This document is **only** updated when **new features** are deployed to the electronic application.

- **Latest update**: May 18th 2026

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1. REQUIRED SYSTEM CONFIGURATION

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Web browser	• Microsoft Edge • Google Chrome Ensure to use the **latest version** of the selected browser.
Platform	Windows

2. FIRST USE

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✓ **Initiate the first session of DSign in Web mode.**

To initialize the tool properly.

✓ **Verify and complete the Representative's Management section.**

All codes belonging to the representative must be completed.

✓ **When creating the first case, select the right representative's code in the Representative tab.**

Default code that will be assigned to the new cases until the selection of a different code.

3. COMPLETE AN E-APP – OVERVIEW

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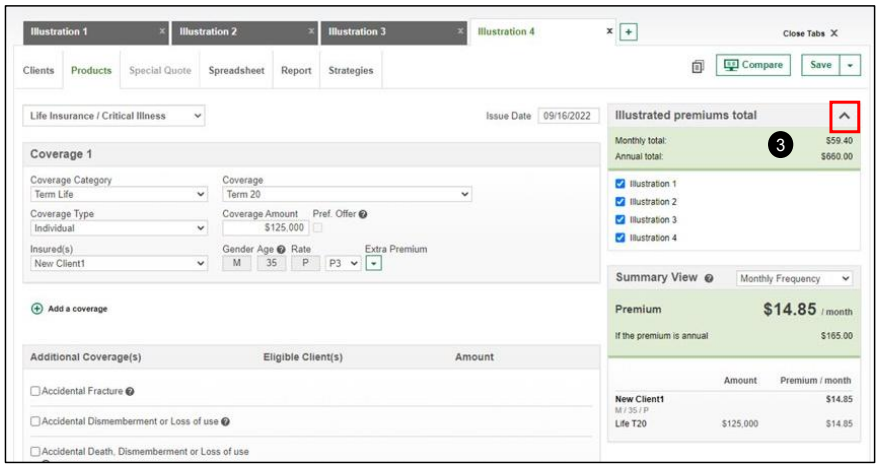
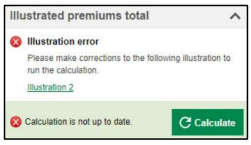
- The following steps are part of the process of completion and high-level submission.
- For more details, see the DESCRIPTION OF THE PAGES AND TABS.

1.	Access DSign-I. • Refer to the Structure of the DSign-I tool.
2.	Produce the illustration(s) required for the case. Each illustration must be produced in the **same language** used for locking the case.
	
3	If applicable, open the **Illustrated Premiums Total** section to select the desired illustrations to validate the Illustrated premiums. The sum of illustrations **cannot** be displayed when a modification is required in one of the illustrations. • Therefore, the representative will first need to update the illustration that requires modification.  • Ensures that the illustration premium amount matches the budget of the client based on identified needs. • Can be viewed in the Illustration on the input screen.

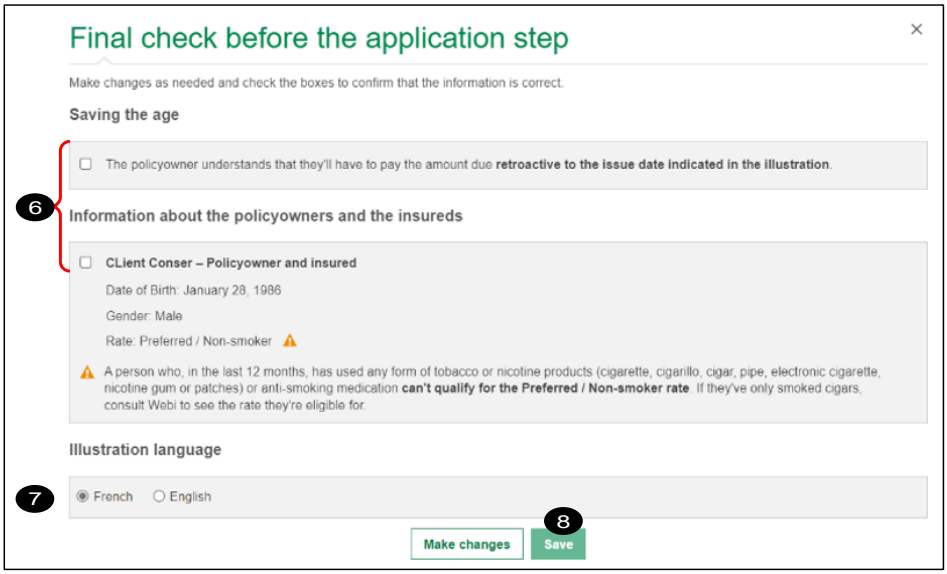
4 If applicable, copy or compare the illustration:

- Click + to:
  - Copy the information from the current illustration
  - Start a new illustration

You can also click or Compare.

5 Click **Save for eApp**.

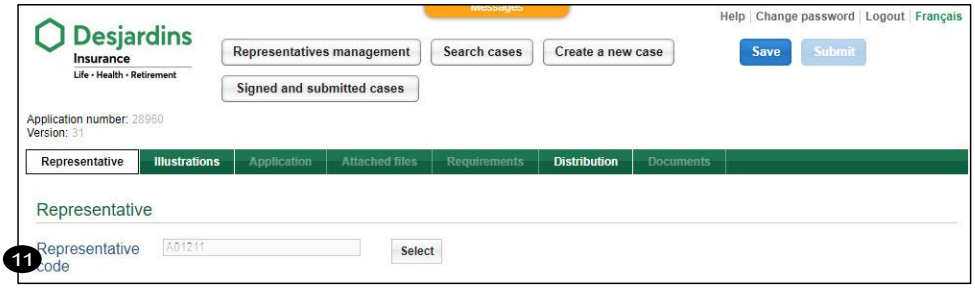
If an illustration has already been saved, the **Rename** option appears (see below):



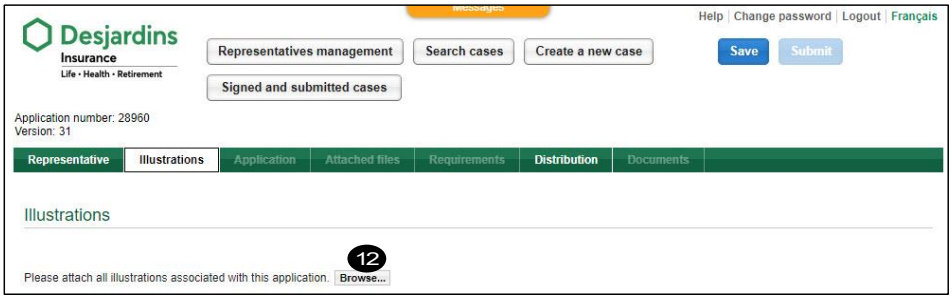
6 Check the appropriate boxes.

7	Select the language desired by the customer.
8	Click **Save**. • A confirmation message appears. **The illustration has been saved** Retrieve it by clicking on **Browse** in the **Illustrations** tab of the eApp.
9.	Access DSign.

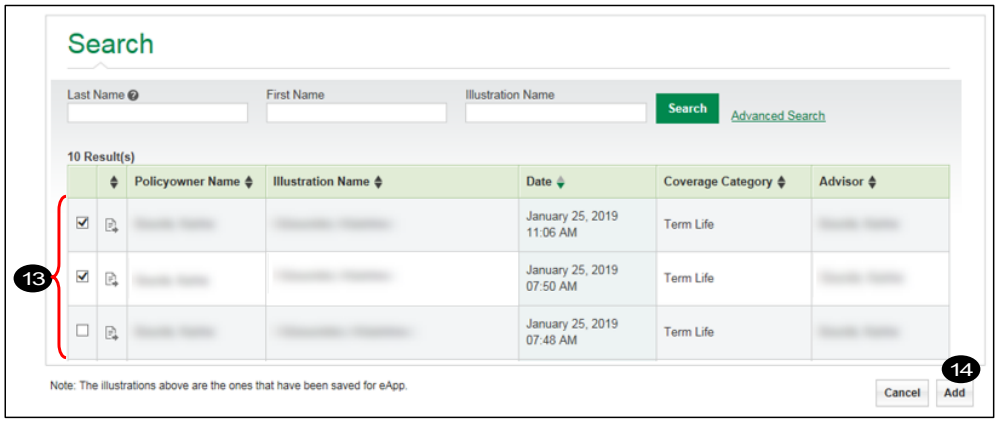
10	Click **Create a new case**.



