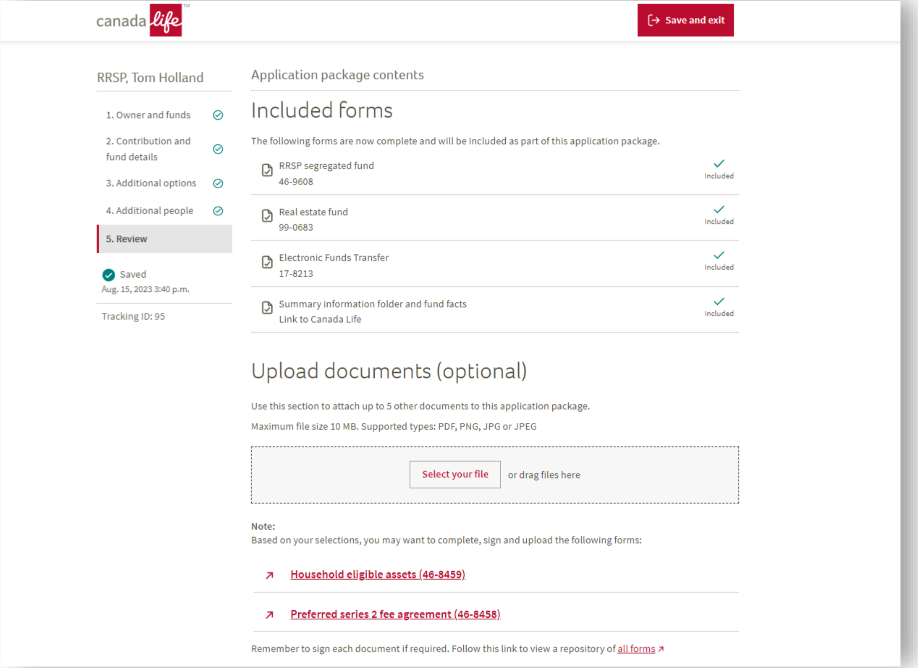
Digital Segregated Fund Application quick reference

- What is Digital Segregated Fund Application
- When to use Digital Segregated Fund Application
- Process flow
- Accessing Digital Segregated Fund Application
- Delegation
- Source of funds - External transfers
- Investment Centre integration
- DocuSign and documentation delivery
- Clients who reside in Quebec (Bill 96)
- Support
- Enhancements
- Troubleshooting

What is Digital Segregated Fund Application?

Digital Segregated Fund Application is a digital tool that provides a guided and dynamic experience for opening new segregated fund plans.



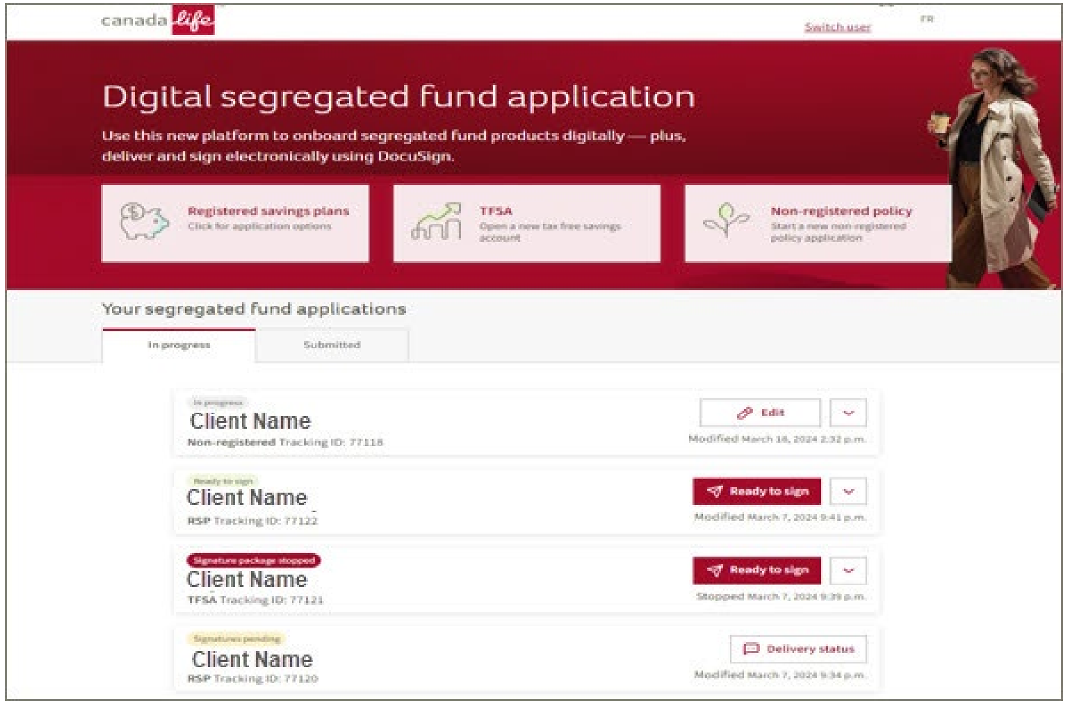
An easy-to-use digital application that streamlines the current paper-based forms and that:

