



**A P E X A**

SIMPLY CONNECTED

# ADVISOR PROFILE SET UP



## + TABLE OF CONTENTS

Introduction .....	3
Contacting APEXA .....	3
What You'll Need .....	4
Registering Your Account .....	5
Personal Information .....	9
Addresses .....	10
Phones .....	12
E&O Coverages .....	13
Licences .....	14
Education History .....	15
Sponsorship .....	16
Compliance .....	17
Glossary of Terms .....	18

## + INTRODUCTION

### WHAT IS APEXA?

APEXA is a centralized, standardized digital contracting and compliance solution connecting Canadian Advisors, MGAs, and Carriers.

APEXA brought together teams of experts from nine leading MGAs and Carriers, industry compliance professionals, and subject matter experts to form Canada's first industry-governed solution for advisor contracting and compliance.

You will receive an email from your MGA, inviting you to join APEXA. From there, you will follow a link to access APEXA online, and then you will complete your Advisor profile.

APEXA brings all of your data together in one powerful, integrated system and updates your information in real time. You're able to manage your personal information, licenses, E&O coverages and contracts.

### CONTACTING APEXA

APEXA provides Advisor support for any questions that arise related to profile set up, APEXA navigation, or any other system-related inquiries. APEXA Advisor support is managed through a call centre, which can be accessed in one of two ways:

1) Call **1-855-294-2541**

2) Send an email to [\*\*support@apexa.ca\*\*](mailto:support@apexa.ca)

The call centre is available in both English & French on business days within the following times:

**8:00 AM - 8:00 PM ET** for French language support;

**8:00AM - 11:00 PM ET** for English language support for calls or emails originating outside of Quebec; and

**8:00AM - 8:00 PM ET** for English language support calls or emails originating within Quebec

## WHAT YOU'LL NEED

*Before you begin, make sure you have everything you'll need to create your APEXA Advisor profile:*

- Your residential and business address history for the last 5 years
- A digital copy of your E&O Coverage certificate
- A digital copy of your provincial license(s)
- A digital copy of your standard Disclosure Statement regarding managing conflicts of interest
- A digital copy of your needs-based sales practice template

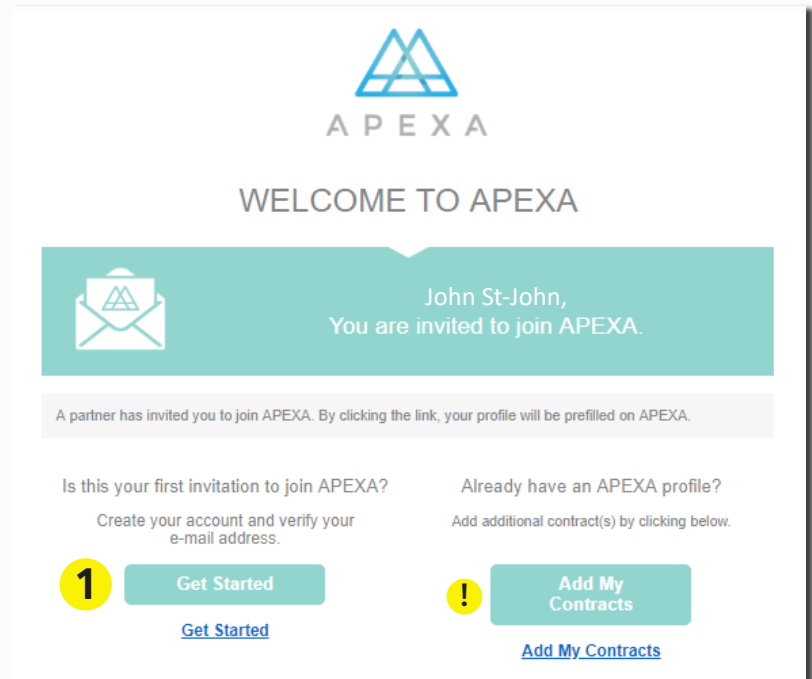
*A note about digital copies:*

- Acceptable file formats include: PDF, MS Word, JPG, PNG, TIFF and BMP
- For licenses, you can also use a screen capture from a provincial licensing body website

## + REGISTERING YOUR ACCOUNT

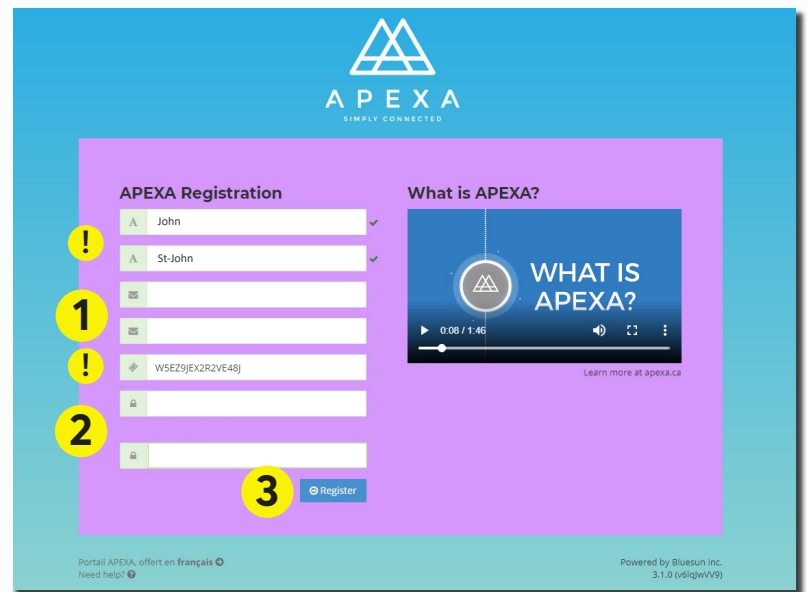
In order to create your profile, you will receive two emails: invitation and confirmation.

- 1 Click on **Get Started** to create your profile.
- ! If you already have an APEXA profile, click on **Add My Contracts** to update your profile.



Complete the registration form.

- 1 The email address you received the invitation at
- 2 A password different from your other applications (especially Windows).
- ! Do not modify these cases.
- 3 Click on **Register**.



Read the Privacy Consent form.

1 Scroll down to the bottom of the form.

2 Click on **Accept**.

\* The **Accept** button will be clickable once you will have read (scrolled down) to the bottom.

## Privacy Consent

### Privacy Notice

The purpose of this Privacy Notice is to inform advisors and, for advisors operating through a partnership or corporation, the advisor's principals, partners and shareholders, how their information is collected, used and disclosed in connection with the APEXA Service. By registering for the APEXA Service or providing your information through the APEXA Service, you consent to the collection, use and disclosure of your information as described below.

### What is the APEXA Service?

The APEXA Service is a technology solution operated by APEXA Corp. ("APEXA") that provides Canadian life insurance advisor screening, contracting and compliance monitoring services to life insurance carriers, managing general agencies ("MGAs"), and any one of them an "MGA") and associated general agencies ("AGAs", and any one of them an "AGA"). The goal of the APEXA Service is to provide higher standardization and confidence to advisor screening, contracting and compliance.

