show or hide the information related to the corresponding insured.</li> </ul>



Reference	Element	Description
h	Display	<ul> <li>The filter only appears when there are at least two owners for the case.</li> <li>By default, all the owners of the case are displayed.</li> </ul>
		Check a box to show or hide the information related to the corresponding owner.

# **Representative Tab**





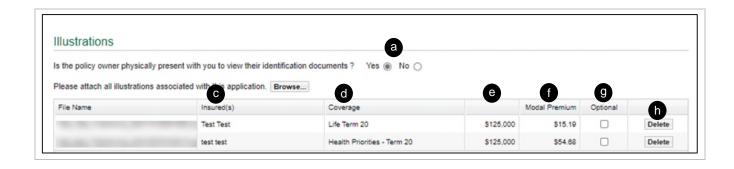
Reference	Element	Description	
a	Representative code	Enter the code of the representative associated to the case.	
		When creating a new case, the last code used appears by default.	
Ь	Select	Search and select the representative for the case.	
		Click <b>Select</b> to open a search page.	
		When a code is selected, the information of the representative appears.	
		The information cannot be edited in this tab.	
		To edit the information, click Representative's management.	
C	Supervisor	Shows the information related to the supervisor when the representative is a trainee.	
		Only applies in Quebec.	
<b>d</b>	Next 🔾	Click to access the <b>Illustrations</b> tab.	

# **Illustration Tab**





Each illustration added to the case generates a separate contract.



Reference	Element	Description	
a	•	Indicates whether the representative is <b>present with</b> the policyholder.	
		If <b>No</b> is checked and the product is covered, additional fields appear for dual-process identification (two forms of ID).	
Ь	Browse	Search and select an illustration related to the application.	
		This file is generated by DSign-I.	
		Other formats are not supported in DSign.	
•	Insured(s)	Displays the name of each insured on the illustration.	
đ	Coverage	Displays the name of each coverage on the illustration.	
е	Volume	Displays the volume of insurance coverage.	
•	Modal Premium	Displays the modal premium of the illustration.	
9	Optional	Select an optional illustration.	
b	Delete	Delete an illustration.	
		Information that was already entered in the application may be erased:	
		To replace an illustration, add the new illustration before deleting the old illustration.	

# **Application Tab**

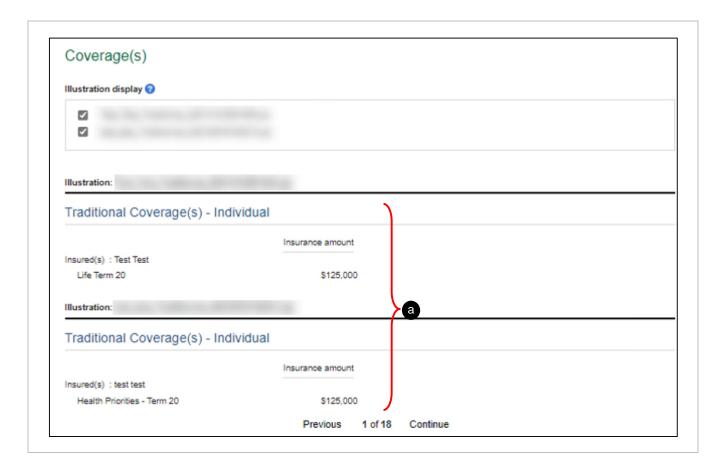
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### **Coverage(s) Section**

Beginning of section 3



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



Reference	Element	Description
a	L Coverage(S)	Displays the coverage(s) and insured amounts for each insured.

### Insured(s) Section

Beginning of section 🛪



If the insured is **not** the 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:

- Quebec: 14 years or older
- Outside Quebec (in other provinces): 16 years or older

### Insured(s)

In the following sections, we'll be asking you some questions. Your answers must be accurate and complete to help us fully understand your situation and provide you with the best possible coverage.

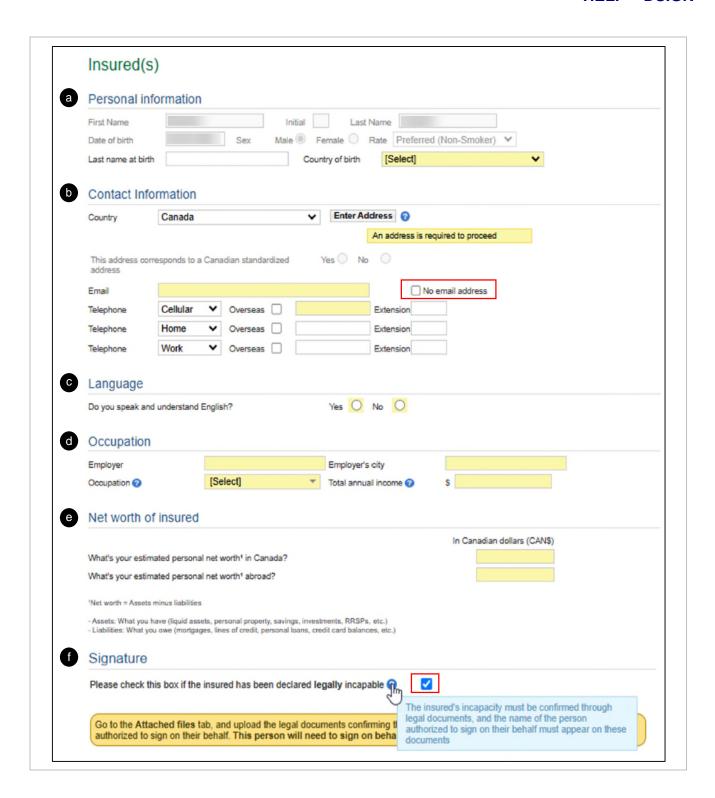
The personal information you provide in this application will be printed and attached to the insurance contract given to the policyowner (the owner of the contract)

Do you authorize Desjardins Insurance to share the personal information you provide in this application with the policyowner?





To continue, select **Yes** from the drop-down list.

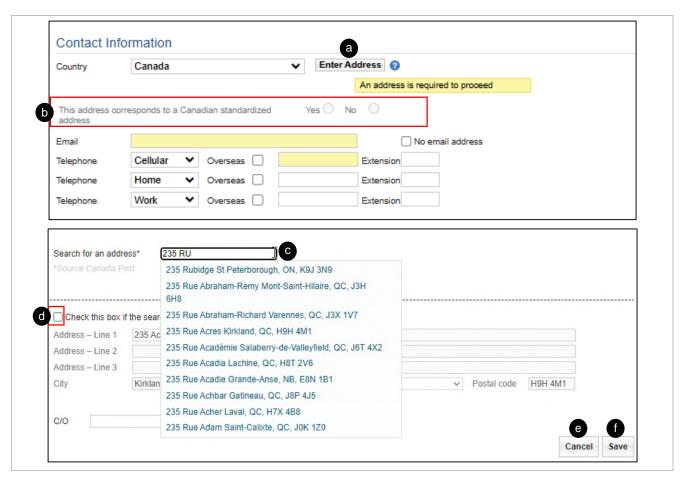


Reference	Element	Description
a	Personal information	<ul> <li>Displays the personal information of the insured.</li> <li>The following personal information is pre-filled based on the information in the illustrations:         <ul> <li>First Name</li> <li>Last Name</li> <li>Gender (Sex)</li> <li>Rate</li> <li>Date of Birth</li> </ul> </li> </ul>
Ь	Contact information	<ul> <li>Enter the contact information of the insured.</li> <li>Enter a New Address</li> <li>Copy an Existing Address</li> <li>A cellular number is required as the main contact number of the insured and appears first in the list of numbers.</li> <li>An email address is required to access the remote electronic signature option.</li> <li>If the client cannot provide an email address, check the box No email address.</li> <li>When the box No email address is checked, a message appears.</li> </ul>
•	Language	<ul> <li>Enter all details related to the language of the insured.</li> <li>When No is checked, additional questions appear.</li> <li>Not displayed for insureds under:</li> <li>Quebec: 14 years old</li> <li>Outside Quebec: 16 years old</li> </ul>
d	Occupation	Enter all details or instructions related to the insured's job.  Not displayed for children under 16.
е	Net Worth of insured	<ul> <li>Enter the net worth of the insured in both Canadian and foreign property.</li> <li>Only displays for:         <ul> <li>Insureds aged 18 years and over</li> <li>All Life and Critical Illness insurance products</li> </ul> </li> </ul>

