SimpleProtect Non-face-to-face quick reference

The chart below provides the steps an **advisor** and **client** will follow for a SimpleProtect™ application that is **signed on the client's device**. This process can be followed for a Non-face-to-face application or if the client is with the advisor but would prefer to sign the application on their own device.

For more information on how to complete a SimpleProtect application, review the SimpleProtect learning resources or access the practice site.

Note: Provincial licensing requirements for corporations and advisors must be completed for each province in which business is being conducted. Review the Compliance: know your obligations document for more compliance requirements for your business (Advisor site | Your key connection | RepNet).

SimpleProtect Non-face-to-face process		
Completed by:	**Application section/step:**	**Details:**
Advisor	Eligibility	Complete one – two application **eligibility** questions
Advisor	Product & Insured	- Identify if you're meeting with the client in person to fill out the application - If you're meeting with the client in person and the client would like to sign the application on their own device, the application will follow the Non-face-to-face (NF2F) process - If you're not meeting in person, you'll be asked to verify some conditions within the application - If you're able to verify the conditions, select "Yes" and identify if the client will be signing on their own device or the advisor's device. The application will provide guidance on eligibility and any NF2F authorization forms that may be required based on the option you select - If the conditions are not true, there may be instances where the client was referred to you by another licensed representative from your firm. If the client was referred, and the conditions can be verified by the referrer, select "Yes". SimpleProtect will ask that you provide details as well as the name of the licensed representative. The application will provide guidance on eligibility and any NF2F authorization forms that may be required. - If the conditions can't be verified, you can proceed with the application, but the application will not be eligible for straight through processing. The application will provide guidance on eligibility, NF2F authorization forms and non-photo owner ID (NPOI) that may be required. An NPOI form can be avoided by setting up a video meeting with the client. - Complete the remaining fields in the Product & Insured section - If the client is applying for a replacement and they're signing on their own device, only the advisor signature will be required at this time

---

Completed by:	Application section/step:	Details:

Advisor	Owner	• The default selection is "Policyowner is the same as the person to be insured" since this is the case for most applications
		    ○ **Note:** Youth who are 0-15 years old (0-17 years old in Quebec), must have an adult policyowner. A parent or guardian will also have to sign the application if they're not the owner
		• If the policyowner is different, de-select the check box and select if the policyowner is a person or a business
		    ○ If it's a person, complete the remaining fields about the individual who will own the policy
		    ○ If it's a business, select the business type and complete the business details fields
		
		For combo applications, you'll need to identify if the policyowner is the same as the person to be insured for each product the client is applying for

Advisor	Beneficiary	Select if the beneficiary is a person, estate or entity (if business owned)
Advisor	Health & Lifestyle	Complete the Health & Lifestyle section

Advisor	Review & Submit	• Enter and confirm the insured's email address in the signature field
		    ○ **Note**: For juvenile applications the parent or guardian will serve as the insured when the applicant is 0-15 years old (0-17 years old in Quebec). This means:
		        ▪ Parent or guardian email will be requested
		        ▪ Parent of guardian will sign on the applicant's behalf
		• If the policyowner is different from the insured, you'll also need to enter and confirm the policyowner's email address
		• Selecting Send will send an email to the insured requesting they review the application and any supporting forms.
		    ○ The client will have 72 hours to verify their identity and sign their portion of the application
		• For applications where the policyowner is different from the insured, they will be sent an email requesting they review the application and any supporting forms after the insured has provided their signature
		• They'll also have 72 hours to verify their identity and sign their portion of the application from the time the email was sent to them
		• There are two ways to resend new links for client's signatures
		    ○ You can select Edit application, which will require you to resend all emails (if applicable)
		    ○ You can edit the email address(es) to which you would like to resent the link
		• A notification will be sent to the email address selected to receive Copy of Insurance application summary in New Business preferences when the client has signed the application or requested a correction

Panel within Review & Submit row:

> A secure link to the application and any necessary surrender or disclosure forms must be shared with the client via email.
>
> They will have 72 hours from the time the link is sent to verify their identity and review and sign the application and any related documents. After 72 hours, the link will expire.
>
> **INSURED**
>
> first's email address
>
> Client email address
>
> Confirm first's email address
>
> Client email address

Completed by:	Application section/step:	Details:
Client	Verify identity	• The client will receive a secure email where they will have to select Verify to verify their identity before reviewing and authorizing the application and any applicable surrender or disclosure forms ○ To verify their identity, the client will be required to answer questions related to the application • **Note:** depending on if there is a different policyowner (or if it's a business owned policy), the verification questions may differ
Client	Review forms	The client will review the application and any necessary surrender or disclosure forms

Client	Agree & sign or Request correction	• If no corrections are required, the client will select Agree and sign
		• If there is an error, the client will select Request a correction and provide the information to be corrected
		    ○ The application process will not move forward until the advisor makes the requested corrections and re-sends the review request back to the client via secure email
		    ○ The client will need to verify their identity to review the corrections in the application and agree and sign
		    ○ In cases where the policyowner is different from the insured and the policyowner requests a correction, the application and any necessary forms will have to be sent back to the insured for verification and authorization prior to the policyowner.

Advisor		Complete the Advisor Information section
Advisor		Complete the Results section
Advisor		Complete the Payment Details section
Advisor		Complete the Delivery section