PROCEDURE 3 (*updated June 15th, 2022*)

The term "supervisor" refers to the person supervising the trainee concerned during the probationary period.

Please note that the same logic used in the procedure below can be used by trainees and their supervisors to perform transactions for existing annuity contracts using the contribution tool and the EVO Savings electronic signature process.

For each of these steps, unless otherwise specified:
- The client and the trainee must be present for the calls (by phone or videoconference);
- The supervisor's presence during calls is optional.

PROCEDURE – REMOTE SALES – INSURANCE (NO REPLACEMENT) AND ANNUITIES (EXCEPT RESP) – PROBATIONARY PERIOD
Procedure – New no replacement insurance or annuity product (except RESP) **Electronic signature for EVO Insurance and EVO Savings**

Preliminary Step	**TRAINEE INTRODUCTION (BY PHONE OR VIDEOCONFERENCE)**
	The trainee must send the client the information on their business card, including their title and the agency contact information. This information can be sent with their first email to the client, using their email signature. Make sure that the email signature is complete.
Step 1	**GATHER INFORMATION (BY PHONE OR VIDEOCONFERENCE)**
	1) Clients should be able to explain or read the contracts they have in effect currently, if applicable, so that these can be adequately reflected in the FNA.
	2) If it is necessary for the trainee or the supervisor to be familiar with an in-force contract the client currently has or any other documents related to the client's financial situation, the client must send them these documents.
Step 2	**PREAPPROVAL OF RECOMMENDATIONS BY THE SUPERVISOR** **(BY PHONE OR VIDEOCONFERENCE)**
	1) The trainee and the supervisor must be present for the call.
	2) The supervisor must verify the FNA completed by the trainee and request corrections, if necessary.
	3) The supervisor must preapprove the insurance illustration prepared by the trainee, if applicable, and the recommendations the trainee will discuss with the client.
	4) Before the next step, the supervisor must add the following note to the client file:
	○ *I confirm that I have verified the FNA, preapproved the insurance illustration and the following recommendations which the trainee will discuss with the client: LIST THE RECOMMENDATIONS THE TRAINEE WILL DISCUSS WITH THE CLIENT.*

Step 3	**PRESENT THE FNA CONCLUSIONS AND MAKE RECOMMENDATIONS (BY PHONE OR VIDEOCONFERENCE)**
	If using videoconferencing, the trainee can share their screen with clients to familiarize them with the FNA while explaining their conclusions.

Step 4	**ENTER THE INSURANCE OR ANNUITY APPLICATION USING THE TRAINEE'S CODE AND NAME AS THE ADVISOR (BY VIDEOCONFERENCE)**	

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

Step 5	**USE THE ELECTRONIC SIGNATURE PROCESS FOR EVO INSURANCE OR EVO SAVINGS TO SEND THE INSURANCE OR ANNUITY APPLICATION TO THE CLIENT, FOR THE CLIENT TO SIGN BEFORE <u>BEING COUNTERSIGNED BY THE SUPERVISOR</u> AND SUBSEQUENTLY RETURNED TO iA**

Step 6	**SEND THE FNA TO THE CLIENT**
	At the same time as step 5, send the FNA to the client by email: ☐ <u>Send</u> the PDF version of the FNA to the client by email, [adding a password on the PDF](#) to protect privacy. ☐ <u>Save</u> the proof of sending the email in the client file by following the [FNA Delivery procedure – Send a password-protected PDF and indexation in Client Manager procedure.](#)

Step 7	**DOCUMENT MANAGEMENT**
	Within the three (3) business days following completion of the transaction, perform the document management in Equisoft/connect (Client manager), <u>including saving the proof that the FNA was sent to the client</u>, and make detailed notes in the client file. Make sure to make a note of the means the trainee and supervisor used to communicate with the client remotely.

Step 8	**DELIVERY OF THE CONTRACT TO THE CLIENT**

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

ADDITIONAL INFORMATION:

1) When speaking on the phone, trainees must make sure that they are talking to the right client. It may be necessary to request confidential information from the client in order to confirm identity (date of birth, products they have with iA, recent transactions, etc.).
   o The trainee must write a clear and precise note about this in the client file. The use of videoconferencing can facilitate client identification.
2) During a remote conversation, in which it can be difficult to interpret a client's non-verbal behaviour, it is even more important for the trainee to ensure that the client understands. The trainee must make sure to thoroughly confirm that the client understands the transaction they are completing together.
3) Each of the steps presented in the table above must be properly documented in the notes in the client file.
   Detailed notes are particularly important in the context of remote transactions.