1. Includes an intelligent engine that allows you to complete only the information that is relevant to your client's selections.
2. Provides built-in validations and visual cues for missing and completed information.
3. Eliminates the need for duplicate data entry with information carried throughout the application.
4. Delivers a streamlined, intuitive and easy to follow process that flows more like a conversation.
5. Offers an improved digital signature process with the option of using DocuSign®.

We're making it easier to do business with Canada Life

When to use Digital Segregated Fund Application

Plan availability and Digital Segregated Fund Application



Locked-in retirement account (LIRA) Non-registered savings plans (single) Registered retirement savings plans/Spousal RSP Tax-free savings accounts	Available
Income plans Non-registered savings plans (joint)	Coming soon

Process flow

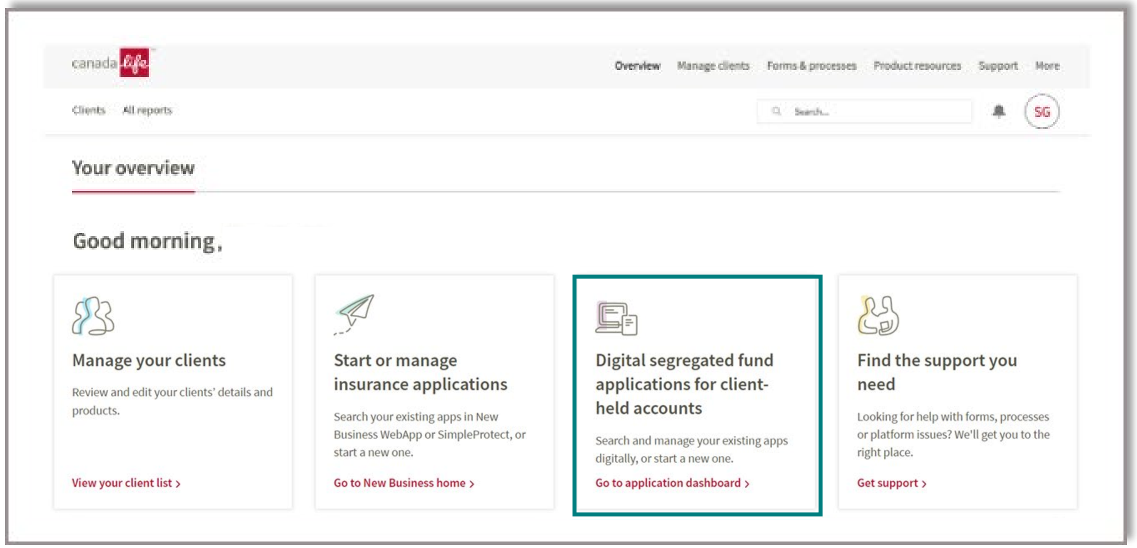
Follow these five steps to complete the process from beginning to end.