Reference	Element	Description
•	Signature	<ul> <li>Check this box if the individual is incapable of signing.</li> <li>A message appears to remind you to attach legal documents that confirm the incapacity.</li> <li>Upload each legal document in the Attached files tab.</li> <li>When an individual is incapable, legal documents are required to: <ul> <li>Confirm the incapacity of the insured.</li> <li>Provide the name of the person authorized to sign on their behalf.</li> </ul> </li> </ul>
		Not displayed for insureds under:  • Quebec: 14 years old • Outside Quebec: 16 years old

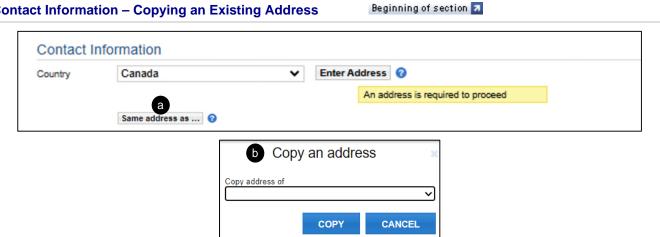
#### **Contact Information – Entering a New Address**





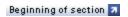
Reference	Element	Description
a	Enter Address	When you click <b>Enter Address</b> , the <b>Search for an address</b> window appears.
6	This address corresponds to a Canadian standardized address	Indicates whether the address is standardized or not.  An email address is required to access the remote electronic signature option.  If the client cannot provide an email address, check the box No email address.  When the box No email address is checked, a message appears.
•	Search criteria	<ul> <li>Enter search criteria to find an address:</li> <li>Enter the address in the Search for an address field.</li> <li>Select the address from the drop-down list.</li> </ul>
d	Manual entry box	Enter the address manually if the search is unsuccessful.
е	Cancel	Click to cancel the edited information.
<b>f</b>	Save	Click to save the edited information.

### **Contact Information – Copying an Existing Address**



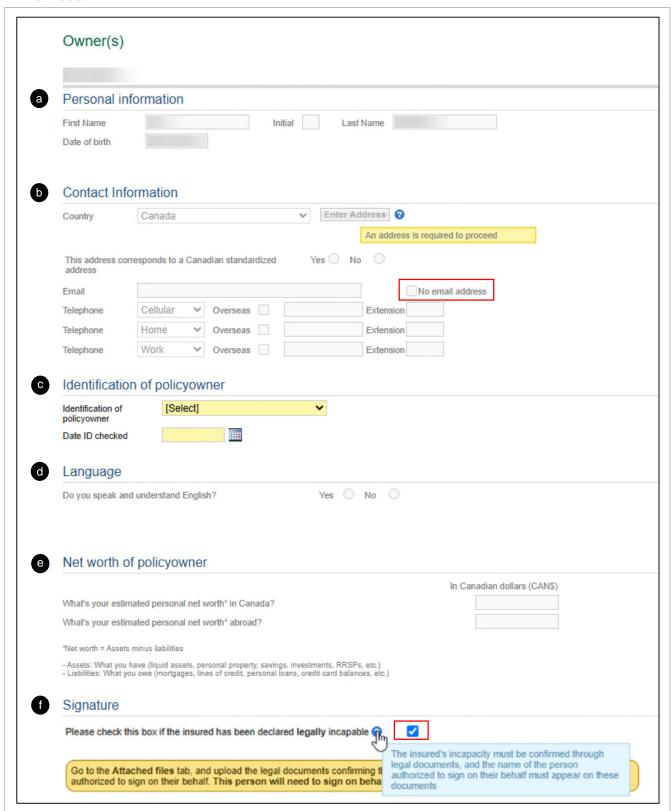
Reference	Element	Description
а	Same address as	Click Same address as, to open the Copy an Address window.
Ь	Copy an Address window	<ul><li>Select the address from the drop-down list.</li><li>Click Copy.</li></ul>

**Owner's Section** 



- <u>A Individual</u>
- B Company
- C Contingent Policyowner (Individual and Company)

#### A — Individual Beginning of section 3





The **Illustrations Associated with This Policyowner** section **only** appears when there are **at least two** illustrations:

- A different policyowner can be associated with each illustration.
- By default, a policyowner is automatically associated with **all** the illustrations of the case.

Deference	Floment	Deceriation
Reference	Element	Description
а	Personal information	Displays the personal information of each owner.
		<ul> <li>For a client already registered to the case, the personal information is prefilled and cannot be edited.</li> </ul>
		For a new individual, all fields must be filled.
		The <b>Social Security Number</b> field will appear as optional only for Universal Life policies.
Ь	Contact information	Displays the contact information of each owner:
		For a client who is already registered in the case, this information is prefilled and <b>cannot</b> be edited.
		o Enter a new address.
		o Copy an existing address.
		For a <b>new</b> individual, <b>all</b> fields must be filled out.
		A <b>cellular</b> number is required as the main contact number of the insured and appears first in the list of numbers.
		<ul> <li>An email address is required to access the remote electronic signature option.</li> </ul>
		<ul> <li>If the client cannot provide an email address, check the box No email address.</li> </ul>
		<ul> <li>When the box <b>No email address</b> is checked, a message appears.</li> </ul>
•	Identification of policyowner	Displays information regarding the identification of the owner, depending on the situation (i.e., whether the product is taxable or not, and whether the sale is face-to-face or not).
		Whether it is for an owner already registered in the case or a new individual, all fields of this section must be filled out.
		If the entered information is <b>incorrect</b> , automated validations may display a message.
		ID number: only for taxable products
		<ul> <li>Document with full name and address: only for a taxable product and a non-face-to-face sale.</li> </ul>
		<ul> <li>If the issue date of a document with full name and address is more than three months prior to the current date, a message will appear.</li> </ul>

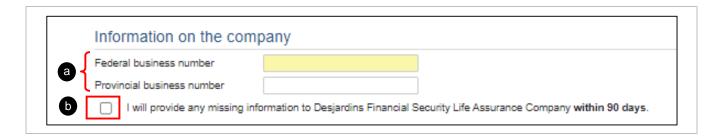
Reference	Element	Description
0	Language	Indicates whether the owner speaks and understands English or not.
		When <b>No</b> is checked, additional questions appear.
		• For a <b>new owner</b> , the language section must be filled out.
		For an owner who is already registered in the case, the language <b>cannot</b> be edited.
е	Net worth of policyowner	Enter the net worth of the policyowner in <b>both</b> Canadian and foreign property.
		Displays for:
		<ul> <li>Policyowner aged 18 years and over</li> </ul>
		All Life and Critical Illness insurance products
•	Signature	Check this box if the individual is <b>incapable</b> of signing.
		A message appears to remind you to attach legal documents that confirm the incapacity.
		Upload each legal document in the Attached files tab.
		If an individual is incapable, legal documents are required to:
		Confirm the incapacity of the insured.
		Provide the name of the person authorized to sign on their behalf.