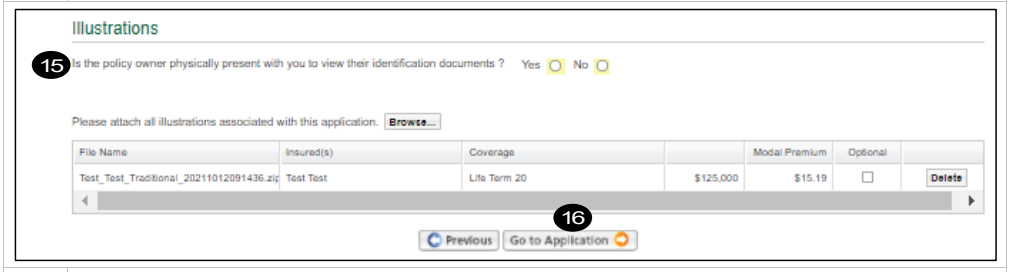
11	In the **Representative** tab, confirm that the representative's code is the right one for the case. This is the default code that will be assigned to the new cases until the selection of a different code.



12	Go to the **Illustrations** tab and click **Browse.** • The **Search** window appears.



13	Check each illustration to attach to the application. It is possible to check up to 10 illustrations.
14	Click **Add**. • The list of selected illustrations appears.



15	Check **Yes** or **No** to answer the question.
16	Click **Go to Application** to complete the Application tab.

4. DESCRIPTION OF THE PAGES AND TABS

Back TOC

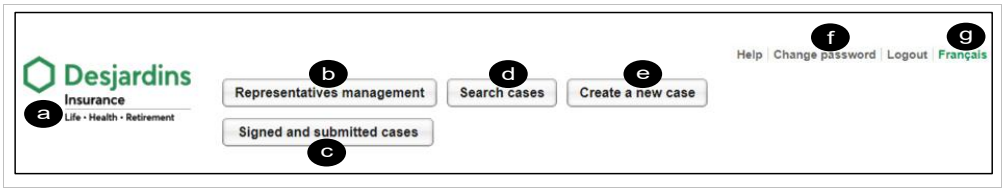
4.1 Homepage

Back TOC

Header

Beginning of section

In the Web version of the tool, access the header from any page.



Reference	Element	Description
a	Desjardins Insurance Life · Health · Retirement	Click the logo to go back to homepage.
b	Representative's management	Page used for managing the information of the representative. This function is **only** available in Web mode.
c	Signed and submitted cases	• Consult the cases signed and submitted by one or many representatives. • Manage alerts for the cases signed or submitted.
d	Search cases	Access the **Search** page.
e	Create a new case	Access the page to create a new case.
f	Change password	Change password. This function is **only** available in Web mode.
g	French	Switch language.

Recent Cases

Beginning of section

Reference	Element	Description
a	Recent Cases	Displays the last 10 cases saved to which the user has access.
b	Application number	Displays the number of the application.
c	Name	Displays the name of the first policyowner of the case.
d	Product Category	Displays the type of product: • SOLO • Universal Life • Traditional Life
e	Status	Indicates the status of the application: • Created • Incomplete • Completed – not locked • Completed – locked • Locked – Electronic signature • Electronic signature – Completed • Locked – Paper signature • Submit – In process • Submit – Success • Submit – Pending
f	Last update	Indicates the date of the last update of the case.
g	Line of the case	Click the line of the case to open it.

Footer

Beginning of section

Reference	Description
a	Access the **Contact Us** page to join support teams.
b	Indicates the version of the DSign software.
c	Indicates the date of the last update of DSign.

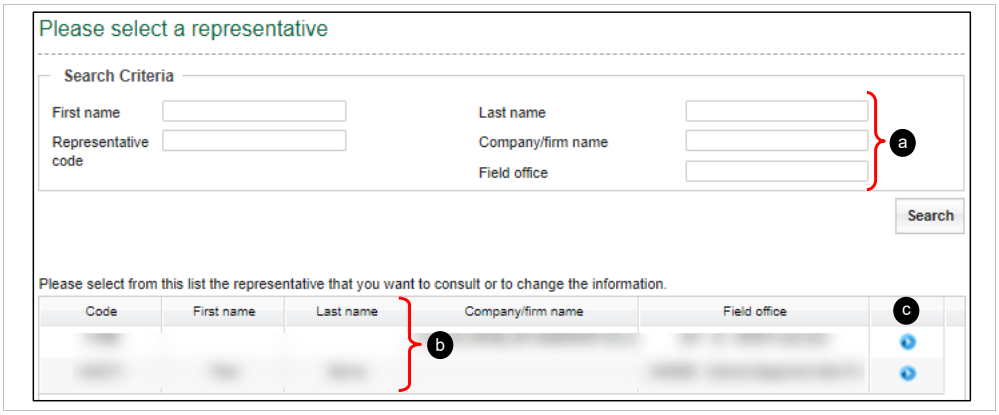
4.2 Representative's Management Page

Back TOC

- To access the **Representative's Management** page, click **Representative's Management** in the header.
- Use this page to:
  - Search/select a representative.
  - Consult/change the information related to a representative.

Please Select a Representative Section

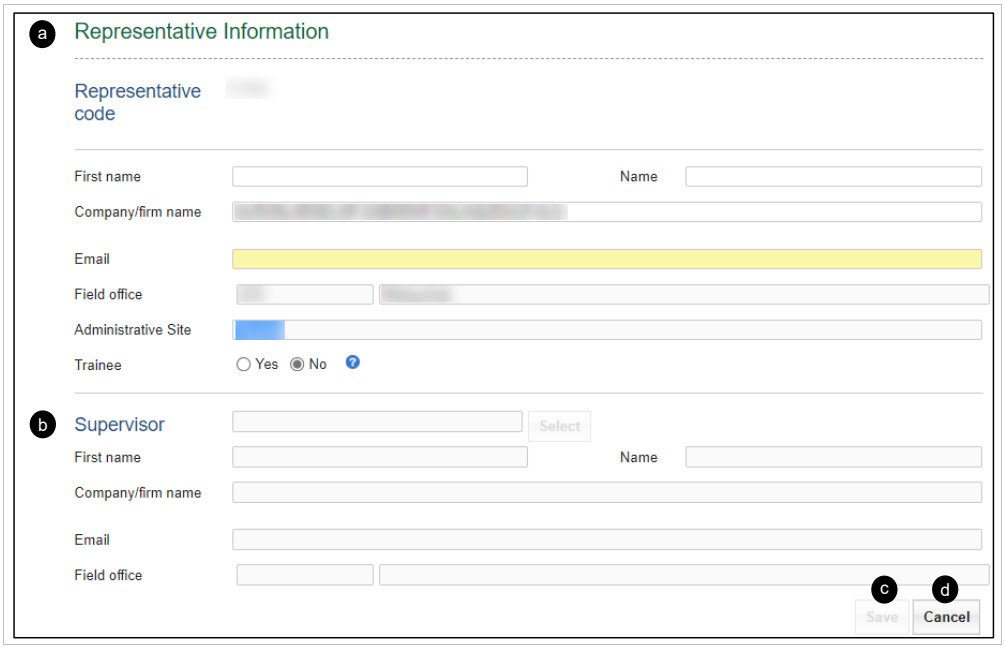
Beginning of section



Reference	Description
a	Enter search criteria to find a representative.
b	Lists the representatives corresponding to the search results.
c	Click to consult or change the information of the representative. You can also double-click the line of the representative directly.

Representative Information Section

Beginning of section



Reference	Description
a	Displays information related to the selected representative. • From this page, the representative can **edit** the information, but **only** for **their own codes**. • For other codes, the representative can consult **only**.
b	Fields completed by the supervisor when the representative is a trainee. • When **Yes** is selected in the **Trainee** section, the supervisor must be identified. • The supervisor's personal information **cannot** be edited. ○ **Only** the supervisor of the representative can edit the information on the **Representative's Management** page.
c	Save the new information entered.
d	Delete the information entered.