Authentication Delegation access → Dashboard → Create a plan → Signatures → Processing

Authentication Delegation access	• Access Digital Segregated Fund Application from WorkSpace (single sign on). • Set up delegates with third party access allowing them to assist with the application process on your behalf.
Dashboard	• View the current status of your client applications: **In progress** or **Submitted**. • Resume where you left off for applications not yet submitted.
Create a plan	• Complete the five steps to create a plan: 1) **Owner and funds**, 2) **Contribution & fund details**, 3) **Additional options**, 4) **Additional people** and 5) **Review**. • Follow the guided experience: your progress is displayed throughout each step letting you know where you are in the process, what has been completed and how many sections are left. • Complete only the information that is relevant to your client’s selections.
Signatures	• Initiate the DocuSign process in Digital Segregated Fund Application (instead of using your own DocuSign account). • Experience streamlined documentation packaging and delivery.
Processing	• Complete the application process and the digital documentation is automatically sent to Canada Life for processing.

Accessing Digital Segregated Fund Application

Access Digital Segregated Fund Application in **Workspace**.

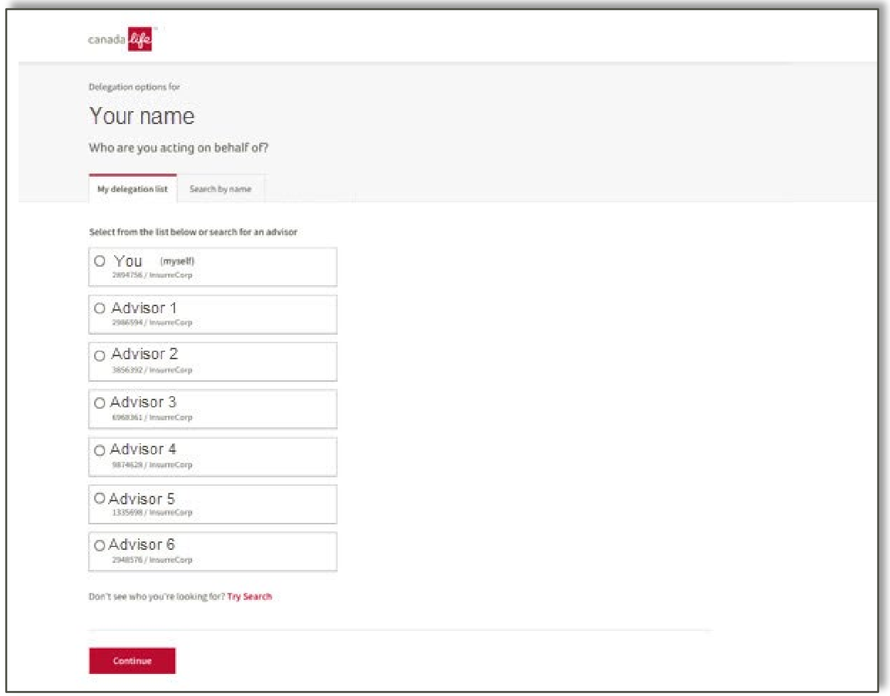


- Log in with your username and password.
- From the home page, select **Digital Segregated Fund Application for client-held accounts**.

Not signed up? You can sign up for Workspace here.

Setting up delegates

Grant delegates access to advisor codes to create applications on behalf of another advisor.