### B - Company Beginning of section 3



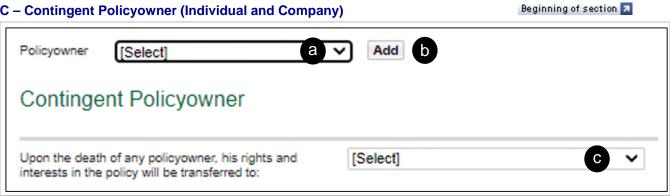
For **taxable** products, the following phrase is automatically displayed:

• 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  – Business numbers	The <b>Provincial business number</b> field only appears when the company is registered in <b>Quebec</b> .
		Enter each required business number based on the <b>province</b> where the company is registered:
		Quebec: Fill out both federal and provincial business numbers.
		Outside Quebec: Only the federal business number is required.
		The system automatically checks the format of each number.
Ь	Information on the company  – If any missing information	Check this box to agree to provide missing information within 90 days.

### **C – Contingent Policyowner (Individual and Company)**



Reference	Element	Description
a	Policyowner	Select the policyowner(s) for the case:  For an existing policyowner:  Select the name of a client from the drop-down list.  For a new policyowner:  Select New individual, New Company or New Trust from the drop-down list.  The following pages appear based on the type of owner selected:  Individual  Company
Ь	Add	Click to add the policyowner selected from the drop-down list, then proceed to enter the next required information.
C	Contingent Policyowner	Add a contingent policyowner in the case, if applicable.

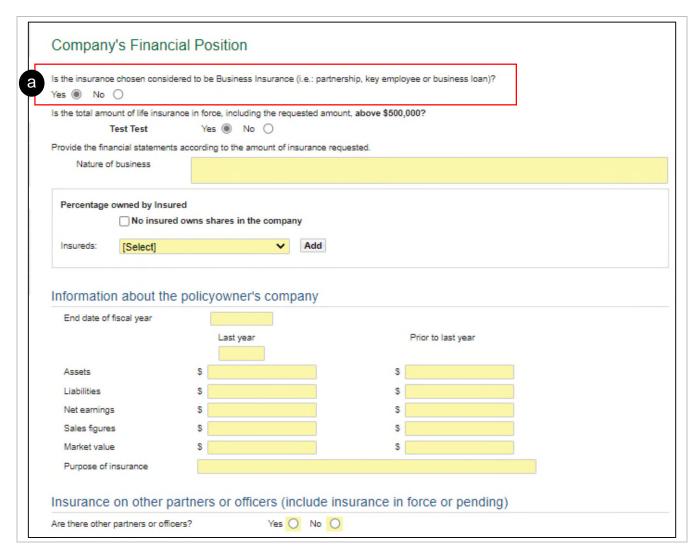
#### **Company's Financial Position Section**

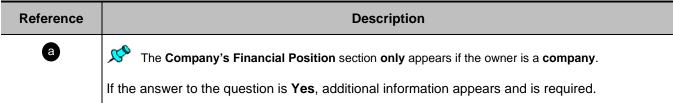
Beginning of section 7



This section is generated when at least one of these types of coverage applies:

- Health Insurance
- Life Insurance



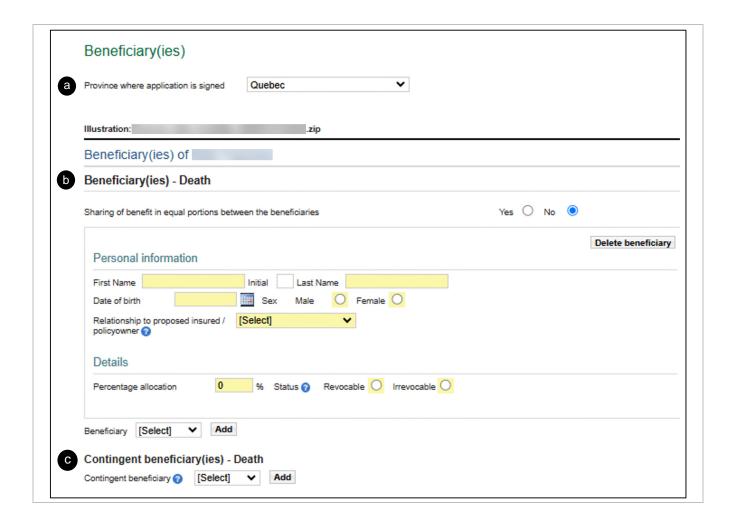


# **Beneficiary(ies) Section**

Beginning of section 🛪



The beneficiaries must be designated per illustration and per insured.



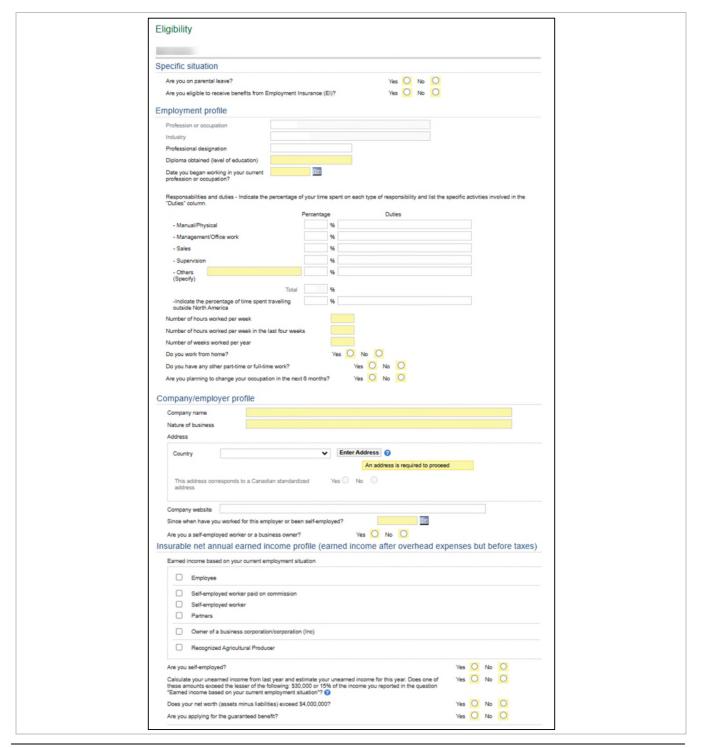
Reference	Element	Description
a	Province where application is signed	Select the province where the application is signed from the drop-down list.  The province is required as regulation concerning the designation of a beneficiary may differ between provinces.  For provinces outside Quebec, the Trustee section appears.  Fill out the required information.  Each beneficiary must be an adult.  While entering the date of birth of the beneficiary, if the beneficiary is a minor an error message will appear.
6	Beneficiary	<ul> <li>To designate an existing beneficiary in the case:         <ul> <li>Select a client's name that appears from the drop-down list.</li> </ul> </li> <li>To designate a generic beneficiary in the case:         <ul> <li>Select the relationship with the beneficiary from the drop-down list.</li> </ul> </li> <li>Generic beneficiary succession: by default, the revocability status is Revocable.</li> <li>To designate a non-existing beneficiary in the case:         <ul> <li>Select the relationship with the beneficiary from the drop-down list.</li> </ul> </li> </ul>
C	Contingent beneficiary(ies)	To designate a contingent beneficiary, if applicable.