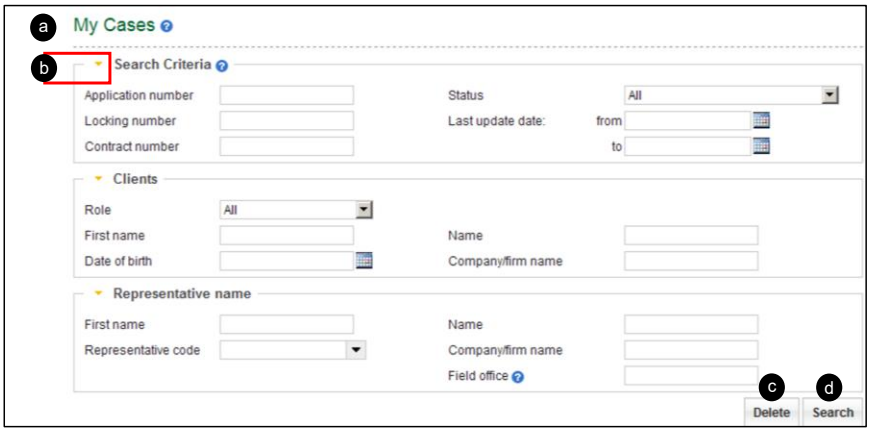
4.3 Search Cases Page

Back TOC

- Use the **Search cases** page to consult all cases to which the user has access.
- To access the page, click **Search cases** in the header of the homepage or in the page of a case

My Cases Section

Beginning of section

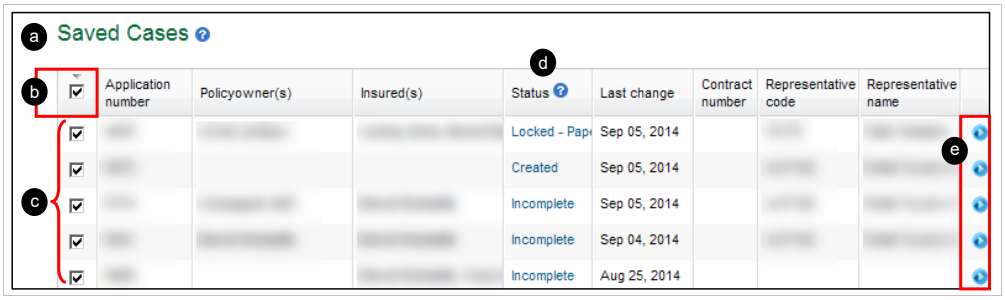


Reference	Element	Description
a	My Cases	Enter search criteria in this section. • In a same session, the last criteria entered are displayed. • Use one or many search criteria can be used. • Use **contains** instead of **equals** to launch a search based on certain criteria.
b	▾	Hide or display the criteria in the **Search Criteria**, **Clients** or **Representative name** sections.
c	Delete	Delete all entered search criteria or the ones already displayed following a previous search.
d	Search	Start the search.

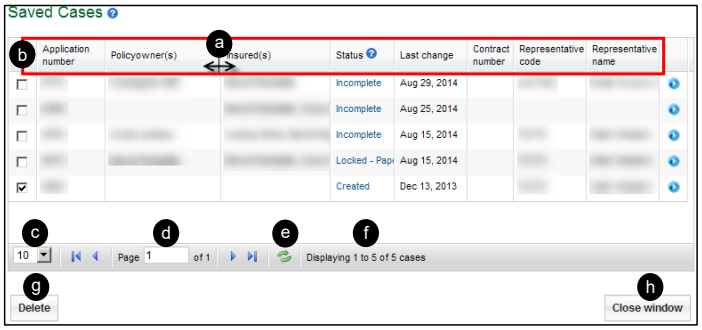
Saved Cases Section

Beginning of section

- The section appears when launching the search from the **My Case** section from the page **Search Case**.
- When opening the page, if no previous research has been launched, it displays all the cases to which the user has access.



Reference	Element	Description
a	Saved Cases	Displays the search results. Each case found corresponds to research where all the given criteria are answered.
b		Check that box to select all the cases from the current page at the same time and delete them at once.
c		Check one or multiple boxes to select one or more cases at the same time and delete them at once.
d	Status	Indicates the status of a case. To view the status history of a case, click the status of the case.
e		Access a case. It is possible to double-click the representative's line directly.



Reference	Element	Description
a	Column Border	Drag the border line of a column to change the width.
b	Column Name	Sort the cases resulting from the search. • To display the elements of a column in **descending** order: o Click the title of the desired column. (ex.: Policyowner(s), Insured(s), etc.) • To display the elements of a column in **ascending** order: o Double-click the title of the column. By default, search results are displayed in **descending** order according to the date of the **Last change** column. •
c	10	Select the number of cases to display on one page.
d	Page 1 of 1	Shows the page displayed and the total number of pages in the search. The page number is **editable**.
e		Refresh the page.
f	Displaying 1 to 5 of 5 cases	Show the interval of the cases displayed as well as the total number of the cases found.
g	Delete	Delete one or more cases previously selected.
h	Close window	Close the **Saved Cases** window.

4.4 Case Page

Back TOC

On this page, you can:

- Create a new case from the homepage.
- Access an existing case of the homepage.
- Click a folder (**Recent cases** section) of the homepage.

Ribbon of Tabs

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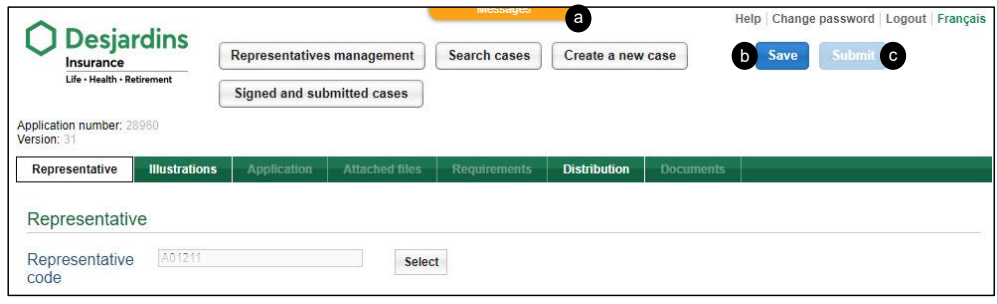
Action Buttons

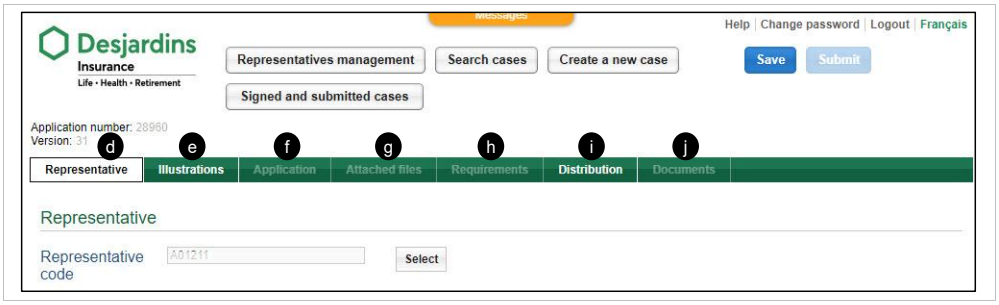
Beginning of section



Reference	Element	Description
a	Messages	Display messages (error, operation status, information, etc.)
b	Save	Save the case.
c	Submit	Submit the case to the head office. • The **Submit** button is available once all sections of the application are completed. • When the button turns darker, it can be clicked.