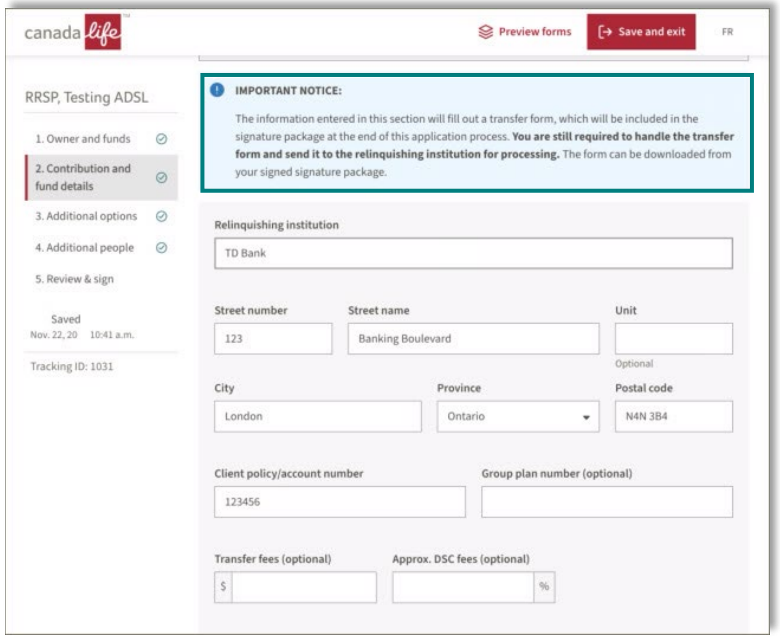


- To set up delegates, complete and sign the **Third Party Access (TPA)** form and send to the **Distribution Methodology** mailbox.
- If a delegate's name does not appear on the list, you can search by name.

  Note: Only the first ten advisor codes will display in the **My delegation list** tab.

Source of funds – external transfers

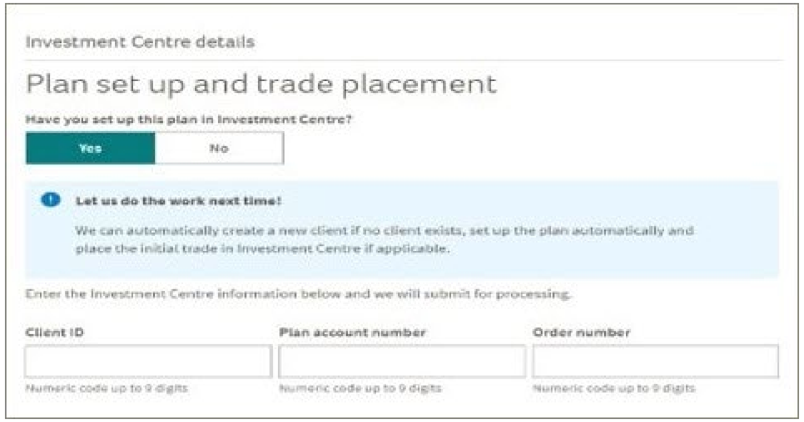
Complete the External Transfer section to automatically populate the Canada Life **Transfer authorization for registered investments (TARI)** form.

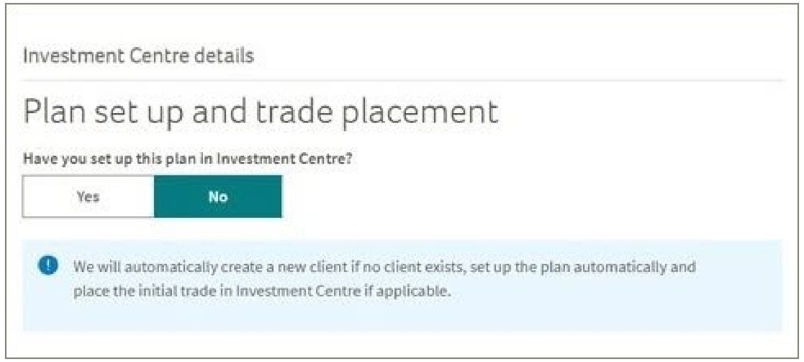


- Enter external transfer information in Step 2 of the application process to populate the TARI form. The Canada Life Head Office address and ASM code (CLG – Canada Life) are populated for you to help speed the transfer directly to Canada Life.
- The TARI form is included in the DocuSign process to obtain signatures.
- **IMPORTANT NOTICE: You must still send the signed TARI form to the relinquishing institution.** Once the relinquishing institution has received the form, our digital process will take care of the rest. To send a copy of the form, you can download it from your signed signature package.