## **Eligibility Section**

Beginning of section 3

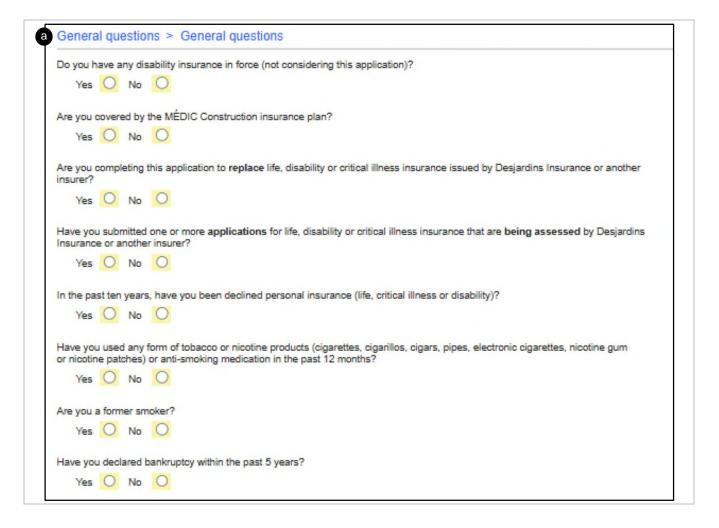


The **Eligibility** section is generated when **at least one** SOLO protection appears on **one** of the illustrations of the case.



### **General Questions Section**

Beginning of section 3



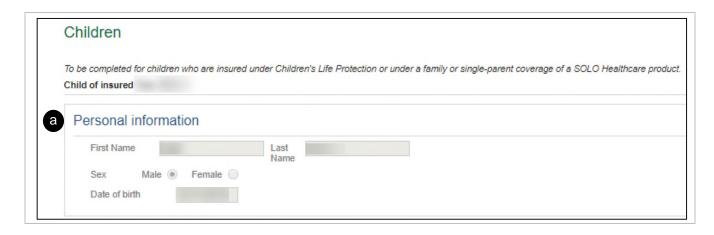
Reference	Element	Description
а	General Questions subsection	It is possible to answer the questions of <b>all</b> the insureds concerned by the application at once.
		To start entering information, click a sub-section or on Continue.
		To switch from one subdivision to another, click <b>Continue</b> or <b>Previous</b> .
		Some questions may <b>not</b> appear because questions are displayed depending on certain characteristics of the insured, such as age.

## **Children Section**

Beginning of section 🛪



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



Reference	Element	Description
a	Personal information	Enter the personal information of the child.

# **Paying for the Insurance Section**

Beginning of section 3



- This section provides the financial information for an application.
- If there are several illustrations, the information must be completed **separately** for each illustration.

**Mandatory Questions** 

Saving the Age

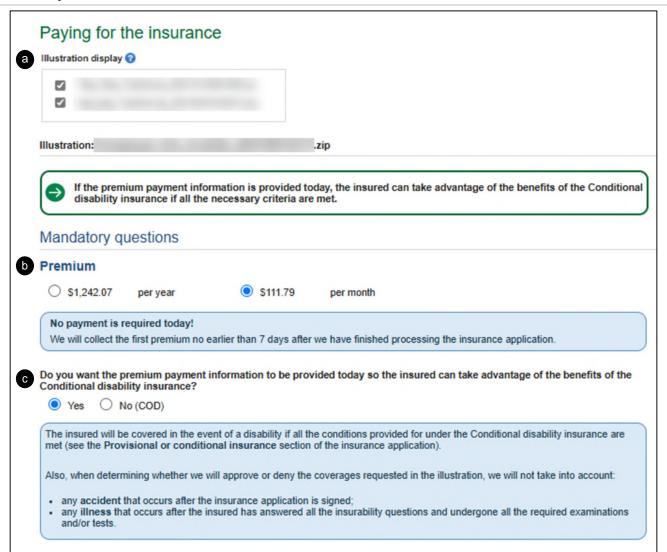
**Payment Information** 

Payment Method - Bank Account

Payment Method - Credit Card

### **Mandatory Questions**

Beginning of section 🗾



Reference	Element	Description
a	Illustration display	The Illustration Display section appears when there are at least two illustrations.  Check the box of an illustration to show related information.
		By default, all the boxes are checked.

Reference	Element	Description
6	Mandatory Questions – Premium	Select the premium frequency:  Per year, payment can be made either by: Debit Credit Cheque Per month, payment can only be made by debit.
G	Mandatory Questions – Do you want the premium payment information to be provided today?	Check the answer to the question.  It is recommended to check Yes, so the provisional or conditional insurance will be effective on the current day.

# Saving the Age Beginning of section 3

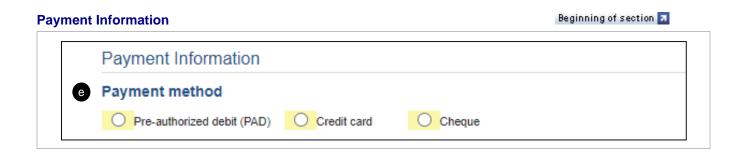
d Saving the age

The premium indicated above applies provided that the contract is issued no later than 09/08/2024

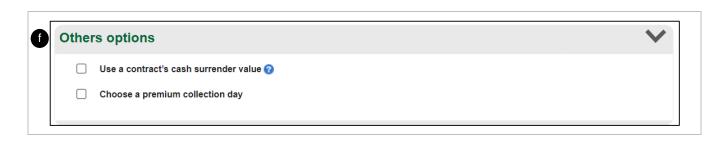
If the contract is issued after that date, the premium will go up. In that case, would the policyowner be willing to pay the amount due retroactive to 09/08/2024 to keep the above premium? Yes 😕 No

When the policyowner chooses to pay the amount due retroactive to the date indicated above, they understand that the insureds will not be covered as of that date.

Reference	Element	Description
<b>d</b>	Saving the Age section	A question is displayed if the system detects a change or saving in age within the next 30 days.
		The representative checks that box with the client to:
		Confirm that the client agrees to pay the premium retroactively in the event of age saving.
		Clarify the intentions of the client if the system detects a change in age within the next 30 days.



Reference	Element	Description
е	Payment Information – Payment Method	Check the corresponding payment method:
		Bank account     Credit card
		Cheque (only for <b>per year</b> payment)



Reference	Element	Description
•	Payment Information – Other Options	<ul> <li>Check each box that applies.</li> <li>Use a contract's cash surrender value.</li> <li>Choose a premium collection day.</li> </ul>

## Payment Method - Bank Account

Payment method

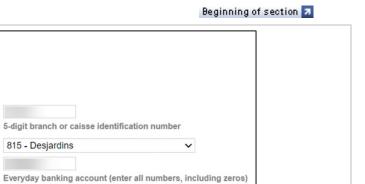
**Account details** Transit number

Financial institution number

Account number

Pre-authorized debit (PAD)