Tab Overview

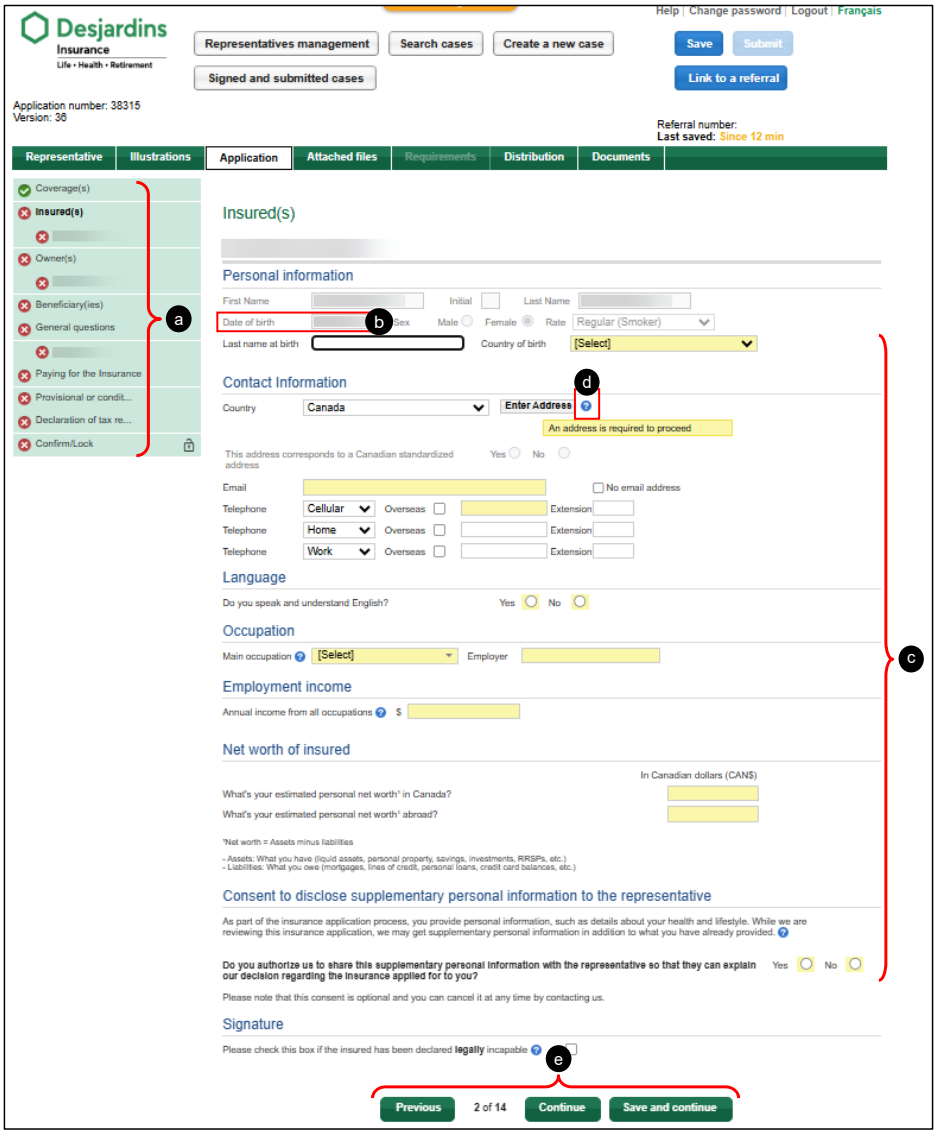
Beginning of section



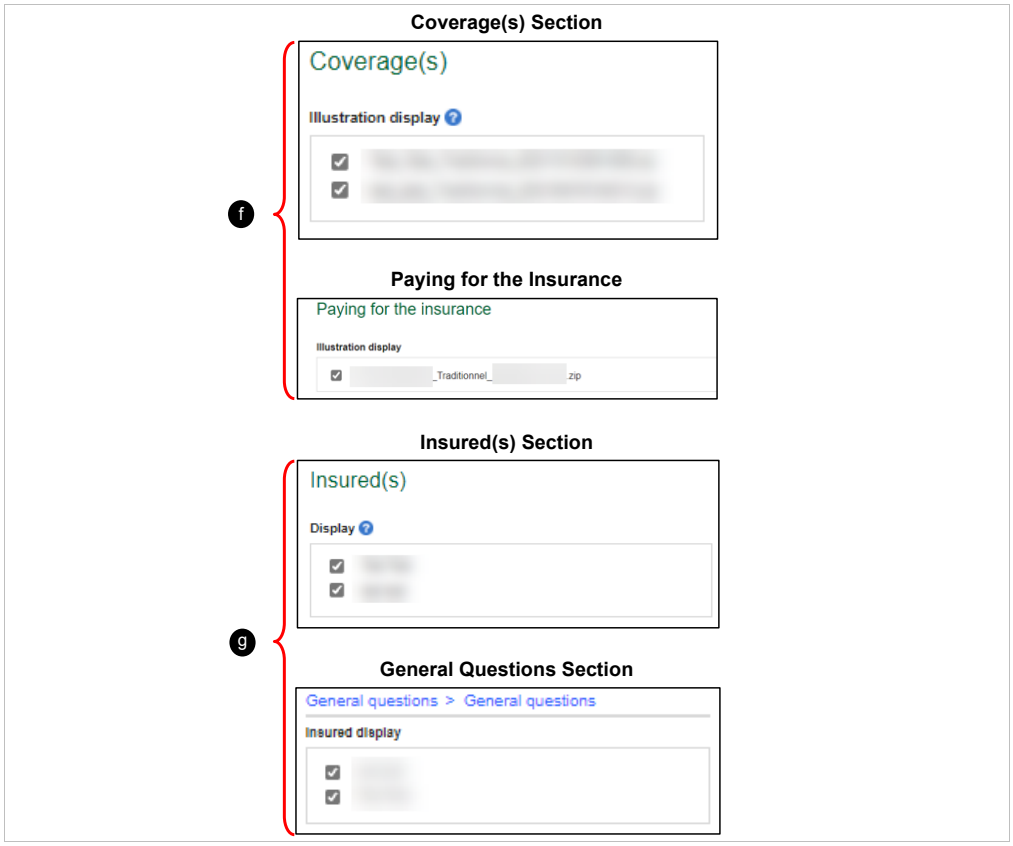
Reference	Element	Description
d	Representative	Identifies the representative of the case and displays their information. The management of the representative's information is done with the **Representative's management** button.
e	Illustrations	Add or delete the illustrations of the case. When accessing a new case or an existing one, the system defaults to this tab.
f	Application	Complete the application of the case. An illustration must have been associated with the case to access this tab and to access both the **Attached files** and **Documents** tabs.
g	Attached files	Link related applications and attach files.
h	Requirement request	Indicates information related to the requirement requests. The case must be **locked** to access the tab.
i	Distribution	Indicates information related to compensation and sharing of commission.
j	Documents	View the documents generated by the case.

Tab Details and Sections

Beginning of section



Reference	Element	Description
a	Left menu	• The content of the menu on the left is updated dynamically based on the content of the non-optional illustrations added to the case and to the information entered in the **Application** tab. • Directly access a section of the application by clicking on the corresponding section in the menu. • : Indicates a section that has been completed properly. • : Indicates a section that is incomplete and/or with an error. • **Bold**: Indicates the section that is currently displayed.
b	Date format	Enter the date in the **format** that corresponds to the selected language: • **English**: MM-DD-YYYY (month/day/year) • **French**: DD-MM-YYYY (day/month/year) • Click the **calendar** to select a date directly.
c	 Yellow fields and radio buttons	Indicates required fields and options, or fields with errors Move the cursor over a yellow field to display a help message.
d		Click the question mark to display help related to the corresponding field or section.
e		Navigate from one section to another in the application by clicking on **Previous** and **Continue** at the bottom of each page in the **Application** tab.



Reference	Element	Description
f	Illustration display	• The filter **only** appears when there are **at least two** illustrations for the case. • By default, all the illustrations of the case are displayed. Check a box to show or hide the information related to the corresponding illustration.
g	Display	• The filter **only** appears when there are **at least two** insureds for the case. • By default, all the insureds of the case are displayed. Check a box to show or hide the information related to the corresponding insured.

Owner(s) Section

Reference	Element	Description
h	Display	• The filter **only** appears when there are **at least two** owners for the case. • By default, all the owners of the case are displayed. Check a box to show or hide the information related to the corresponding owner.