### What information is collected in connection with the APEXA Service?

APEXA collects information as necessary and such information is retained as long as necessary to operate the APEXA Service, or as otherwise required or allowed by law. This information may be collected from life insurance carriers, MGAs or AGAs that the advisor is working with currently or has worked with previously, from the advisor, principal, partner or shareholder directly, or from other sources. For all information that APEXA collects, APEXA shall use the most current information it receives from any of the sources listed below.

2

Accept

Cancel

You receive the confirmation email.

1 Click on **Confirm Account** to start creating your profile.



John St-John, you're almost there!

Confirm your account email through the link below.

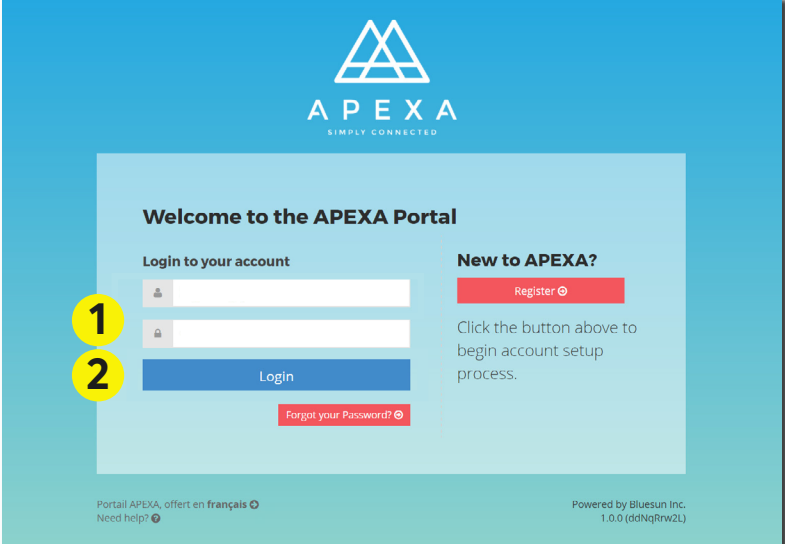
1

Confirm Account

[Confirm Account](#)

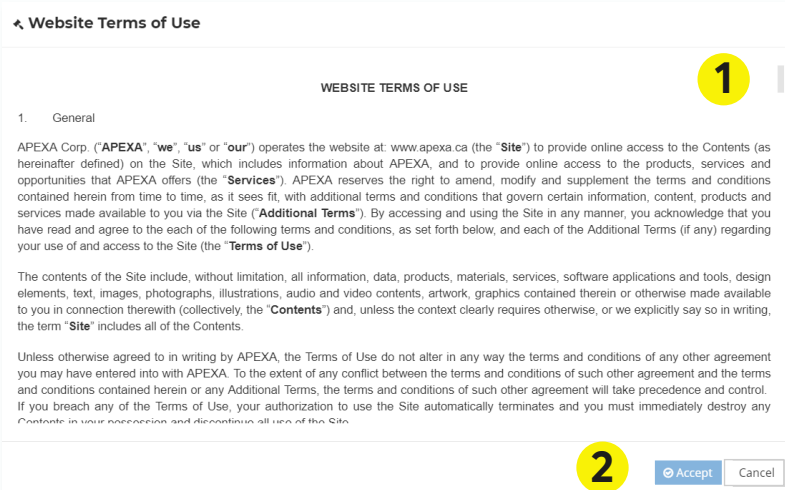
Log in to APEXA.

- 1 Type your credentials.
  - Email address
  - Password
- 2 Click on **Login**.



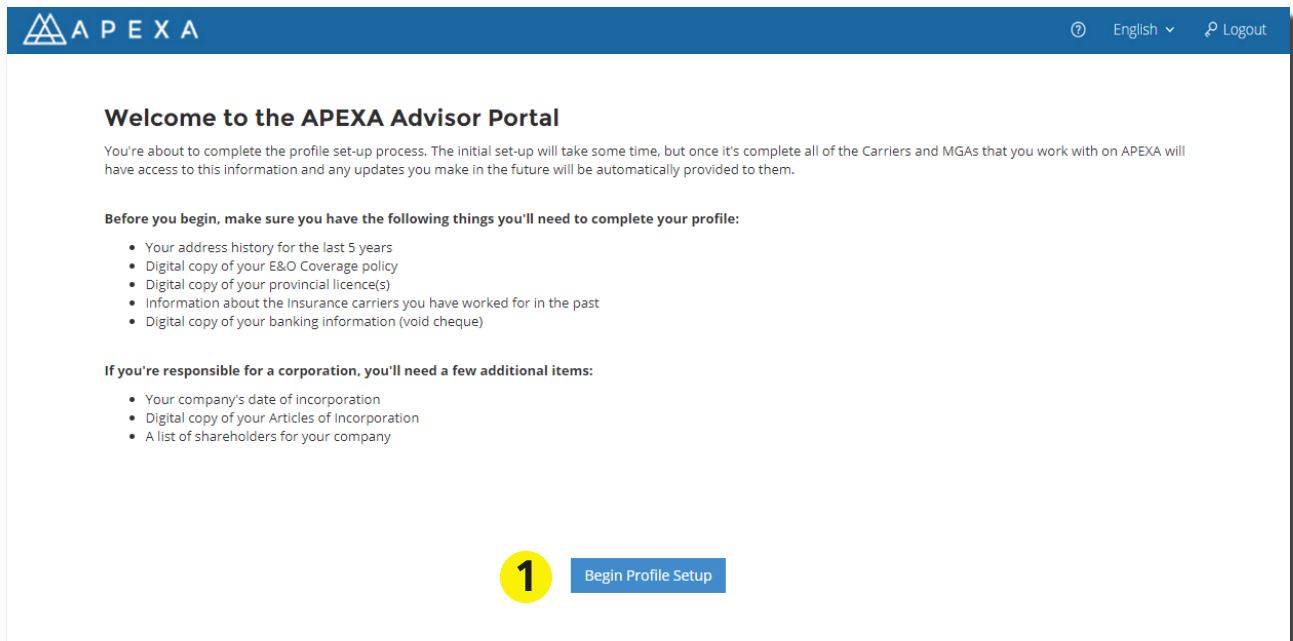
Read the APEXA Website Terms of Use.

- 1 Scroll down to the bottom of the text.
- 2 Click on **Accept**.
  - \* The **Accept** button will be clickable once you will have read (scrolled down) to the bottom.



Check your information and documents.

**1** Click on **Begin Profile Setup**.



The screenshot shows the APEXA Advisor Portal interface. At the top is a blue header with the APEXA logo on the left and a user menu on the right containing a help icon, 'English' with a dropdown arrow, and a 'Logout' link. The main content area has a heading 'Welcome to the APEXA Advisor Portal' followed by a paragraph explaining the profile set-up process. Below this, a section titled 'Before you begin, make sure you have the following things you'll need to complete your profile:' lists four requirements: address history, E&O Coverage policy, provincial licence(s), and insurance/banking information. Another section titled 'If you're responsible for a corporation, you'll need a few additional items:' lists three requirements: company date of incorporation, Articles of Incorporation, and a list of shareholders. At the bottom center, there is a yellow circle with the number '1' next to a blue button labeled 'Begin Profile Setup'.