Name and address of financial institution



Reference	Element	Description
a	Transit number	The Transit number must have 5 digits.
		If the format is not respected:
		<ul> <li>The field remains yellow, and the following message appears:</li> </ul>
		<ul> <li>The Transit number must contain 5 digits.</li> </ul>
		<ul> <li>The application can't be locked.</li> </ul>
		<ul> <li>The Confirm tab indicates that the Account number is required.</li> </ul>
b	Financial institution number	Select the financial institution from the drop-down list.
	This field is required.	If the institution is not from the drop-down list, select     Other, enter the 3-digit institution number in the Specify field.
		The application cannot be locked.
		<ul> <li>The Confirm tab indicates that the Institution number is required.</li> </ul>
6	Account number	The account number must contain:
		<ul> <li>Desjardins: at least 7 digits</li> </ul>
		<ul> <li>Other institutions: at least 5 digits</li> </ul>
		If the format is <b>not</b> respected:
		<ul> <li>The field remains yellow, and the following message appears:</li> </ul>
		<ul> <li>The Transit number must contain 5 digits (7 for Desjardins).</li> </ul>
		The application cannot be locked.
		<ul> <li>The Confirm tab indicates that the Account number is required.</li> </ul>

815 - Desjardins

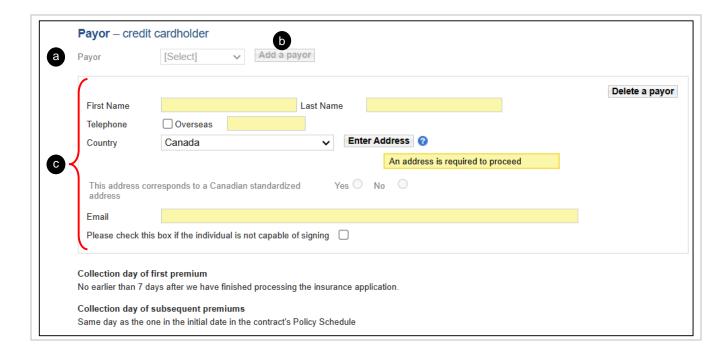
Reference	Element	Description
<b>d</b>	Name and address of the financial institution	Field is automatically completed according to the Transit and Institution numbers
		This field cannot be edited.

## Payment Method - Credit card





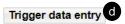
The maximum amount for a credit card payment is \$10,000.

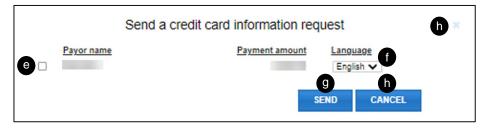


Reference	Element	Description
a	Payor	Select the payor from the drop-down list.
Ь	Add a payor	Add a selected payor.
•	Payor information	Enter the information of the payor.
		If the payor is also the owner or the insured, the information <b>cannot</b> be edited.

## Entering credit card information

When you click **Trigger data entry**, the above-mentioned credit cardholder will receive an email telling them to go to the desjardinslifeinsurance.com secure site to enter their credit card information. Once that's been done, you will receive an email to let you know that the process is complete and that the application can now be locked and submitted.

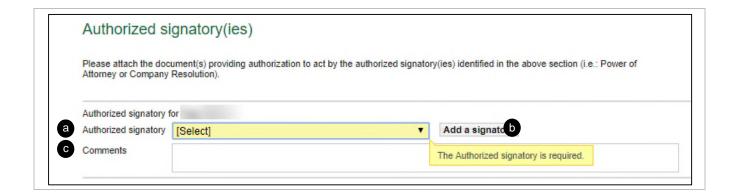




Reference	Element	Description
d	Trigger data entry	Displays the <b>Send a Credit Card Information Request</b> window.
е	☐ Payor name	Select a payor to send a request for credit card information.
•	Language	Select a language.
		By default, the language of the application is selected.
9	SEND	Send the request of credit card information to the payor.
b	CANCEL	Close without sending the request.

# **Authorized Signatory(ies) Section**





Reference	Element	Description
a	Authorized signatory	Select the name of an authorized signatory for a corporation, a legal entity or for someone who is incapable of signing.
Ь	Add a signatory	Add the selected authorized signatory.
C	Comments	Add complementary information and/or explanations concerning the authorized signatory.

### **Provisional or Conditional Insurance Section**

Beginning of section 3



- 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.
- The Provisional or Conditional Insurance takes effect on the day of signing the proposal and covers the insured for a maximum period of 90 days.
- 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.



Check to confirm that the policyowner has both:

- Read the Provisional life insurance agreement
- Agreed 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.



Check to confirm that the policyowner has both:

- Read parts 1 and 2 of the Provisional critical illness insurance agreement
- Agreed to all the applicable conditions, limitations and exclusions
- By checking this box, the policyowner confirms that they have read the Conditional disability insurance agreement and the SOLO Disability Income sample contract.



Check to confirm that the policyowner has read **both**:

- The Conditional disability insurance agreement
- 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 Loan Insurance sample contract.

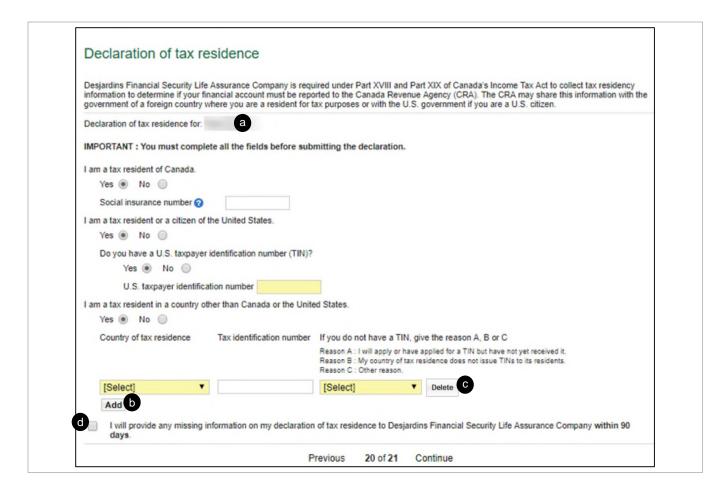


Check to confirm that the policyowner has read both:

- The Conditional disability insurance agreement
- The SOLO Loan Insurance sample contract.

## **Declaration of Tax Residence Section**

Beginning of section 🛪



Reference	Element	Description
a	Declaration of tax residence for	Enter the tax residency information for the identified owner.
Ь	Add	Enter another country of tax residence.
C	Delete	Delete a country of tax residence previously entered.
đ	I will provide to	If the owner <b>cannot</b> provide the required information, check this box before submitting the application.

## **Confirm/Lock Section**

Beginning of section 🛪

## With Error or Incomplete

Lock

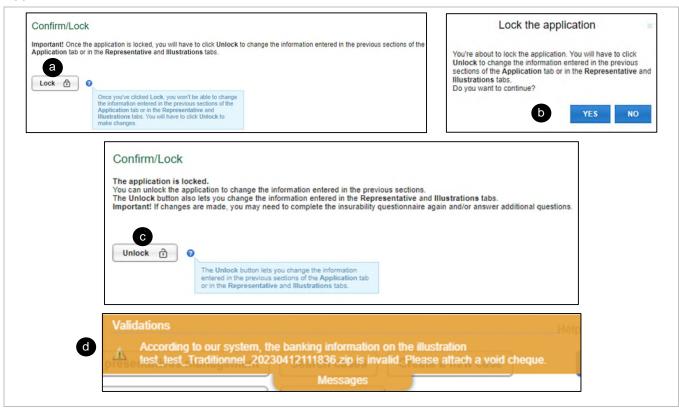
# With Error or Incomplete

Beginning of section 🛪

Section	Field	Details
Insured(s)		This section has not been completed yet
Owner(s)		This section has not been completed yet
Company's Financial Position		This section has not been completed yet
Beneficiary(ies)		This section has not been completed yet
General questions	Do you have any inforce life or critical illness insurance (excluding group insurance or any coverages you are currently applying for)?	Do you have any inforce life or critical illness insurance (excluding group insurance or any coverages you are currently applying for)? is required.
General questions	Do you have any inforce life or critical illness insurance (excluding group insurance or any coverages you are currently applying for)?	Do you have any inforce life or critical illness insurance (excluding group insurance or any coverages you are currently applying for)? is required.
General questions	Are you completing this application to replace life, disability, critical illness or long term care insurance issued by Desjardins Insurance or another insurer?	Are you completing this application to replace life, disability, critical illness or long term care insurance issued by Desjardins Insurance or another insurer? is required.