Representative Tab

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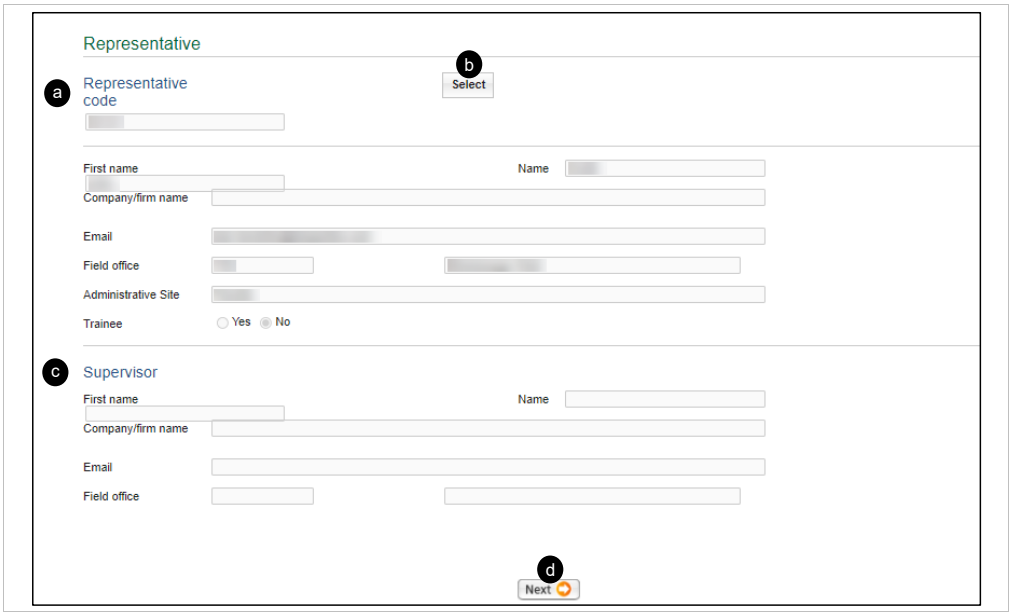

Reference	Element	Description
a	Representative code	Enter the code of the representative associated to the case. When creating a new case, the last code used appears by default.
b	Select	Search and select the representative for the case. • Click **Select** to open a search page. When a code is selected, the information of the representative appears. • The information **cannot** be edited in this tab. • To edit the information, click **Representative's management**.
c	Supervisor	Shows the information related to the supervisor when the representative is a trainee. **Only** applies in **Quebec**.
d	Next	Click to access the **Illustrations** tab.

Illustration Tab

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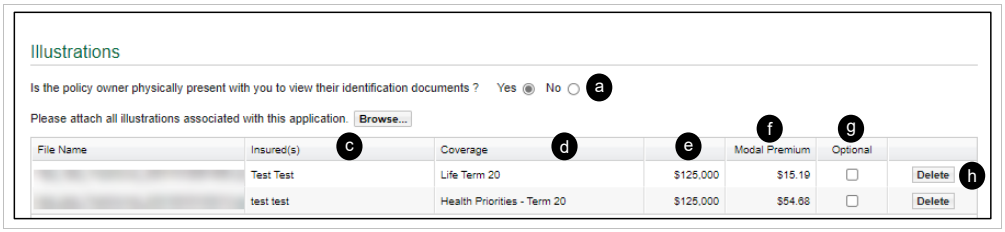
Each illustration added to the case generates a separate contract.



Reference	Element	Description
a	◉	Indicates whether the representative is **present with** the policyholder. If **No** is checked and the product is covered, additional fields appear for dual-process identification (two forms of ID).
b	Browse...	Search and select an illustration related to the application. • This file is generated by DSign-I. • Other formats **are not supported** in DSign.
c	Insured(s)	Indicates the name of each insured on the illustration.
d	Coverage	Indicates the name of each coverage on the illustration.
e	Volume	Indicates the volume of insurance coverage.
f	Modal Premium	Indicates the modal premium of the illustration.
g	Optional	Select an optional illustration.
h	Delete	Delete an illustration. Information that was already entered in the application may be erased: • To replace an illustration, add the new illustration **before** deleting the old illustration.

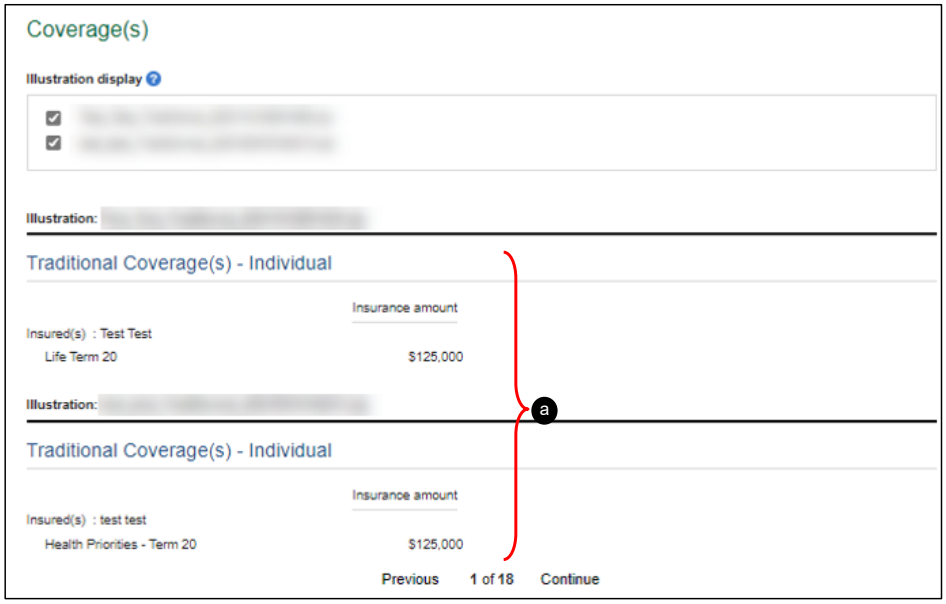
Application Tab

Back TOC

Coverage(s) Section

Beginning of section

The **Coverage(s)** section displays the coverage(s) by illustration (not by insured).

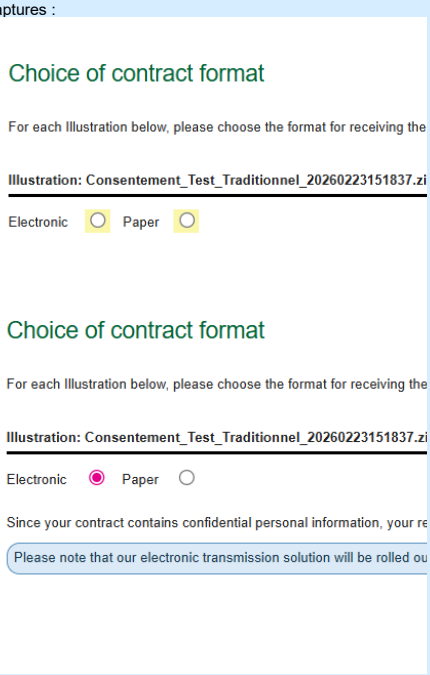


Reference	Element	Description
a	Coverage(s)	Displays the coverage(s) and insured amounts for each insured.

Commenté [RB1]: Nouvelle section : Choice of contract format à mettre entre declaration of Tax Residence Section et Confirm/Lock.

Voir la procédure franco pour les détails.

Captures :



Ne pas oublier de masquer l'information après « Illustration: »