**Welcome to the APEXA Advisor Portal**

You're about to complete the profile set-up process. The initial set-up will take some time, but once it's complete all of the Carriers and MGAs that you work with on APEXA will have access to this information and any updates you make in the future will be automatically provided to them.

**Before you begin, make sure you have the following things you'll need to complete your profile:**

- Your address history for the last 5 years
- Digital copy of your E&O Coverage policy
- Digital copy of your provincial licence(s)
- Information about the Insurance carriers you have worked for in the past
- Digital copy of your banking information (void cheque)

**If you're responsible for a corporation, you'll need a few additional items:**

- Your company's date of incorporation
- Digital copy of your Articles of Incorporation
- A list of shareholders for your company

**1** [Begin Profile Setup](#)

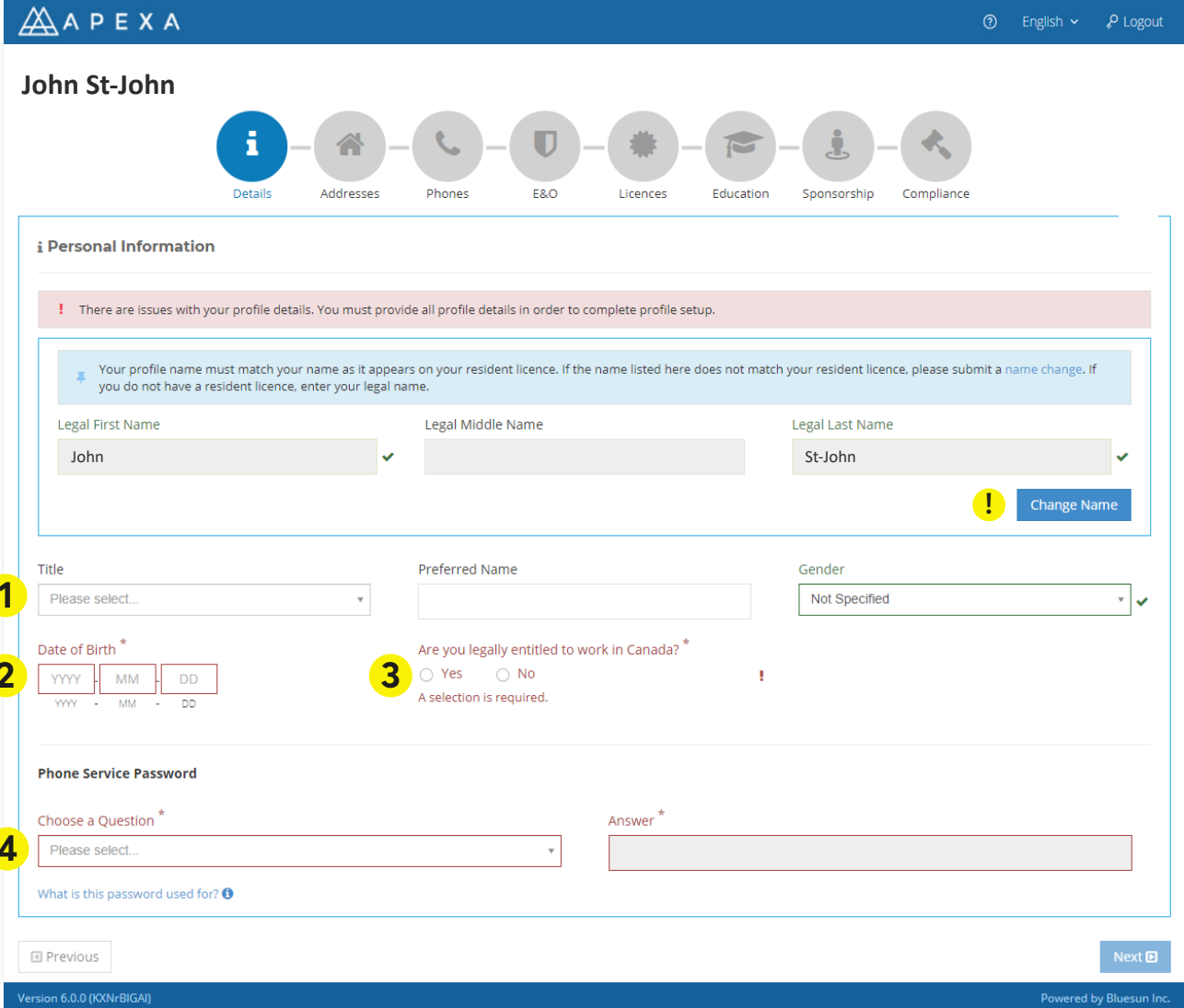


## + PERSONAL INFORMATION

Transmit your personal information by completing all mandatory fields of this form.

- 1 Gender, 2 date of birth, 3 work status in Canada and 4 a secret question and answer (they will be used for identification purposes with the APEXA call centre)
- ! If your pre-populated name does not correspond to the name that appears on your provincial licence and on your E&O coverage certificate, click on **Change Name** to request a modification to APEXA.

\* The **Next** button will be clickable once all mandatory fields are completed.



**APEXA** English Logout

**John St-John**

Details Addresses Phones E&O Licences Education Sponsorship Compliance

**Personal Information**

! There are issues with your profile details. You must provide all profile details in order to complete profile setup.

Your profile name must match your name as it appears on your resident licence. If the name listed here does not match your resident licence, please submit a [name change](#). If you do not have a resident licence, enter your legal name.

Legal First Name: John ✓ Legal Middle Name: Legal Last Name: St-John ✓

! [Change Name](#)

1 Title: Please select... Preferred Name: Gender: Not Specified ✓

2 Date of Birth: \* YYYY MM DD  
 3 Are you legally entitled to work in Canada? \*  
☐ Yes ☐ No  
 A selection is required.

Phone Service Password

4 Choose a Question: \* Please select... Answer: \*

What is this password used for? ⓘ

Previous Next

Version 6.0.0 (KXNrbIGAI) Powered by Bluesun Inc.

