Working digitally with Canada Life during COVID-19

We understand the impact that COVID-19 is having on your business. To help you continue to do business, we have provided ways for you to work digitally.

As an organization we've looked at how we process your business and examined where we can change our process to ensure that you are able to continue to run your practice. Supporting you and your clients during this difficult time is one of our top priorities. To make it easier to do business we've outlined some temporary changes to how you can submit certain transactions.

Please remember to always ensure safe business practices between you and your clients and reach out to your regular contacts with any questions.

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Current process for transacting on behalf of your clients

Transaction Authorization form/Letter of Direction

Use the following to transact on behalf of a client with their instructions:

- Transaction Authorization form
- Letter of Direction (LOD)

What's new?

Electronic signature now accepted for certain transactions

Effective immediately, Canada Life will accept secure electronic client signatures on specific paper-based transactions through an e-signature provider that you enter into a contract with. This is an interim process and subject to change.

Requirements

1. Must be able to produce and submit to Canada Life an electronic transaction summary document that provides us with an audit trail. Vendors with the capability to produce these summary documents include, but are not limited to, Docusign, One Span and Adobe Sign
2. Advisors are required to verify all e-signed documents with their clients prior to submission to Canada Life.
3. Ensure your client is aware that Canada Life may contact them to confirm their request. Include their phone number on the document.

Approved transactions

We're continuing to look into other transactions that can be processed with an electronic signature and will continue to update this list as decisions are made.

- Redemption under $100,000
- EFT/PAC
- FATCA/CRS form
- Address change
- Switches
- Subsequent premium
- Deferred sales charge (DSC) reimbursement request
- Rebalancing service
- Add or remove the lifetime income benefit option
- Identification of a third-party individual

Transactions not approved (still require wet signature)

- Change/designation of beneficiary
- Form where the signature is required by a 3rd party, e.g. POA; Trustee
- Form where a witness signature is required, e.g. Acknowledgement of risk of investing in the Canada Life Real Estate Fund

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- Name change
- Transfer of ownership
- Transfer authorization for registered investments (TARI) and Transfer authorization for non-registered investments (TANRI)
- Transaction that requires irrevocable beneficiary signature
- Title change
- Transaction request form where corporate signing officer's signatures are required

Options for documents that still require a wet signature

1. Client has printer/scanner
    - Client – print completed document, sign, scan and email securely to advisor
    - Advisor – PDF and password protect or send in an encrypted winzip file
2. Client has printer, but no scanner
    - Client – print completed document, sign, take a photo of all pages and email securely to advisor
    - Advisor – PDF and password protect or send in an encrypted winzip file
3. Client has no printer or scanner
    - Advisor – courier document to client and assist them with completion
    - Client – sign, take photo of all pages, email securely to advisor
    - Advisor – PDF and password protect or send in an encrypted winzip file
    - In order to mitigate risk, ensure your client is home to accept paperwork

Accepting digital Transaction Authorization (TA)/Letter of Direction (LOD) temporary process

1. If a TA is not already in place for a client:
    - Obtain a signed copy of TA which could be exchanged with clients by email
    - Scan and send the signed form as indicated.
2. If clients are unable to print TA, they can write a standard LOD and take a picture of their signed LOD and email back to advisor as indicated.
3. Ensure your client is aware that Canada Life may contact them to confirm their request. Include their phone number on the document.

Submitting your documents to Canada Life digitally

Email your documents

We will now accept documents digitally via email. Continue using the email addresses as you do today for placing business, client cash management, inquiries, etc.

The following guidelines are for getting your password protected documents to head office via email.

Email guidelines

1. Create a PDF
    - Images must be converted to PDFs
2. Password protect or send in an encrypted winzip file
    - If sending from your @canadalife.com, @f55financial.com email, no password protection or encryption is required

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3. Send email
    - Turn read receipt on and retain for your records (no additional acknowledgment will be sent)
    - Email documents one transaction at a time
4. Do not follow up with original

Where to send electronic documents

Do not separate paperwork from cheques, these cannot be sent electronically and must continue to be sent together via paper.

Channel		Email	Notes/Instructions
Canada Life MGA/NA	**MGA**	ISP_Customer_Care@canadalife.com Montreal ISPA Quebec Intra Team - ISPAQuebecintrateam@canadavie.com	
	NA	CanadaLifeDealerOperationSpecialists@CanadaLife.com	
	Claims	Note: Death claims notifications – *must* phone the Call Centre	
		LifeClaimsISP2@canadalife.com	Originals required for claims outside of U.S. and Canada and with a death benefit of over $1 million.
	Montreal	DCLIRISMTL@canadalife.com	

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