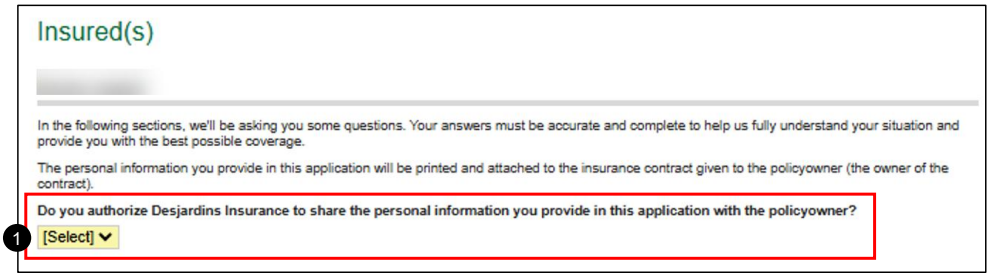
Insured(s) Section

Beginning of section

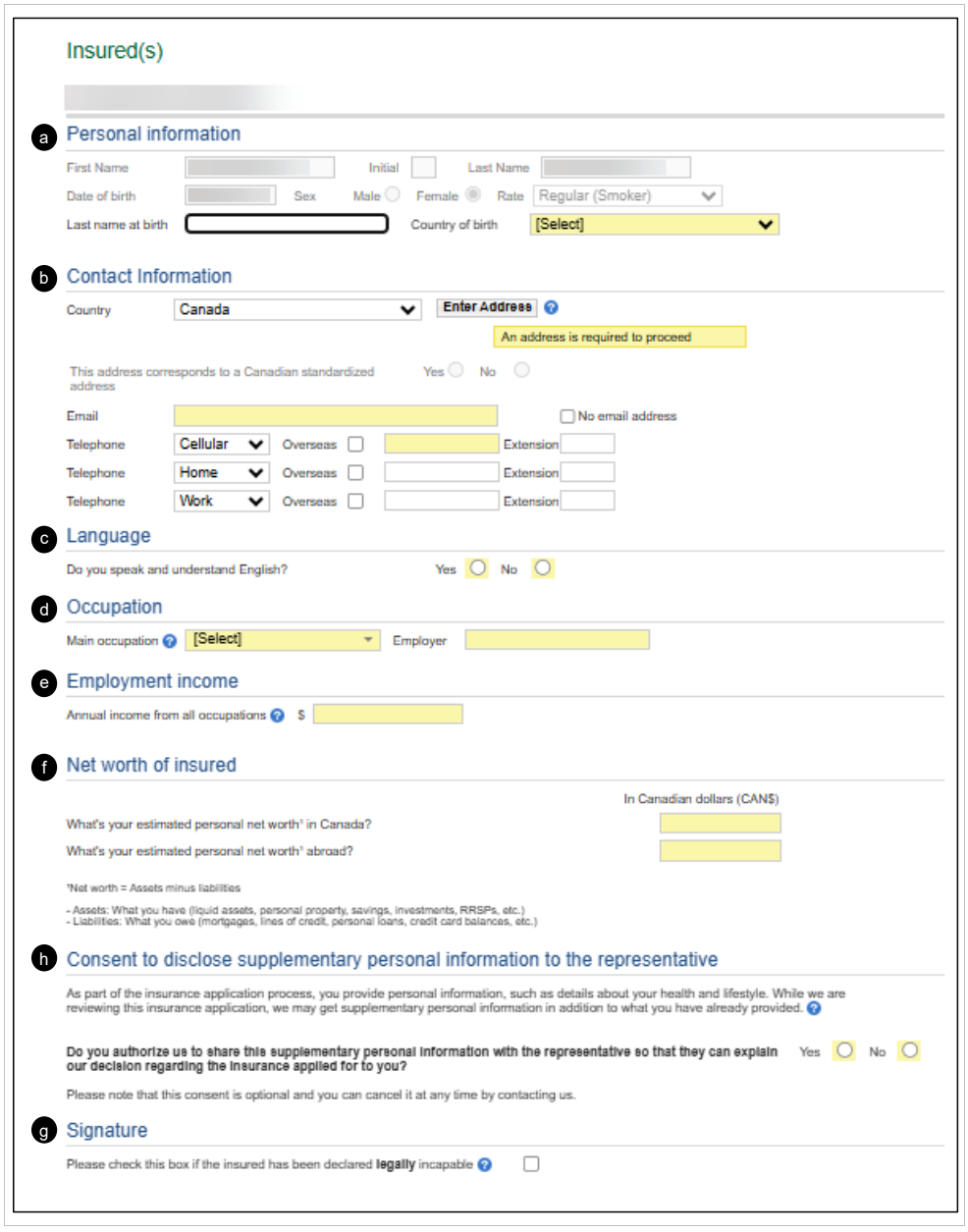
If the insured is **not** the policyowner, the **Act Respecting the Protection of Personal Information in the Private Sector** requires us to obtain this consent.

This consent is required for **all** insureds who are:

- **Quebec**: 14 years or older
- **Outside Quebec** (in other provinces): 16 years or older



1. To continue, select **Yes** from the drop-down list.



Insured(s)

a Personal information

First Name | Initial | Last Name

Date of birth | Sex | Male | Female | Rate | Regular (Smoker)

Last name at birth | Country of birth | [Select]

b Contact Information

Country | Canada | Enter Address

An address is required to proceed

This address corresponds to a Canadian standardized address | Yes | No

Email | No email address

Telephone | Cellular | Overseas | Extension

Telephone | Home | Overseas | Extension

Telephone | Work | Overseas | Extension

c Language

Do you speak and understand English? | Yes | No

d Occupation

Main occupation | [Select] | Employer

e Employment income

Annual income from all occupations | $

f Net worth of insured

In Canadian dollars (CAN$)

What's your estimated personal net worth* in Canada?

What's your estimated personal net worth* abroad?

*Net worth = Assets minus liabilities

- Assets: What you have (liquid assets, personal property, savings, investments, RRSPs, etc.)
- Liabilities: What you owe (mortgages, lines of credit, personal loans, credit card balances, etc.)

h Consent to disclose supplementary personal information to the representative

As part of the insurance application process, you provide personal information, such as details about your health and lifestyle. While we are reviewing this insurance application, we may get supplementary personal information in addition to what you have already provided.

Do you authorize us to share this supplementary personal information with the representative so that they can explain our decision regarding the insurance applied for to you? | Yes | No

Please note that this consent is optional and you can cancel it at any time by contacting us.

g Signature

Please check this box if the insured has been declared **legally** incapable

Reference	Element	Description

a	Personal information	• Displays the personal information of the insured.
		• The following personal information is **pre-filled** based on the information in the illustrations:
		  ○ First Name
		  ○ Last Name
		  ○ Gender (Sex)
		  ○ Rate
		  ○ Date of Birth in MM-DD-YYYY format

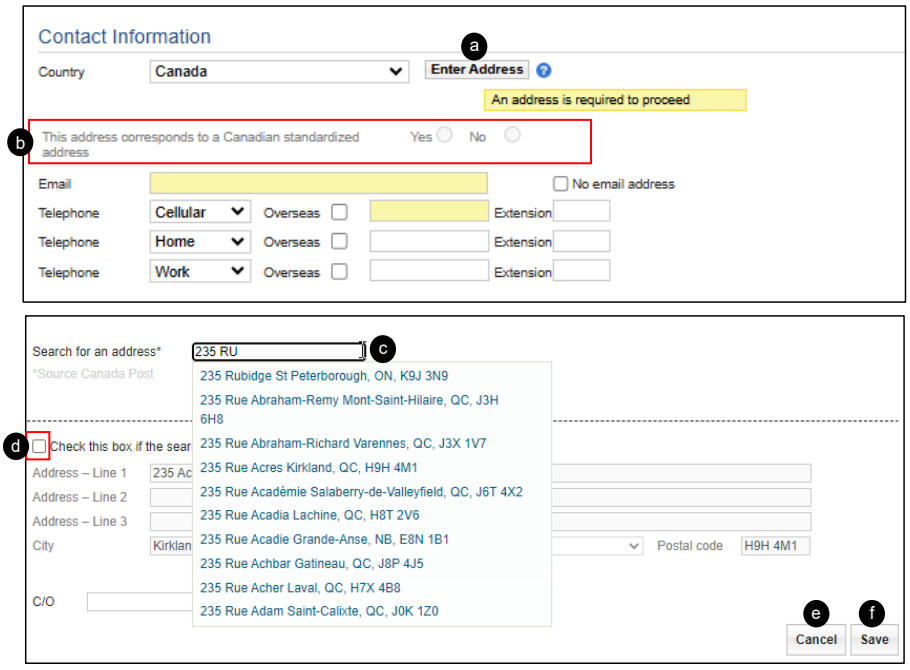
b	Contact information	Enter the contact information of the insured.
		• Enter a New Address
		• Copy an Existing Address
		• A cellular number is required as the main contact number of the insured and appears first in the list of numbers.
		• An email address is required to access the remote electronic signature option.
		  ○ If the client **cannot** provide an email address, check the box **No email address**.
		  ○ When the box **No email address** is checked, a message appears.

c	Language	Enter all details related to the language of the insured. • When **No** is checked, additional questions appear. **Not** displayed for insureds **under**: • **Quebec**: 14 years old • **Outside Quebec**: 16 years old
d	Occupation Displayed when **no** disability claim has been submitted.	Enter the following details related to the insured's job: • Select the main occupation • Enter the employer **Not** displayed for children **under** 16.
	Main occupation Displayed when there is **at least one** disability claim has been submitted.	Select the insured's main occupation. • **Not** displayed for children **under** 16. • Complete employer-related information in the Eligibility – Company/employer profile section.