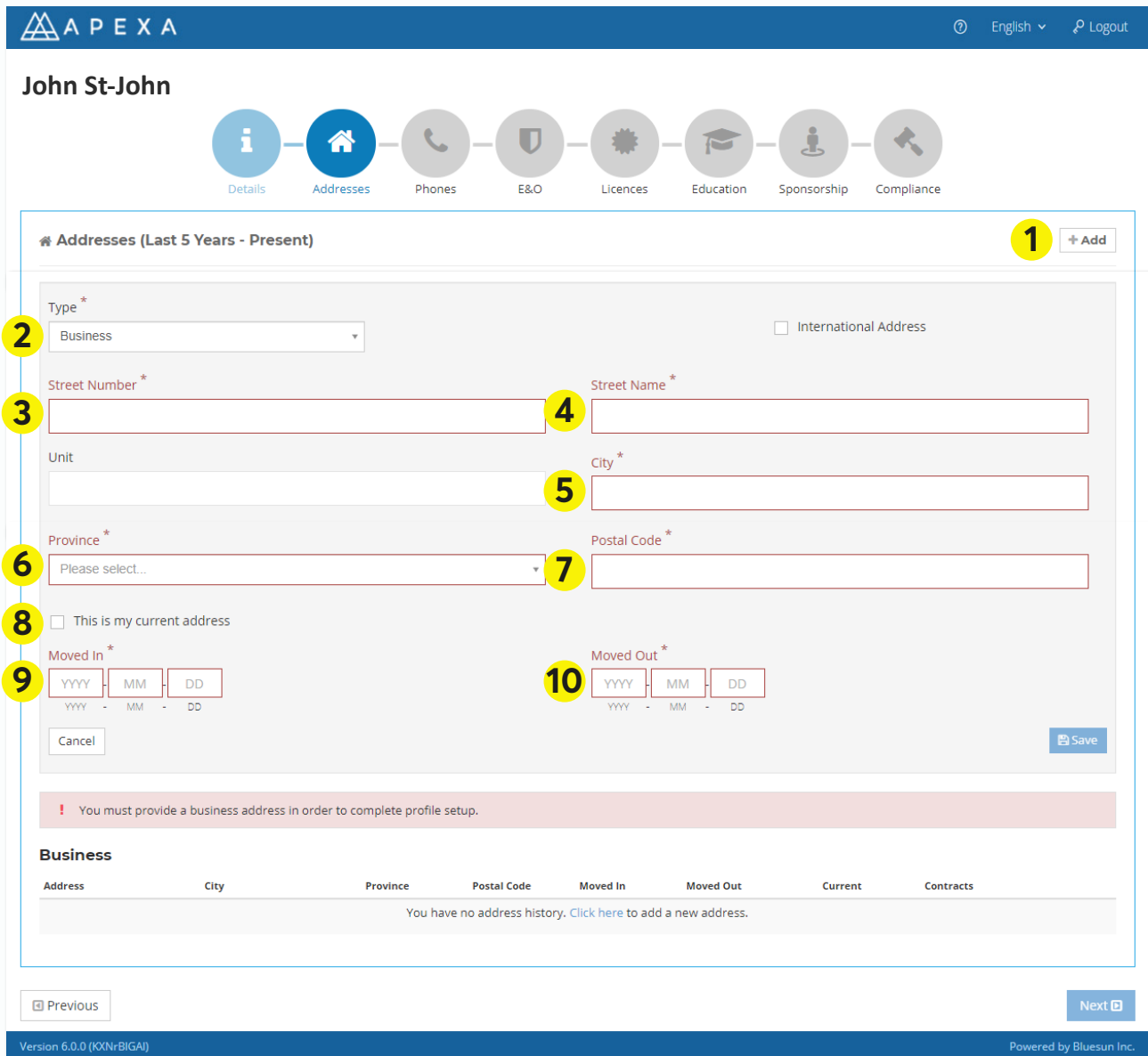
## + ADDRESSES

Transmit your residential and business addresses for the last 5 years.

- 1 Click on **Add** to add an address and complete the fields.
- 2 Address type (business or residential), 3 Street number, 4 Street name, 5 City,
- 6 Province and 7 Postal code.
- 8 Check if this is your current address (this means there will not be any moved out date).
- 9 Enter your moved in and 10 moved out dates.

\* The **Save** button will be clickable once all mandatory fields are completed.

\* The **Next** button will be clickable once your residential and business address history adds up to at least 5 years without any gap between each address.



**John St-John**

Details Addresses Phones E&O Licences Education Sponsorship Compliance

**Addresses (Last 5 Years - Present)** 1 + Add

Type \* 2 Business International Address

Street Number \* 3 4 Street Name \*

Unit 5 City \*

Province \* 6 Please select... 7 Postal Code \*

8 ☐ This is my current address

Moved In \* 9 10 Moved Out \*

YYYY MM DD YYYY MM DD

Cancel Save

**!** You must provide a business address in order to complete profile setup.

**Business**

Address	City	Province	Postal Code	Moved In	Moved Out	Current	Contracts
You have no address history. <a href="#">Click here</a> to add a new address.							

Previous Next

Version 6.0.0 (KXNrBiGAJ) Powered by Bluesun Inc.

## + ADDRESSES



### BUSINESS ADDRESS HISTORY

Should you have less than 5 years business address history, fill the void by adding your residential address as a business address **(type: Business)**.