Investment Centre integration

Deliver electronically for straight-through processing into Investment Centre.





Have you set up this plan in Investment Centre?

If you select **Yes**:

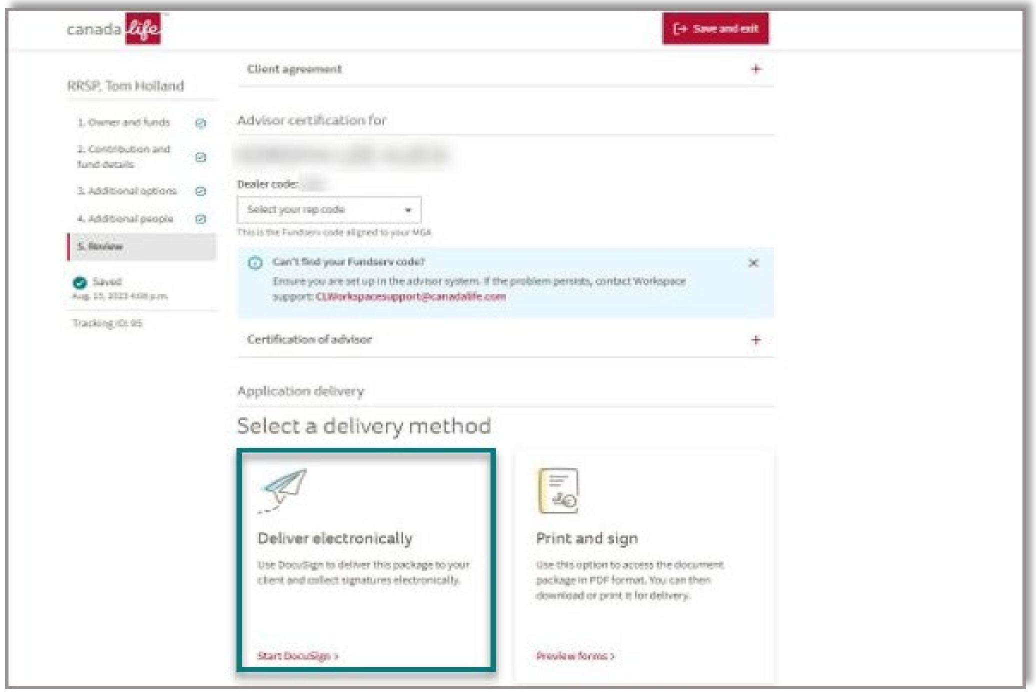
- You are prompted for the Client ID and Plan number from Investment Centre.
- A message displays advising we can do this for you next time.

If you select **No**:

- You no longer have to set up accounts and place first trades in Investment Centre (if source of funds is EFT). This process is automated for you.
- You can check Investment Centre to confirm set-up is correct.

DocuSign and documentation delivery

Always provide clients with the delivery option to either **Deliver electronically** or **Print and sign**.



If Deliver electronically (DocuSign option) is selected, you can:

- Obtain e-signatures with automatic digital package delivery to Canada Life Head Office.
- Confirm / edit email addresses and phone numbers.
- Choose to send the application back into edit mode.
- Cancel the DocuSign process flow.

Signatures when delivering electronically:

- Your client will receive an email to authenticate and sign. The email will be instantaneous, and you will receive an alert banner message to show it has been sent successfully.
- Once your client has signed, you will receive an email to authenticate and sign.
- Once all signatures have been collected, the status of the application will move to the **Submitted** tab on the Main dashboard and the digital package will be delivered to Head Office.