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

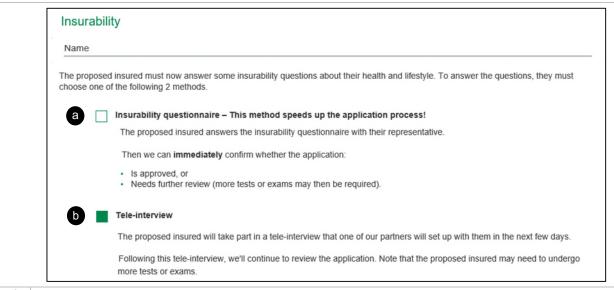
Lock Beginning of section 7



Reference	Element	Description	
a	Lock 🖯	Lock the application.	
		Shows that the application is <b>locked</b> .	
		Only the representative of the case can lock and sign the case.	
		<ul> <li>This button is inactive for anyone else, including the assistant of the representative.</li> </ul>	
		The <b>Completed</b> section must be green	
Ь	Lock the application	Click YES to confirm the lock request.	
		A second approval is required to complete locking the application.	
C	Unlock 🛈	Shows that the application is <b>unlocked</b> .	
		The information entered in previous sections of the application tab can be <b>edited</b> .	
<b>d</b>	Validations	If the banking information is <b>not</b> entered properly:	
		The system requires you to attach a void cheque that will be added to the Representative's To do list.	

## **Insurability Section**







### Smoker and non-smoker model:

For an insured between 18 and 50 years, and for 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 and the Tele-interview.

In what language would you like to fill out the Insurability Questionnaire? English 🕶



If the representative chooses the **Insurability questionnaire**, they must select the language.

You do not need to complete the insurability questionnaire for this insured, as the questions will be asked during their paramedical exam or tele-interview.



If the representative chooses the **Tele-interview** a message appears in the **Insurability** section of DSing-P to advise that they do **not** have to answer the Insurability questionnaire with the insured, as the questions will be asked during their paramedical exam or tele-interview.



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

- Applies to all policyholders who:
  - o Have completed the AURA insurability questionnaire
  - Are eligible for a decision at the point of sale referred for selection

	10 years, have you <b>consulted</b> a healthcare professional, received <b>treatment</b> or taken <b>n</b> for any of the following reasons?
Tumour and ca	ncer
For example: al	types of cancer, lymphoma, leukemia, melanoma
O Yes	● No
Heart and bloo	d vessels
For example: hi	gh blood pressure, high cholesterol, heart murmur, palpitations, chest pain, heart attack, Raynaud's disease, angina
O Yes	● No
Mental health,	neurodivergence and developmental disabilities
For example: ar	xiety, stress, adjustment disorder, depression, personality disorder, eating disorder, autism spectrum disorder, attention-deficit hyperactivity
disorder (ADHD	), Down syndrome, developmental delay
○ Yes	No     No
Diabetes and h	ormones (endocrine system)
For example: th	yroid issues, all types of diabetes including prediabetes, glucose intolerance
○ Yes	No     No
Muscles and b	ones
For example: pa	in, fracture, sprain, torn ligament, tendinitis, dislocation, fibromyalgia, herniated disc, curvature of the spine, carpal tunnel, sciatica

Reference	Element	Description
a	Medical history	Complete the insurability questionnaire (medical questions) for each insured, if applicable.

# **Special Instructions 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.



## Special Instructions

#### WARNING

Never use this section to provide:

- Information about a person's insurability (e.g. medical conditions) (Use the «Insurability» section instead)
   Social insurance number (SINs)
   Information about a credit card, driver's license, passports or health insurance cards



If you modify, add or replace the illustration after completing the Special Instructions section, please ensure that its contents are

Reference	Element	Description
a	Special Instructions	Add more details related to the insurance application.
		The text entered here is included in the three following documents:
		<ul> <li>National Application PDF</li> </ul>
		<ul> <li>The Rapport de Saisie Administration</li> </ul>
		<ul> <li>The Underwriting report</li> </ul>
		<ul> <li>Special instructions are printed on the application attached to the contract of the member/client.</li> </ul>
		<ul> <li>We need to analyze all the information in the Special instructions section of the e-application.</li> </ul>
		As a result, applications that have special instructions will not be displayed as a <b>point-of-sale decision</b> .

## **Complete Section**

Beginning of section 3

Select a Signing Method

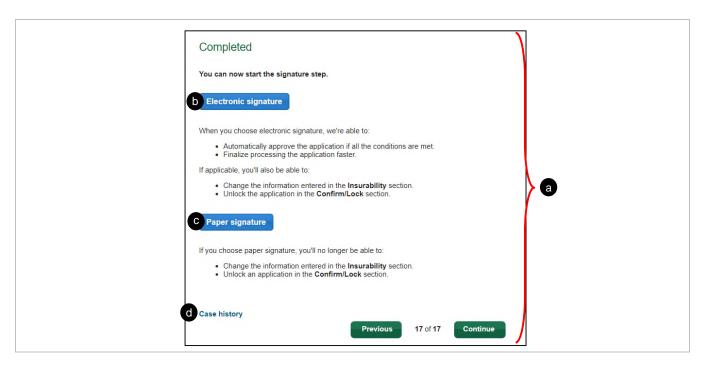
Confirm the Signing Method

Result of the Point-Of-Sale Decision

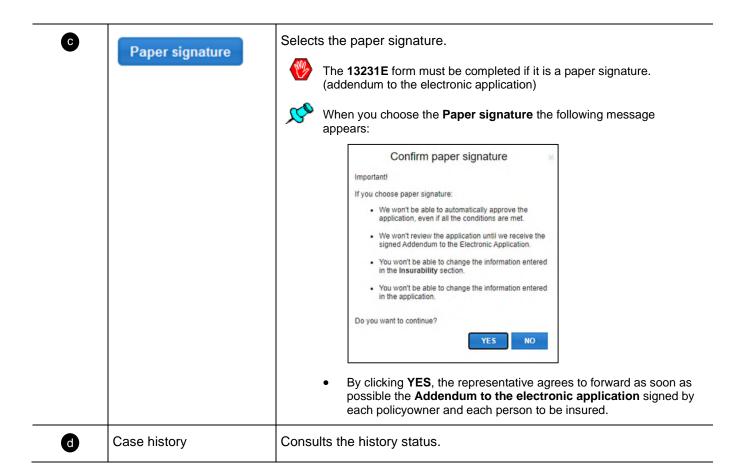
## **Select a Signing Method**

Beginning of section 3

(Example with a completed insurability questionnaire)