Reference	Element	Description
e	Occupation income	Enter the **total** annual income from **all** jobs. **Not** displayed for children **under** 16.
f	Net worth of insured	Enter the net worth of the insured in **both** Canadian and foreign property. **Only** displays for: • Insureds aged 18 and **over** • All Life and Critical Illness insurance products
g	Consent to disclose supplementary information to the representative	Check **Yes** or **No** to indicate whether the insured authorizes their personal information to be shared with their representative.
h	Signature	Check this box if the person is **incapable** of signing. • A message appears to remind you to attach **legal documents** that confirm the incapacity. • Upload each legal document in the **Attached files** tab. When a person is declared **incapable**, **legal documents** are required to: • Confirm that the person is **incapable**. • Provide the name of the person authorized to sign on their behalf. **Not** displayed for insureds **under**: • **Quebec**: 14 years old • **Outside Quebec**: 16 years old

Contact Information – Entering a New Address

Beginning of section

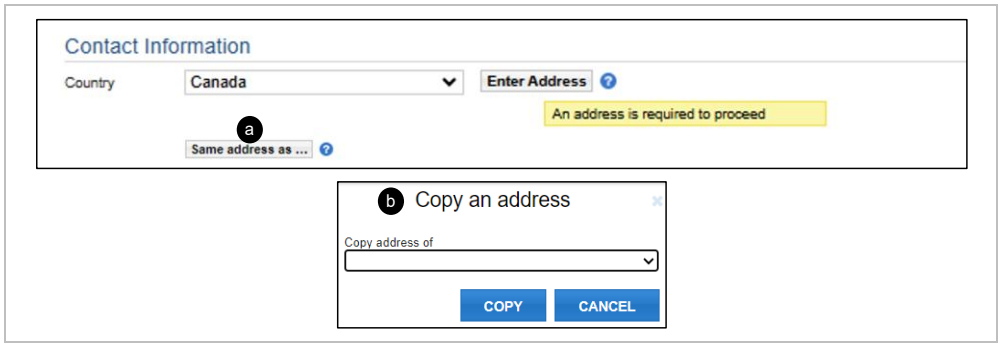


Reference	Element	Description
a	Enter Address	Click **Enter Address** to display the **Search for an address** window.
b	This address corresponds to a Canadian standardized address	Indicates whether the address is standardized or not. An email address is required to access the remote electronic signature option. • If the client **cannot** provide an email address, check the box **No email address**. • When the box **No email address** is checked, a message appears.
c	Search criteria	Enter search criteria to find an address: • Enter the address in the **Search for an address** field. • Select the address from the drop-down list.
d	Manual entry box	Enter the address manually if the search is unsuccessful.

Reference	Element	Description
e	Cancel	Click to cancel the edited information.
f	Save	Click to save the edited information.

Contact Information – Copying an Existing Address

Beginning of section



Reference	Element	Description
a	Same address as ...	Click **Same address as**, to open the **Copy an Address** window.
b	Copy an Address window	• Select the address from the drop-down list. • Click **Copy**.

Owner's Section

Beginning of section

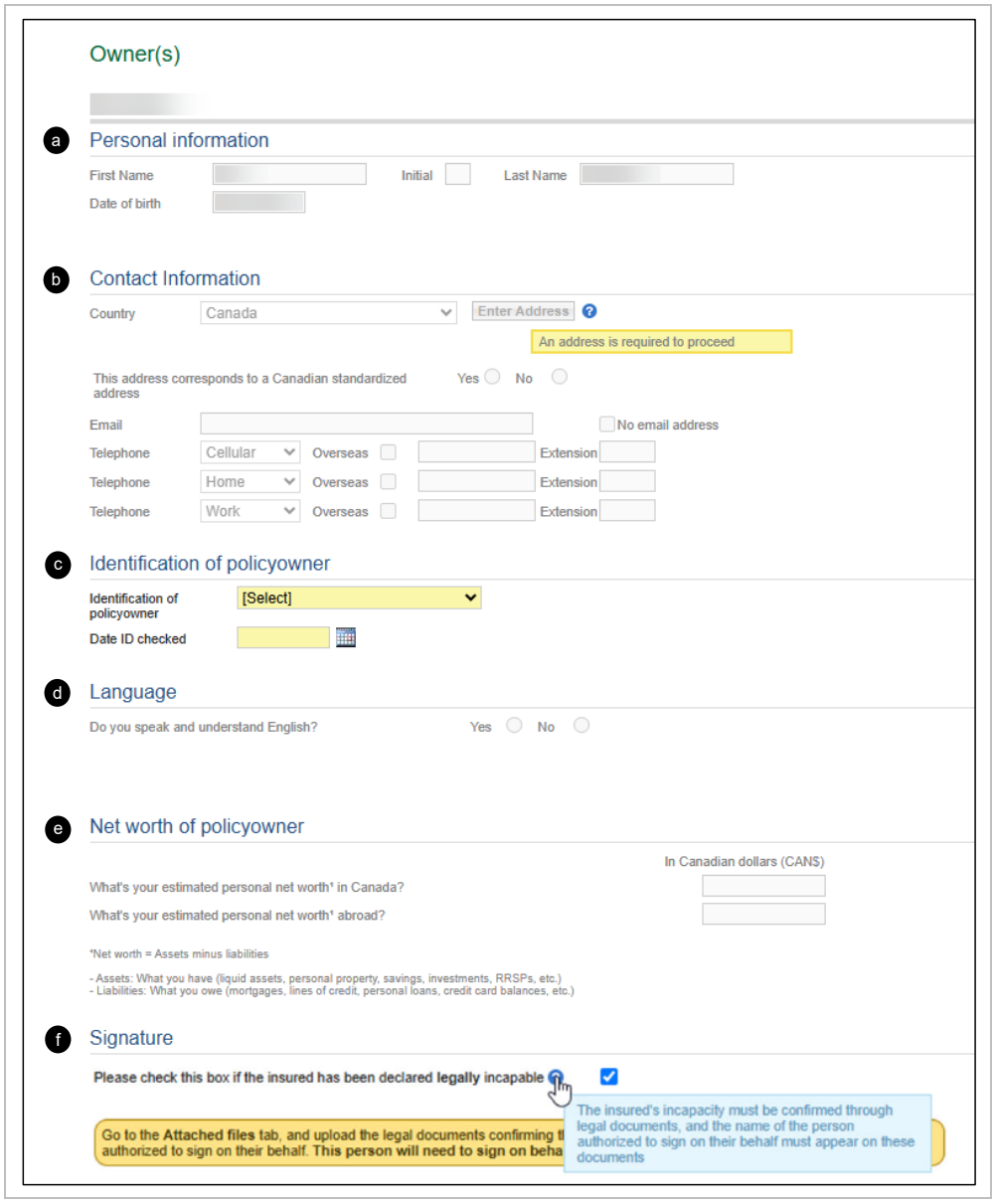
A – Individual

B – Company

C – Contingent Policyowner (Individual and Company)

A – Individual

Beginning of section



The **Illustrations Associated with This Policyowner** section **only** appears when there are **at least two** illustrations:

- A different policyowner can be associated with each illustration.
- By default, a policyowner is automatically associated with **all** the illustrations of the case.

Reference	Element	Description
a	Personal information	Displays the personal information of each owner. • For a client already registered to the case, the personal information is prefilled and cannot be edited. • For a **new individual**, all fields must be filled. The **Social Security Number** field will appear as optional only for Universal Life policies.

b	Contact information	Displays the contact information of each owner:
		• For a client who is already registered in the case, this information is prefilled and **cannot** be edited.
		  ○ Enter a new address.
		  ○ Copy an existing address.
		• For a **new** individual, **all** fields must be filled out.
		• A **cellular** number is required as the main contact number of the insured and appears first in the list of numbers.
		• An email address is required to access the remote electronic signature option.
		  ○ If the client **cannot** provide an email address, check the box **No email address**.
		  ○ When the box **No email address** is checked, a message appears.

c	Identification of policyowner	• Displays information regarding the identification of the owner, depending on the situation (i.e., whether the product is taxable or not, and whether the sale is face-to-face or not). • Whether it is for an owner already registered in the case or a new individual, all fields of this section must be filled out. • If the entered information is **incorrect**, automated validations may display a message. • **ID number:** only for taxable products • Document with the full name and address: **only** for a taxable product **and** a non-face-to-face sale. • If the issue date of a document with the full name and address is **more** than three months **prior** to the current date, a message will appear.