#### RESIDENTIAL

555 Park Street, Mississauga  
From 2010-01-01 to today

#### BUSINESS

100 Main Avenue, Toronto  
From 2018-01-01 to today

**ADD** →

555 Park Street, Mississauga  
From 2010-01-01 to 2018-01-01

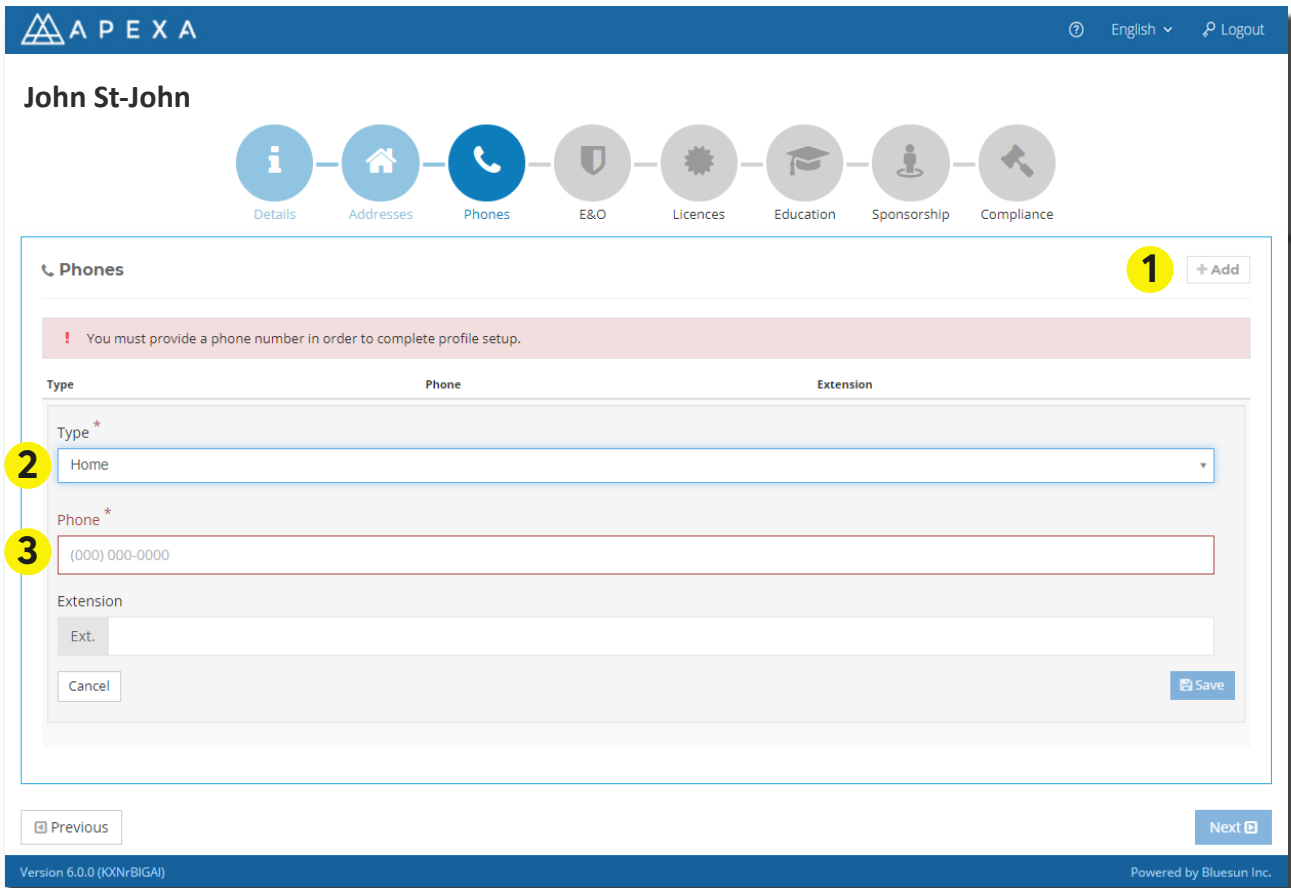
## + PHONES

Transmit at least one phone number.

- 1 Click on **Add** to add a phone number and complete the fields.
- 2 Phone number type (business, fax, home or toll-free) and 3 Phone number.

\* The **Save** button will be clickable once all mandatory fields are completed.

\* The **Next** button will be clickable once you enter at least one phone number.



**John St-John**

Details Addresses **Phones** E&O Licences Education Sponsorship Compliance

**Phones** 1 + Add

! You must provide a phone number in order to complete profile setup.

Type	Phone	Extension
2 Type *		
Home		
Phone *	3 (000) 000-0000	
Extension		
Ext.		
Cancel		Save

Previous Next

Version 6.0.0 (KXN-BIGAI) Powered by Bluesun Inc.

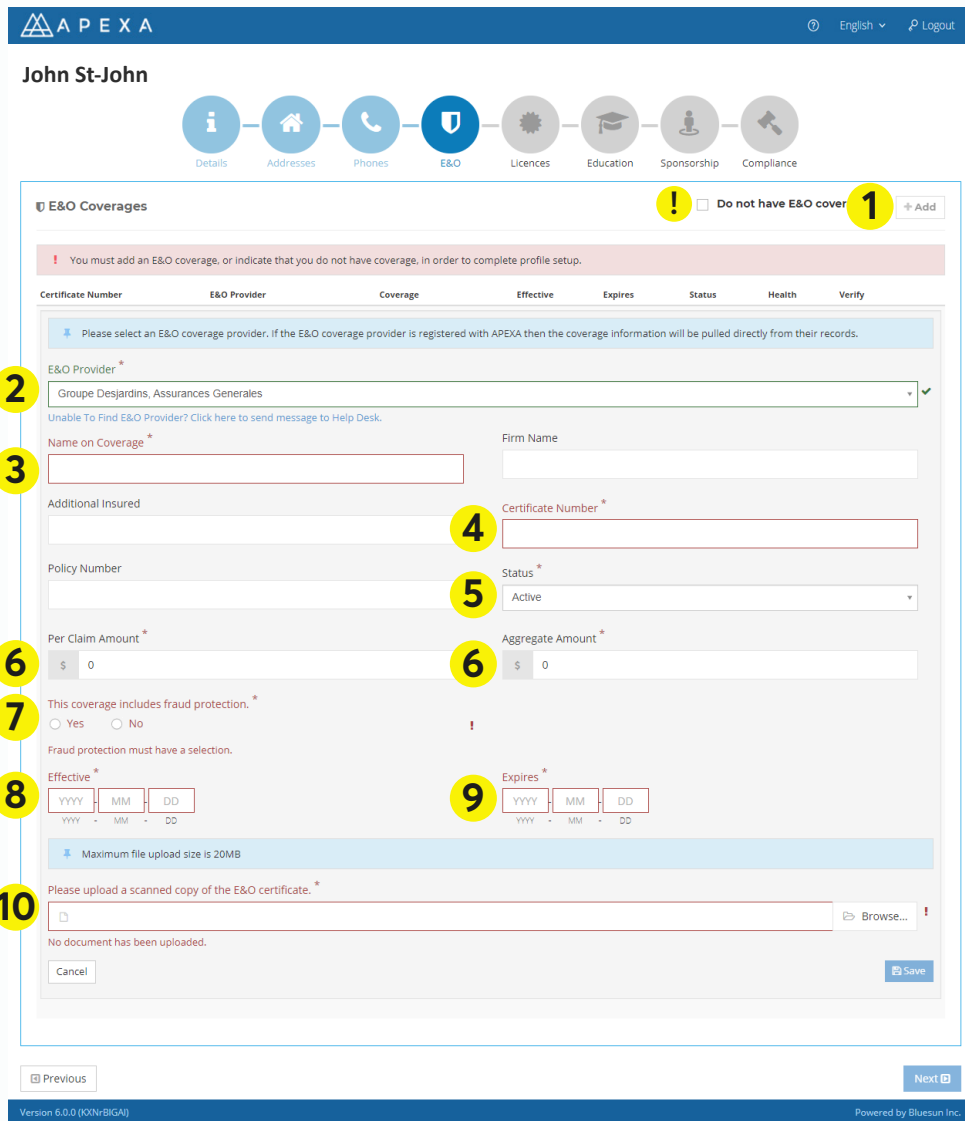
## + E&O COVERAGES

Transmit your E&O coverage information.

- 1 Click on **Add** to add your E&O coverage information and complete the fields.
- 2 Name of the insurance company that provides your E&O coverage, 3 First name and last name,
- 4 Certificate number, 5 Status (active or inactive), 6 Insured amounts (per claim and total aggregate),
- 7 Fraud protection, 8 Effective and 9 Expiry dates.
- 10 Upload a copy of your E&O certificate.

! If you do not have your licence yet, if you are covered by your sponsor E&O or if you are the business owner, you can check **Do not have E&O coverage**.

\* The **Save** and **Next** buttons will be clickable once all mandatory fields are completed and a copy of your E&O certificate has been uploaded OR when you check **Do not have E&O coverage**.