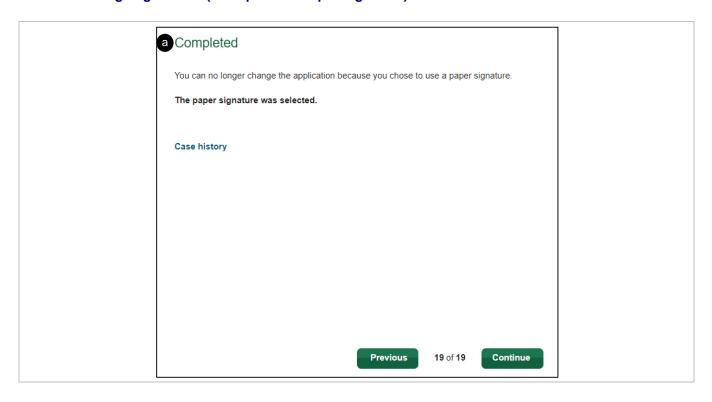


Reference	Element	Description
а	Completed	Ends the signing process with the client or clients.
•	Electronic signature	<ul> <li>Selects the electronic signature.</li> <li>When choosing the electronic signature mode, a new "Electronic Signature" section is generated in the left menu.</li> <li>The section must be completed in order to begin the signing process.</li> </ul>



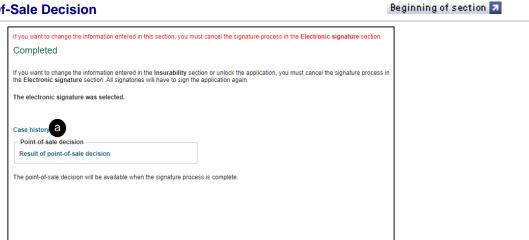
## **Confirm the Signing Method (Example for a Paper Signature)**

Beginning of section 🛪



Reference	Element	Description
а	Completed	Displays the signing methods.

### Result of the Point-Of-Sale Decision

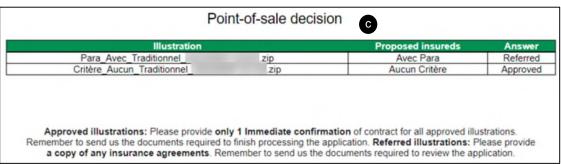


The result of point-of-sale decision will be available when the signing process is completed.



18 of 19

Last saved: Since 0 min



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

# **Electronic signature Section**

Beginning of section 🛪

**Additional Information** 

**Signatory Information** 

Representative Information

**Electronic Signature Transaction** 



Reference	Element	Description
a	Location of signature	Enter the city and the province where the application is signed.
Ь	Parent or legal guardian	Add the link between the signatory and the minor insured.
•	Cancel the signature process	Cancel the signature process.  Cancel the signature process if the user chooses paper signature.
0	Continue	Continue entering information related to the electronic signature.

## **Signatory Information**





Reference	Element	Description
a	Role(s)	Indicates the role(s) of the signatory.
Ь	Sign in person / Sign remotely	When the option Sign remotely is selected, the signatory:     Receives an email notification with a web link.     Complete the remote electronic signature process.  It is possible to sign electronical in the presence of the representative.
•	Email	When the option <b>Sign remotely</b> is selected, the email of the person with signing authority is required.
d	Cell phone	Enter the cell phone number of the person with signing authority.  The signatory receives a PIN code once they click the link in the email.

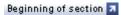
# **Representative Information**

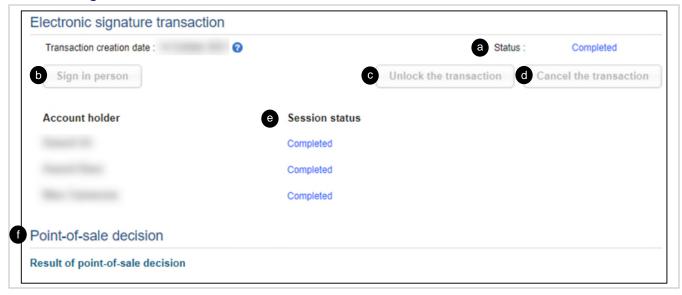




Reference	Element	Description
a	Cell phone	Add the cell phone number of the representative.  This field is <b>required</b> to allow the representative to authenticate their identity if they choose to <b>sign remotely</b> .
<b>b</b>	Start the electronic signature transaction	Start the electronic signature transaction if all required fields have been answered (e.g., email and PIN if the signatory is authorized to sign remotely).

## **Electronic Signature Transaction**



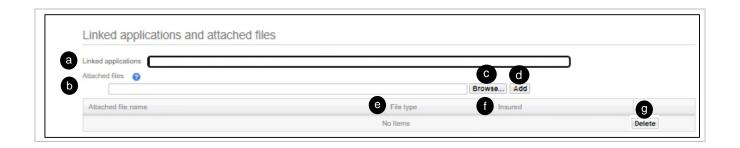


Reference	Element	Description
а	Transaction Status	Indicates the transaction status:
		Cancelled
		Completed
		Expired
		In progress
		Locked
Ь	Sign in person	Start a signature session to enable signing in person.  One button per signatory
		The representative button is available when all the signature sessions (for all clients) are completed.
•	Unlock the transaction	Unlock the transaction when a signatory authorized to sign remotely has made too many authentication errors.
		This button is <b>only</b> active when there is a session status.
đ	Cancel the transaction	Cancel the signature transaction and to return to the previous section.
е	Session Status	Indicates the signature session status.
		Cancelled
		Completed
		• Locked
		Pending

Reference	Element	Description
•	Point-of-sale decision	Link to display the point-of-sale decision.

# **Attached Files Tab**





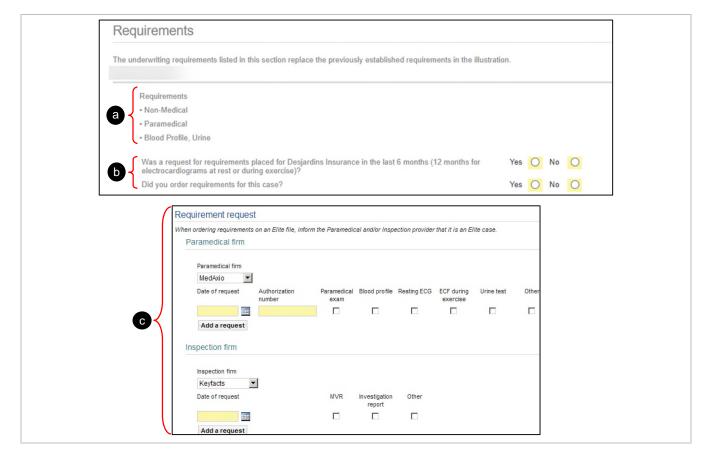
Reference	Element	Description
a	Linked applications	Indicates the application number(s) which must be linked to the present application.
Ь	Attached files	Indicates the name of the file(s) attached.
0	Browse	Search and select a PDF file to attach.
đ	Add	Add a file to attach to the case.
		If more than one file to attach, repeat and .
е	File type	Indicates the type of attached file:
		Financial document
		Medical information
		Other administrative document
		Prior Notice of Policy Replacement (or Life Insurance Replacement Declaration)
		Underwriting form or questionnaire
		Void cheque
Ð	Insured	Some file types require identifying the insured to which the attachment relates.
9	Delete	To delete the attached file.

# **Requirements Tab**





- Use the Requirements tab to enter information related to the requirement request.
- It 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
а	Requirements	The underwriting requirements by insured are posted to prepare the member/client for the next steps.
		Allows independent network advisors to order the right selection requirements, except tele-interviewing.
		Visible to all networks
		Independent networks: SFL, DFSIN, MGA
Ь	Questions	Answer preliminary questions about requirements orders.
C	Paramedical firm	Provides details of the underwriting requirements ordered from paramedical and investigation firms.