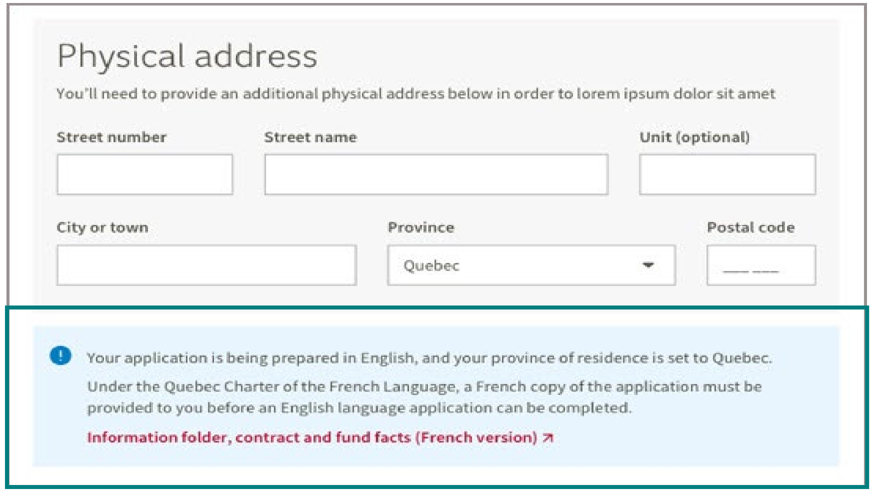
Clients residing in Quebec – Bill 96

Clients residing in Quebec who select to complete the digital application process in English.

- At the beginning of the digital process, a link will be provided to the French application (blank), contract, information folder and fund facts booklet.

Note: You have the option to switch to French at any point in the digital application process (even if your client has chosen to complete the digital application in English).

  - This will not impact what has been filled out by the client.
  - All information will convert to French (ie. screens, PDF applications/forms).
  - You will receive the complete digital package in French.



In summary, whichever language the user selects, Digital Segregated Fund Application will deliver the digital package in that language and the client will be bound by the language they've selected.

Clients residing in Quebec – Bill 96

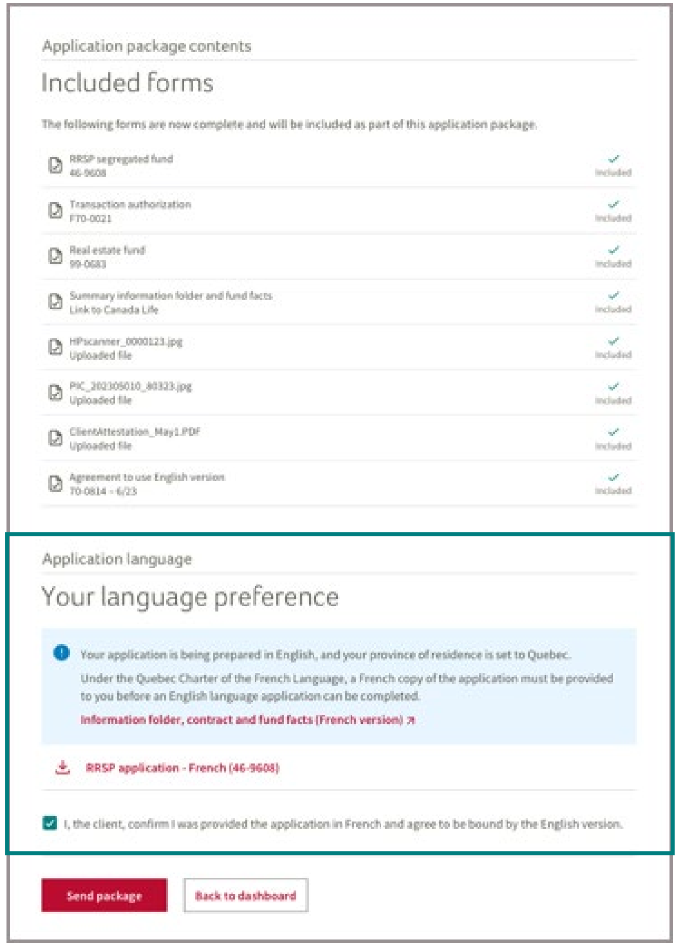
What your client's digital package will include;

- The completed English application for their signature.
- A blank copy of the French application form.
- A link to a website to obtain (at any time) a copy of the French and English contract, information folder, and fund fact booklet.
- Form 70-0814 to be signed by both client and advisor to confirm that a French application/contract has been provided and that the client agrees to be bound by the English version.