The screenshot shows the APEXA user interface for setting up E&O coverages. The user is John St-John. The form is titled "E&O Coverages" and includes a "Do not have E&O coverage" checkbox (callout 1). A message states: "You must add an E&O coverage, or indicate that you do not have coverage, in order to complete profile setup." Below this is a table with columns: Certificate Number, E&O Provider, Coverage, Effective, Expires, Status, Health, and Verify. A note says: "Please select an E&O coverage provider. If the E&O coverage provider is registered with APEXA then the coverage information will be pulled directly from their records." The form fields are as follows:

- E&O Provider** (callout 2): A dropdown menu showing "Groupe Desjardins, Assurances Generales" with a checkmark.
- Name on Coverage** (callout 3): A text input field.
- Firm Name**: A text input field.
- Certificate Number** (callout 4): A text input field.
- Status** (callout 5): A dropdown menu showing "Active".
- Per Claim Amount** (callout 6): A text input field showing "\$ 0".
- Aggregate Amount** (callout 6): A text input field showing "\$ 0".
- This coverage includes fraud protection** (callout 7): Radio buttons for "Yes" and "No".
- Effective** (callout 8): A date picker showing "YYYY MM DD".
- Expires** (callout 9): A date picker showing "YYYY MM DD".
- Maximum file upload size is 20MB**: A note.
- Please upload a scanned copy of the E&O certificate** (callout 10): A file upload area with a "Browse..." button and a "No document has been uploaded." message.

At the bottom, there are "Previous" and "Next" buttons, and a footer indicating "Version 6.0.0 (KON/BIGAI)" and "Powered by Bluesun Inc."

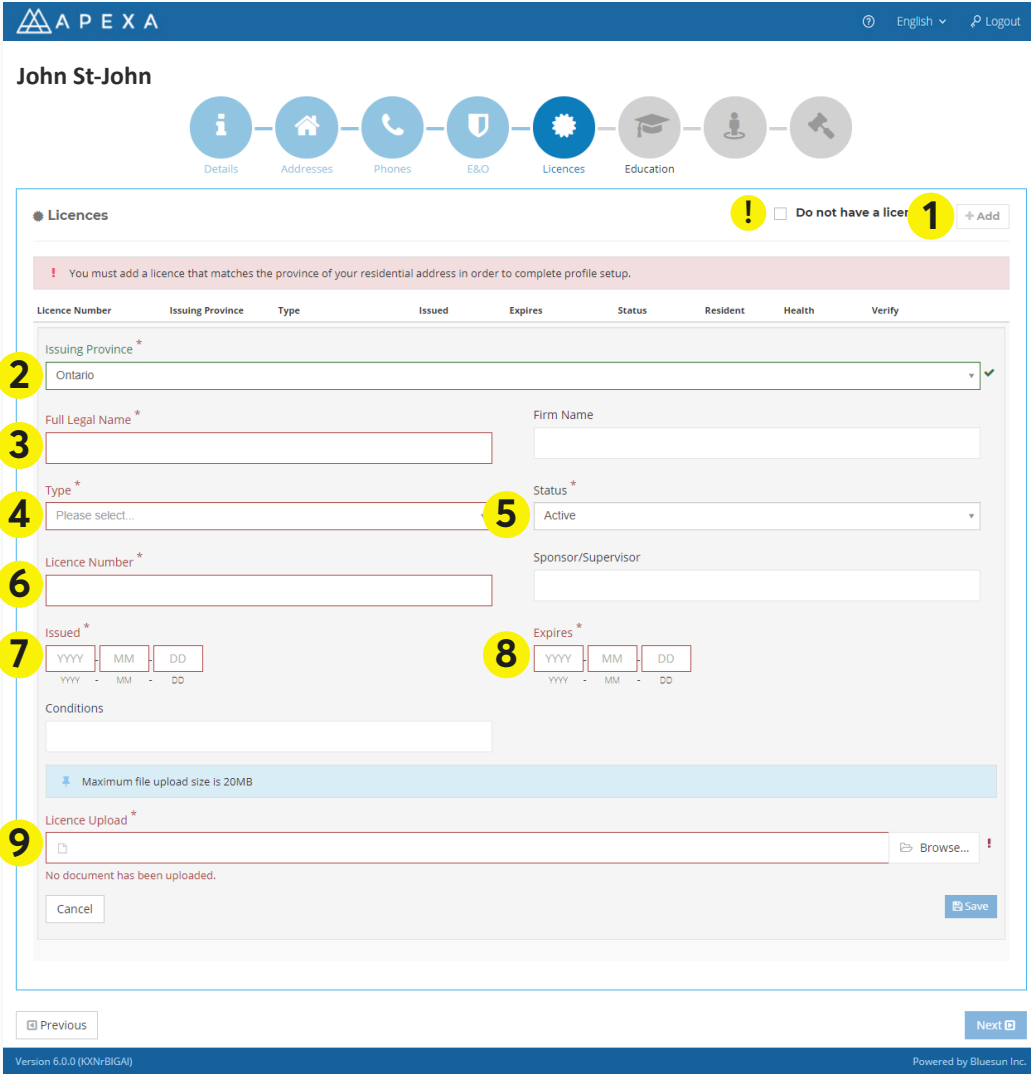
## + LICENCES

Transmit your licence(s) information.

- 1 Click on **Add** to add a licence and complete the fields.
- 2 Issuing province, 3 Full legal name, 4 Licence type, 5 Status (active, inactive or pending),
- 6 Licence number and 7 Issued and 8 Expiry dates.
- 9 Upload a copy of your licence.

! If you do not have your licence yet, check **Do not have a licence**.

\* The **Save** and **Next** buttons will be clickable once all mandatory fields are completed and a copy of your licence has been uploaded OR when you check **Do not have a licence**.



**John St-John**

Details Addresses Phones E&O **Licences** Education

**Licences** ! ☐ Do not have a licence 1 + Add

! You must add a licence that matches the province of your residential address in order to complete profile setup.

Licence Number	Issuing Province	Type	Issued	Expires	Status	Resident	Health	Verify
Issuing Province * Ontario								
Full Legal Name * [Empty Field]				Firm Name [Empty Field]				
Type * Please select...				Status * Active				
Licence Number * [Empty Field]				Sponsor/Supervisor [Empty Field]				
Issued * YYYY - MM - DD				Expires * YYYY - MM - DD				
Conditions [Empty Field]								
Maximum file upload size is 20MB								
Licence Upload * [File Browser] Browse...								
No document has been uploaded.								
Cancel				Save				

Previous Next

Version 6.0.0 (K0NvB1GA) Powered by Bluesun Inc.