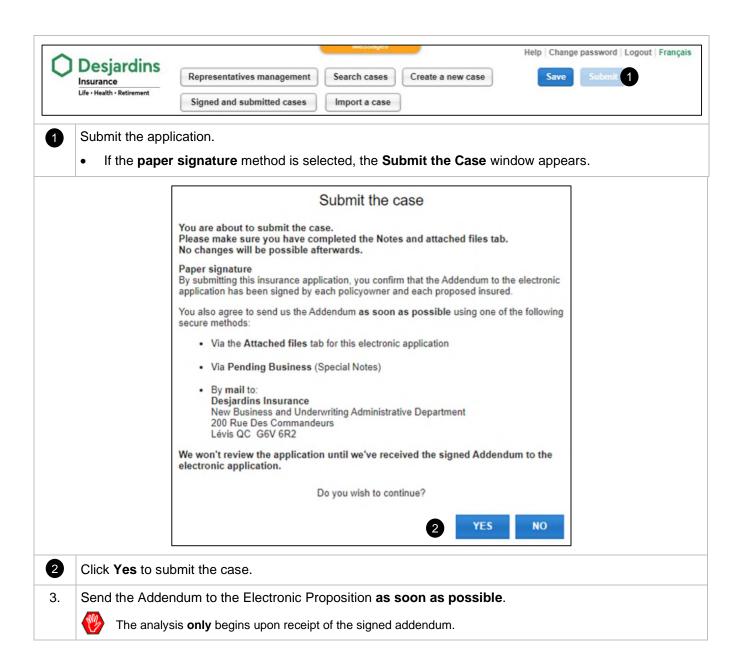
Inspection firm

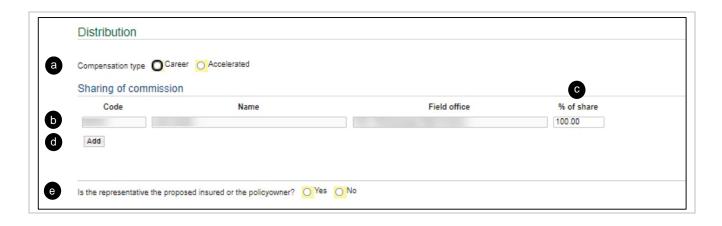
# **Distribution Tab**





Use the **Distribution** tab to enter information regarding the compensation of the representative.





Reference	Element	Description
a	Compensation type	Indicates the type of compensation:      Career OR     Accelerated
Ь	Code	By default, the code of the representative appears.  By default, the following information also appears:  The name of the representative  The field office of the representative
C	% of share	By default, the percentage of share is 100%.
<b>d</b>	Add	<ul> <li>To add representatives for the sharing of commissions.</li> <li>A maximum of 3 representatives can share the commission of a case.</li> <li>However, it is possible to add 3 additional representatives, provided the principal representative of the case has a distribution % of zero.</li> </ul>
е	Is the representative the proposed insured or policyowner?	Check <b>Yes</b> or <b>No</b> to indicate whether the representative is the insured or the policyowner of the contract.

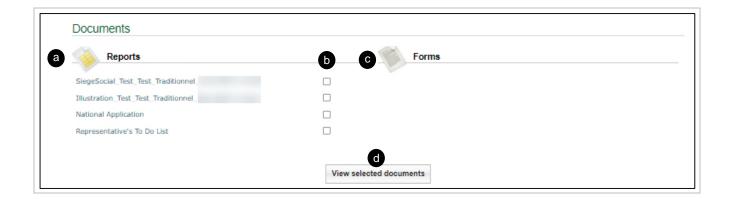
# **Documents Tab**





Use the Documents tab to view the documents generated by the case:

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



Reference	Element	Description
а	Reports	Click a document to display.
Ь		Check the box corresponding to each document that you want to view to display <b>more than one</b> document.
C	Forms	Click the document you want to view.
0	View selected documents	Click to view all selected documents.  The documents will be generated in a PDF format.

# 4.5 Signed and Submitted Cases Page



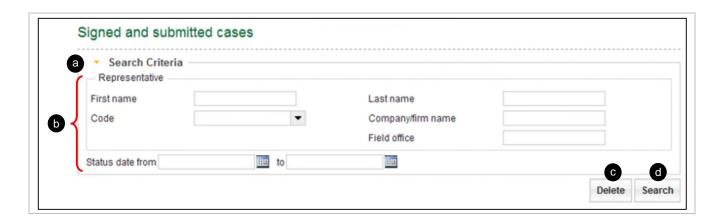


The **Signed and Submitted Cases** page displays the cases that have been signed and submitted according to the access rights of the user.

 To access this page, click Signed and submitted cases in the header of the homepage or directly on the page of a case.

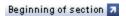
### **Search Criteria**





Reference	Element	Description
a	•	Hide or display the criteria of the <b>Search Criteria</b> section.
6	Search Criteria	Filter the signed or submitted cases of a representative based on the information of that representative.  In a same session, the last criteria entered are displayed.  Use one or many search criteria can be used.  Use contains instead of equals to launch a search based on certain criteria.
•	Delete	Delete all entered criteria or criteria that are already displayed from a previous search.
0	Search	Launch the search.

## **List of Signed Applications**





- The **List of Signed Applications** 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	Consult all cases signed by a representative that are locked with the two following signature modes:
		Paper signature mode
		Electronic signature mode, for which the signature process is completed
•	Column names	Sort cases in a column:
		In <b>descending</b> order, by clicking the name of the desired column.
		In <b>ascending</b> order, by double-clicking the name of the desired column.

# **List of Submitted Applications**

Beginning of section 🛪



The **List of Submitted Application** displays all cases submitted by a representative.



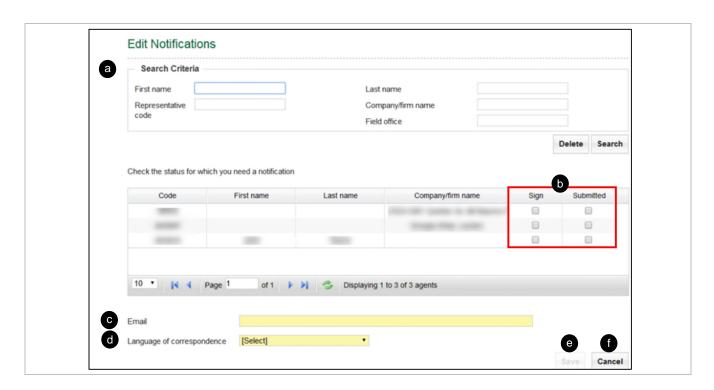
Reference	Element	Description
a	Column names	See the description in the <u>List of Signed Applications – Column Names</u> .
<b>b</b>	Edit Notifications	Access the Edit Notifications page for the cases of the representative.
•	Close window	Close the <b>Signed and Submitted Cases</b> window.

# 4.6 Edit Notifications Page





Use the **Edit Notifications** page to select notification options and receive an email each time a case is signed or submitted for the code(s) of the selected representative.



Reference	Element	Description
a	Search Criteria	Search according to different criteria (e.g., name of the representative, name of the office, etc.)
<b>b</b>	Status box	Check status boxes to receive notifications for cases with a <b>Sign</b> or <b>Submitted</b> status.
G	Email	Enter an email address to receive notices.  An email address is required.
<b>d</b>	Language of correspondence	Select the correspondence language for notices.  The preferred language is required.
е	Save	Save the information.  The Edit Notifications window will close automatically.
<b>f</b>	Cancel	Cancel the task and close the <b>Edit Notifications</b> window.  The information that was entered will be <b>deleted</b> .