At the end, your client will need to acknowledge:

a) They have been provided the French application (blank), contract, information folder and fund facts booklet.

b) They are bound by the completed English application.



Inquiries and technical support

We're here to help.

Technical support
- 1-888-999-4516
- WorkspaceSupport@canadalife.com

Product support
- Contact your wholesaler.

Application status or processing support
- 1-888-252-1847

Live facilitated sessions
- Sign up for a detailed overview of processes and features via the **Virtual Learning Academy**.
- Ask questions in real time.

Enhancements

Here is what we're working on already to enhance the experience for you.

Coming soon

- Intelligent fund selector
- Non-registered plans (joint)
- Additional application options
- Additional forms such as PS2 agreement

Troubleshooting

Accessing Workspace	
What do I do if I can't log into Workspace?	• Clear your browser's cache and re-start your browser. If you are still experiencing issues, contact Service Desk (1-888-999-4516).
Completing / editing / deleting applications	
Is there a test / practice site? Can I complete an application without submitting?	• There is no practice site for Digital Segregated Fund Application however you can complete steps 1 through 4 without submitting. Try it out to get comfortable with the digital experience and its functionality before meeting with a client.
Can I delete an application from the In-progress tab?	• Applications cannot be deleted from the In-progress tab. Applications that have not been touched in the In-progress or Submitted tabs will automatically be archived after 90-days, with a first notification to the user at 30 days.
Why can't I edit my client's application?	• The application may have been completed manually by a user or automatically through DocuSign. Check the Completed tab.
Why do I see changes in the application I don't remember making?	• Changes may have been made by a delegate and saved automatically. If two users are in the application at the same time, it is possible to overwrite each other's updates. We recommend one user in the application at one time.
What do I do if the advisor code is incorrect?	• Contact Contracts & Licensing to make this correction.
Where do I find my rep code to complete Step 5 – Review & Sign?	• Your Investment Centre LL rep code is required to complete Step 5. If you are not sure what it is, you can find it on Investment Centre by looking up an existing client.

Troubleshooting

Delegation	
Who can be a delegate?	• Another advisor or your support staff.
How come I don't see the delegation screen?	• If you have access to only one advisor code, you will go directly to the Digital Segregated Fund Application landing page / dashboard.
DocuSign / signatures	
In Step 5, does the upload function obtain e-signatures when it goes through the DocuSign delivery process?	• The upload function is designed to a) upload documents for additional information or b) provide a temporary solution for forms not yet built into the digital experience. • The forms need to be completed and signed separately before uploading to have everything delivered in one package. This function is not part of Canada Life DocuSign e-signature.
In Step 5, do I need to do anything in Investment Centre if I select the Print and sign function instead of DocuSign delivery?	• The Print and sign function opts the user out of the end-to-end digital experience and does not connect to any systems in the background to complete the process. • Follow your existing process for processing business with our Canada Life head office. • Go to the application on the dashboard and select Submitted offline to move the application from In-progress to Submitted.
What options are available for multi-factor authentication? What if my client does not have a cell phone?	• DocuSign multi-factor authentication offers two options: text and phone. Make sure the phone number entered on the DocuSign landing page in the Digital Segregated Fund Application tool is the correct phone number for authentication.
What if I need to change my client's email or phone/cell number?	• Cancel the DocuSign package and make changes on the DocuSign landing page in the Digital Segregated Fund Application tool.
Why does the status still indicate 'Ready to sign' on the dashboard after selecting DocuSign delivery?	• Ready to sign status means the application is ready to initiate the DocuSign flow. This might not have been completed yet. • Go back into the application and enter all information for DocuSign. Click on Send package at the bottom of the screen. This generates a DocuSign ID and the dashboard status changes to Signatures pending. The client will receive a Canada Life DocuSign email to start the e-signing process followed by an automatic email to the advisor once the client has completed their e-signature.
How do I know if my client has signed? I haven't received anything to e-sign?	• Check the dashboard to see if the status is still in Signatures pending. You will only receive a Canada Life DocuSign email to start your e-signature process if the client has signed.