## + EDUCATION HISTORY

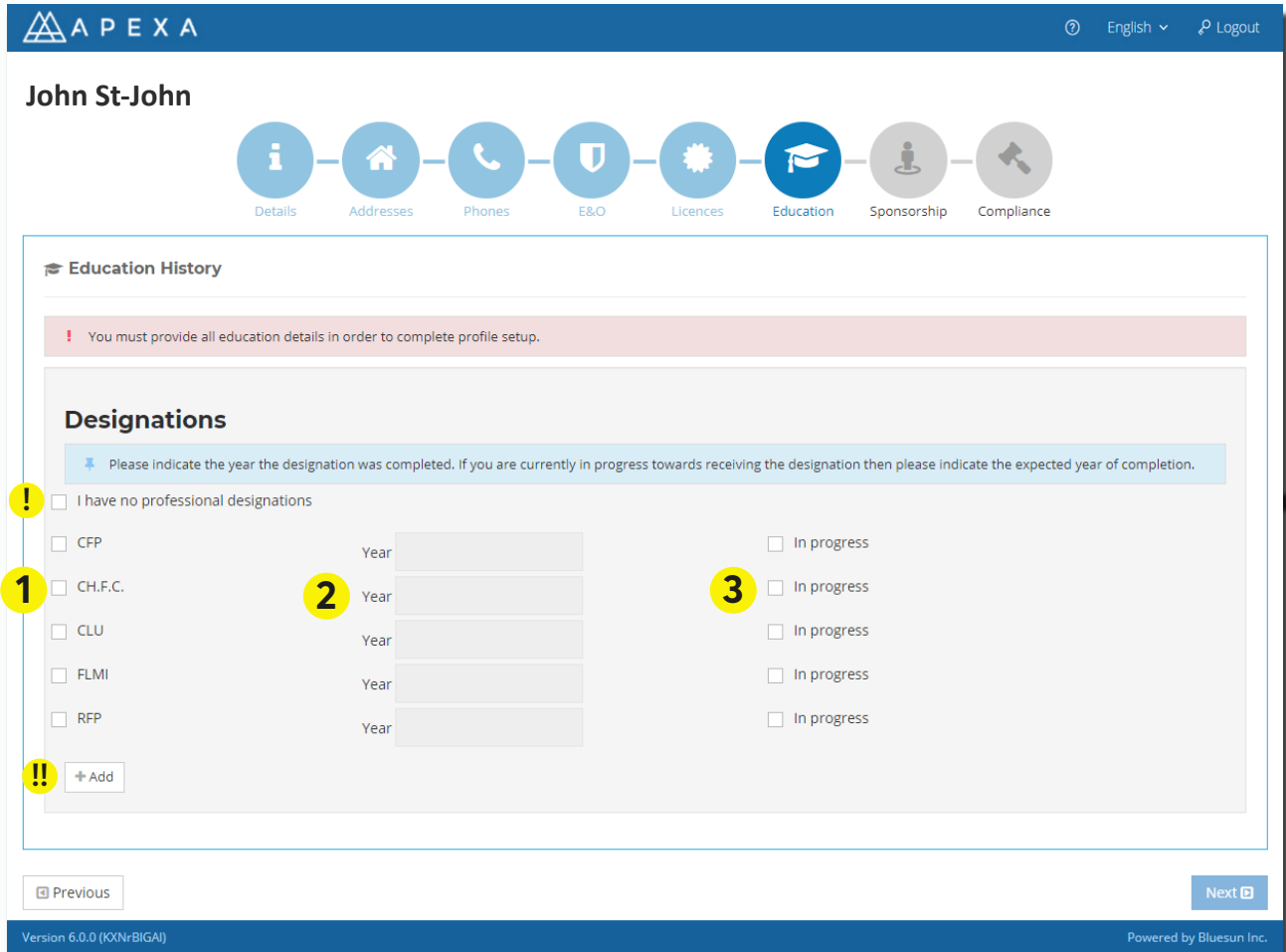
Transmit your education history.

- 1 Check the professional designations that you hold or are working toward.
- 2 Write the year it was completed OR 3 check to let APEXA know you are currently studying for the designation (and write the expected year).

! If you do not hold any designations, check **I have no professional designations**.

!! If you hold a professional designation not listed, click on **Add**.

\* The **Next** button will be clickable once all mandatory fields are completed OR when you check **I have no professional designations**.



**John St-John**

Details Addresses Phones E&O Licences **Education** Sponsorship Compliance

**Education History**

! You must provide all education details in order to complete profile setup.

**Designations**

Please indicate the year the designation was completed. If you are currently in progress towards receiving the designation then please indicate the expected year of completion.

! ☐ I have no professional designations

1 ☐ CFP Year

2 ☐ CH.F.C. Year

☐ CLU Year

☐ FLMI Year

☐ RFP Year

3 ☐ In progress

☐ In progress

☐ In progress

☐ In progress

☐ In progress


!!

Version 6.0.0 (KXN-BI(GAI)) Powered by Bluesun Inc.









## + SPONSORSHIP


Answer each question by selecting the appropriate answer.

\* The **Next** button will be clickable once all questions are answered.


English
Logout

### John St-John


**Sponsorship**

Do you require licence sponsorship? \*

☐ Yes
 ☐ No

Have you passed your LLQP exams? \*

☐ Yes
 ☐ No

If non-resident please provide the province where you have completed your life and/or accident and sickness exams.

Have you ever been declined sponsorship? \*

☐ Yes
 ☐ No

Are you changing sponsorship? \*

☐ Yes
 ☐ No

Have you changed sponsors in the last five years? \*

☐ Yes
 ☐ No

Previous

Next

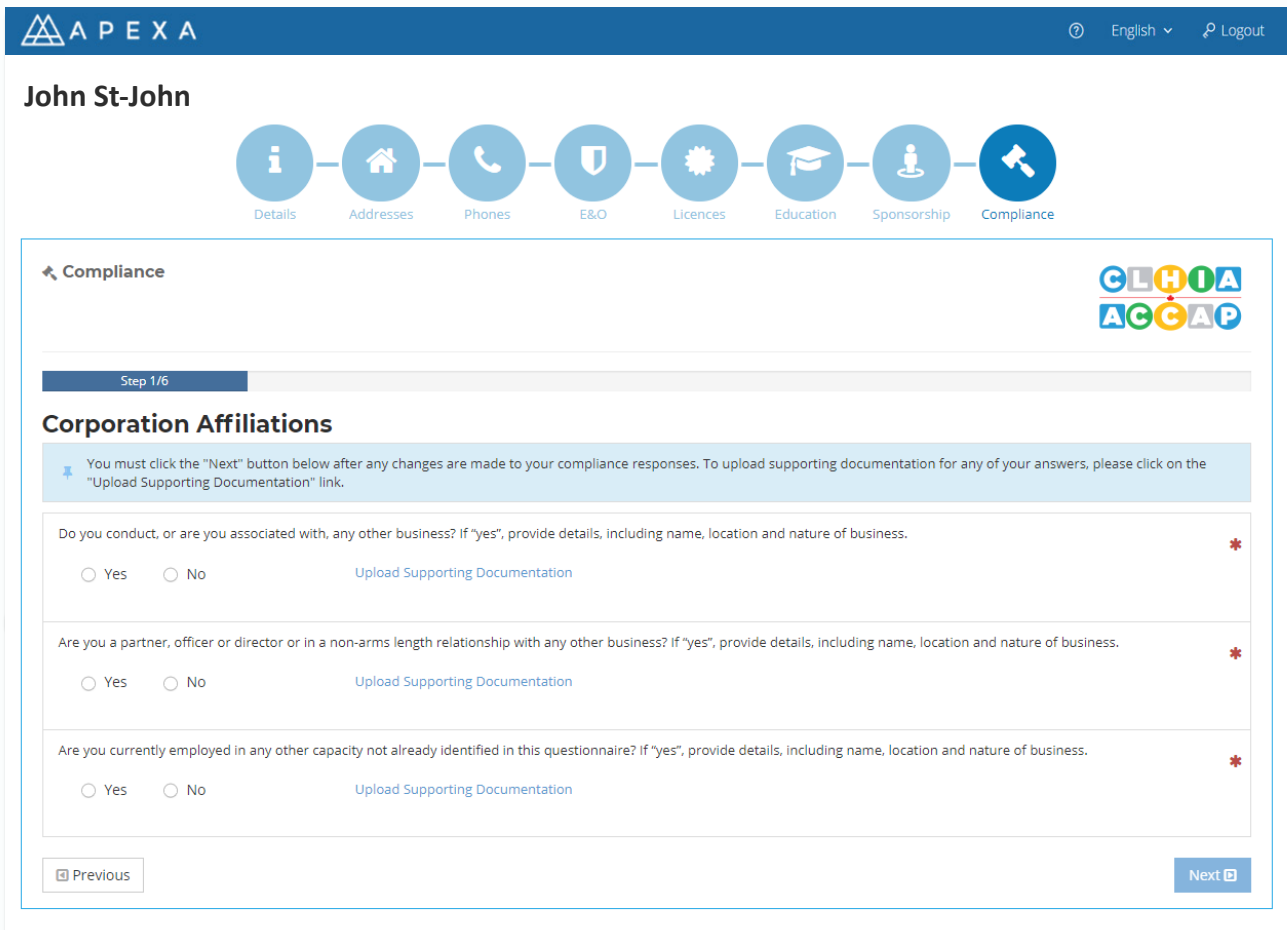
Version 6.0.0 (KXNrBlGAl)
 Powered by Bluesun Inc.



## + COMPLIANCE

Answer all questions by selecting the appropriate answer and uploading a complementary document, if necessary.

\* The **Next** button on each page will be clickable once all questions are answered and required documents have been uploaded.



The screenshot shows the APEXA web application interface for the 'Compliance' section of an advisor profile setup. The user is John St-John. The interface includes a navigation bar with the APEXA logo, language settings (English), and a logout button. Below the navigation bar is a profile summary for John St-John with icons for Details, Addresses, Phones, E&O, Licences, Education, Sponsorship, and Compliance. The 'Compliance' section is active, showing a progress bar for 'Step 1/6' and logos for CLHIA and ACCAP. The main content area is titled 'Corporation Affiliations' and contains three questions, each with 'Yes' and 'No' radio button options and a link to 'Upload Supporting Documentation'. The questions are: 1. 'Do you conduct, or are you associated with, any other business? If "yes", provide details, including name, location and nature of business.' 2. 'Are you a partner, officer or director or in a non-arms length relationship with any other business? If "yes", provide details, including name, location and nature of business.' 3. 'Are you currently employed in any other capacity not already identified in this questionnaire? If "yes", provide details, including name, location and nature of business.' At the bottom of the form are 'Previous' and 'Next' buttons.

**John St-John**

Details Addresses Phones E&O Licences Education Sponsorship Compliance

**Compliance**

CLHIA  
ACCAP

Step 1/6

**Corporation Affiliations**

You must click the "Next" button below after any changes are made to your compliance responses. To upload supporting documentation for any of your answers, please click on the "Upload Supporting Documentation" link.

Do you conduct, or are you associated with, any other business? If "yes", provide details, including name, location and nature of business.

☐ Yes ☐ No [Upload Supporting Documentation](#)

Are you a partner, officer or director or in a non-arms length relationship with any other business? If "yes", provide details, including name, location and nature of business.

☐ Yes ☐ No [Upload Supporting Documentation](#)

Are you currently employed in any other capacity not already identified in this questionnaire? If "yes", provide details, including name, location and nature of business.

☐ Yes ☐ No [Upload Supporting Documentation](#)

[Previous](#) [Next](#)

## + GLOSSARY OF TERMS

<b>Accepting Entity</b>	In a contract transfer situation, this is the party to whom the Advisor is transferring (the party accepting the transfer).
<b>Advisor</b>	Individual who is licensed to sell insurance (Agent, Contractor, Broker, Producer).
<b>Agreement</b>	This is the (once physical) signable document that passes between parties to create the contract.
<b>APEXA ID</b>	This is the unique (to APEXA) identifier for a Corporation or an Advisor.
<b>APEXA Portal</b>	The term used to describe the APEXA system, less the In-Trust database.
<b>Application ID</b>	This is the unique (to APEXA) identifier for a contract.
<b>Attestation</b>	Attestation Annual process whereby an Advisor is required to verify and update their APEXA profile. Each Advisor has their own annual period during which they must perform attestation. This process creates a snapshot of the Advisor's profile, which must be signed by the Advisor.
<b>Background Check</b>	A criminal record check performed by a third party vendor, SterlingBackcheck.
<b>Carrier</b>	Insurance Company
<b>CIPR</b>	Canadian Insurance Participant Registry
<b>Contract</b>	This is the relationship between parties within APEXA.
<b>Contract Codes</b>	The unifying term for all codes (of any type) applied to a contract.
<b>Corporation</b>	A non-billable business formed by or employing one or more Advisors.
<b>Credit Check</b>	A credit check performed by third party vendor, Equifax Canada.
<b>Disciplinary Action</b>	Records of proceedings or decisions made by Provincial regulators, MFDA or IIROC related to Advisor conduct.
<b>Direct Contract</b>	A contractual relationship between the Advisor and Carrier, without any intermediaries in the contracting chain.
<b>Document</b>	A read-only file included in a package to be downloaded, read and accepted by parties within the contract.
<b>E&amp;O Coverage</b>	E&O Coverage Errors and Omissions Insurance Coverage

<b>FundServ Code</b>	FundServ Code Fundserv is the code registrar for the Canadian mutual fund industry. Codes are used to identify your company through the life of a transaction, whether placed on Fundserv or manually outside of the network.
<b>Industry Debt</b>	Commission-related debt which has been accumulated by an Advisor and is owed to their MGA or Carrier Partner, and where recovery attempts have already been made.
<b>MGA</b>	Managing General Agency; holds at least one direct brokerage contract with a Carrier.
<b>Monitoring</b>	“Monitoring” is an on-going process to be carried out by MGAs and Carriers for managing identified risks and identifying additional risks in Advisors.
<b>Onboarding</b>	Process whereby Advisors create their account and populate their initial profile
<b>Package</b>	A set made up of agreements, documents and/or requirements passed between parties in the system to establish contracts, gather additional information, or facilitate contract transfers.
<b>Partner Organization</b>	A billable Corporation that has partnered with APEXA and is granted additional functionality.
<b>Primary Party</b>	This refers to the owner of a contract – the top party in the contracting chain.
<b>Relinquishing Entity</b>	In a contract transfer situation, this is the party from whom the Advisor is transferring (the party relinquishing the transfer).
<b>Selling Code</b>	Unique Code associated with each contract. It is typically recorded on each insurance application by the contractor.
<b>Token</b>	APEXA- generated artifact for attributing ownership of legacy contracts to an Advisor.