Troubleshooting

DocuSign / signatures continued	
What happens after the DocuSign process is completed?	• If DocuSign delivery is selected, this will capture e-signatures with multi-factor authentication for security and automatically deliver the completed digital package to Canada Life. You do not need to upload the digital package through Workspace.
What if I don't want to use DocuSign?	• If you wish to meet in person with your client to get written signatures, you have the option to print and sign.
Forms and documents	
How come I don't see some forms I need to fill out?	• The web-experience only includes the following forms: RRSP and TFSA applications, Transaction Authorization, EFT, External Transfers (TARI) and the Real Estate Acknowledgement. In the Upload documents section, there are PDF links to other suggested forms that you can download, fill out, ensure it is signed and upload the completed and signed form(s) to be included in the digital package for delivery.
Why can't I upload other documents?	• Make sure the uploaded files meet the criteria / format: PDF, JPG or Doc. The maximum file size is 10 MB per file.
How do I preview populated PDF forms in the digital package?	• This is available within the Print and sign option, but it can be accessed during any step. The icon is located at the top right-hand side – Preview forms.
Why is there a blank French application even though my client has already completed an English application?	• To abide by Bill 96 regulatory requirements, for clients who reside in Quebec but have chosen to complete the English application, they must also be provided a blank French app as part of the completed documentation package. The completed English application and forms are also part of the package.
General navigation	
Why can't I search within Digital Segregated Fund Application for a client's information that has other business with me?	• Currently, we are unable to retrieve existing client information to populate the digital application. This is on our roadmap and we are working towards that for year-end.
Can I complete Step 3 before Step 2?	• You can navigate through different steps even if you haven't completed the steps in order (or not all information has been completed in each step). There will be a checkmark beside each step as it is completed. Selecting Next at the bottom of each screen will provide validations with missing information/fields highlighted in red. Step 5 is unlocked only when all information has been completed for Steps 1 to 4.

Troubleshooting

General navigation continued	
Do blue boxes mean I can't proceed?	• Blue boxes are not errors, they are information boxes to provide more guidance. Please follow instructions in the blue box. Errors display as red boxes or fields highlighted in red.
Why am I not seeing a green checkmark for one of the steps?	• If a green checkmark doesn't appear, there is missing information in that step. If you don't have the information from your client yet and you wish to continue onto the next step, you can use the left-hand navigation to continue.
Why can't I navigate to the Review step?	• The Review step will not be unlocked until steps 1 through 4 are fully completed.
Did the digital document package send to my client?	• You can check the status of a package on the main dashboard to see if it has been sent and a DocuSign ID generated. • For the completed and signed digital package, the client will receive a Canada Life DocuSign email labeled 'Complete' to download. The advisor will receive the same (along with their admin staff) if they have indicated this information on the DocuSign landing page within the Digital Segregated Fund Application.
Products	
Why can I only see RRSP, LIRA, TFSA and non-registered plans?	• We currently only support new RRSP, LIRA, TFSA and non-registered (single) plans. As more plans are added, tiles will appear at the top of the Homepage / dashboard.
Transfers (external and internal)	
Where can I put details for rebalancing, dollar-cost averaging (DCA), switches, investment instructions for internal transfers?	• In step 4, there is a Special instructions section at the bottom of the screen that allows you to include additional information. • Special instructions will be mapped to the Special instructions section in the PDF application. • This section can also be used to provide details on rebalancing, DCA, switches, investment instructions for internal transfers (additional options/features not yet built into the digital experience). This is an interim solution as we continue to deliver on enhancements.

Digital Segregated Fund Application quick reference

Tell us what you think