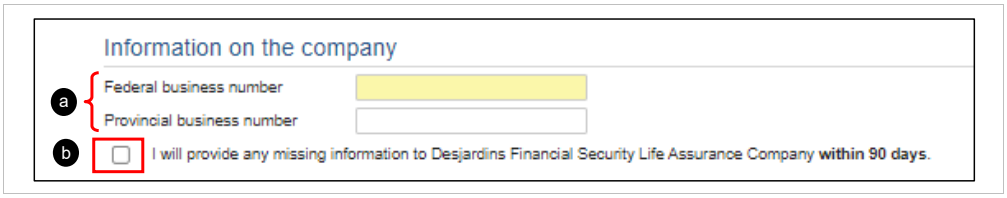
Reference	Element	Description
d	Language	Indicates whether the owner speaks and understands English or not. • When **No** is checked, additional questions appear. • For a **new owner**, the language section must be filled out. • For an owner who is already registered in the case, the language **cannot** be edited.
e	Net worth of policyowner	Enter the net worth of the policyowner in **both** Canadian and foreign property. Displays for: • Policyowner aged 18 years and over • All Life and Critical Illness insurance products
f	Signature	Check this box if the person is **incapable** of signing. • A message appears to remind you to attach **legal documents** that confirm the incapacity. • Upload each legal document in the **Attached files** tab. When a person, is **declared incapable**, **legal documents** are required to: • Confirm that the person is **incapable**. • Provide the name of the person authorized to sign on their behalf.

B – Company

Beginning of section

For **taxable** products, the following phrase is automatically displayed:

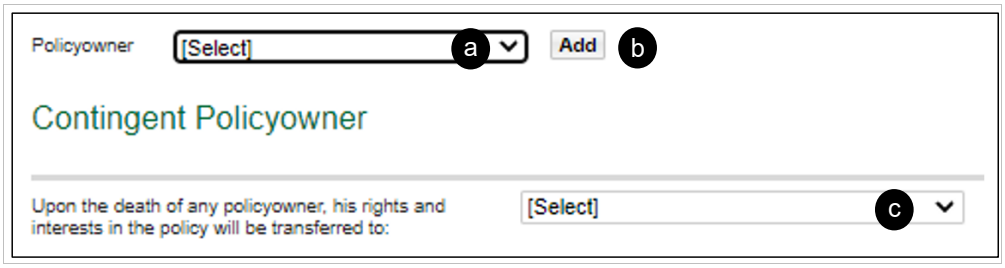
- Before submitting an insurance application, you must fill out Form 08295E (available in Webi), get the required signatures, and add it to the **Attached Files** section.



Reference	Element	Description
a	Information on the company – Business numbers	The **Provincial business number** field only appears when the company is registered in **Quebec**. Enter each required business number based on the **province** where the company is registered: • **Quebec**: Fill out **both** federal and provincial business numbers. • **Outside Quebec**: **Only** the federal business number is required. The system automatically checks the format of each number.
b	Information on the company – If any missing information	Check this box to agree to provide missing information **within 90 days**.

C – Contingent Policyowner (Individual and Company)

Beginning of section



Reference	Element	Description

a	Policyowner	Select the policyowner(s) for the case:
		• For an **existing** policyowner:
		  ○ Select the name of a client from the drop-down list.
		• For a **new** policyowner:
		  ○ Select **New individual**, **New Company** or **New Trust** from the drop-down list.
		The following pages appear based on the type of owner selected:
		• Individual
		• Company

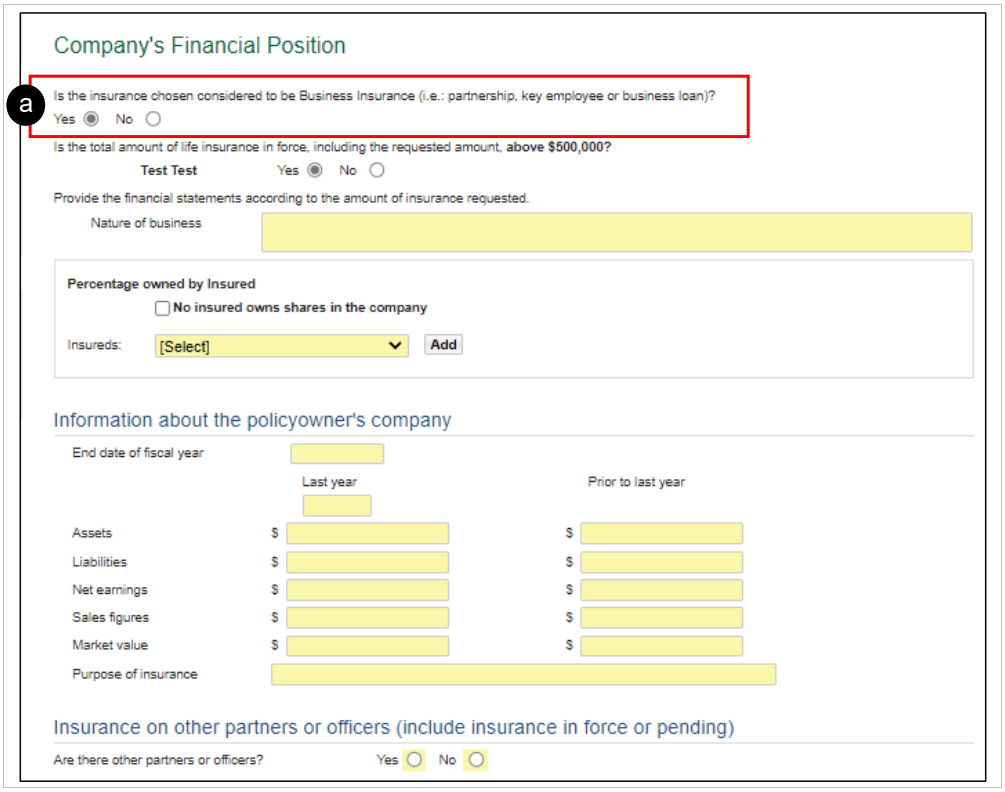
b	Add	Click to add the policyowner selected from the drop-down list, then proceed to enter the next required information.
c	Contingent Policyowner	Add a contingent policyowner in the case, if applicable.

Company's Financial Position Section

Beginning of section

This section is generated when **at least one** of these types of coverage applies:

- Health Insurance
- Life Insurance

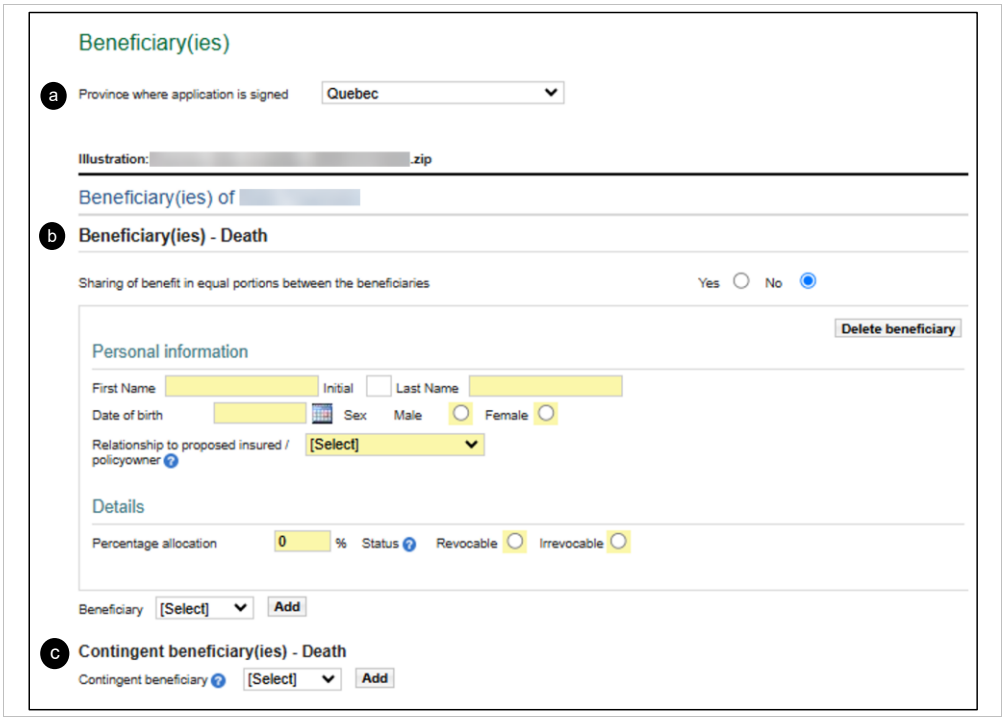


Reference	Description
a	The **Company's Financial Position** section **only** appears if the owner is a **company**. If the answer to the question is **Yes**, additional information appears and is required.

Beneficiary(ies) Section

Beginning of section

The beneficiaries must be designated per illustration and per insured.

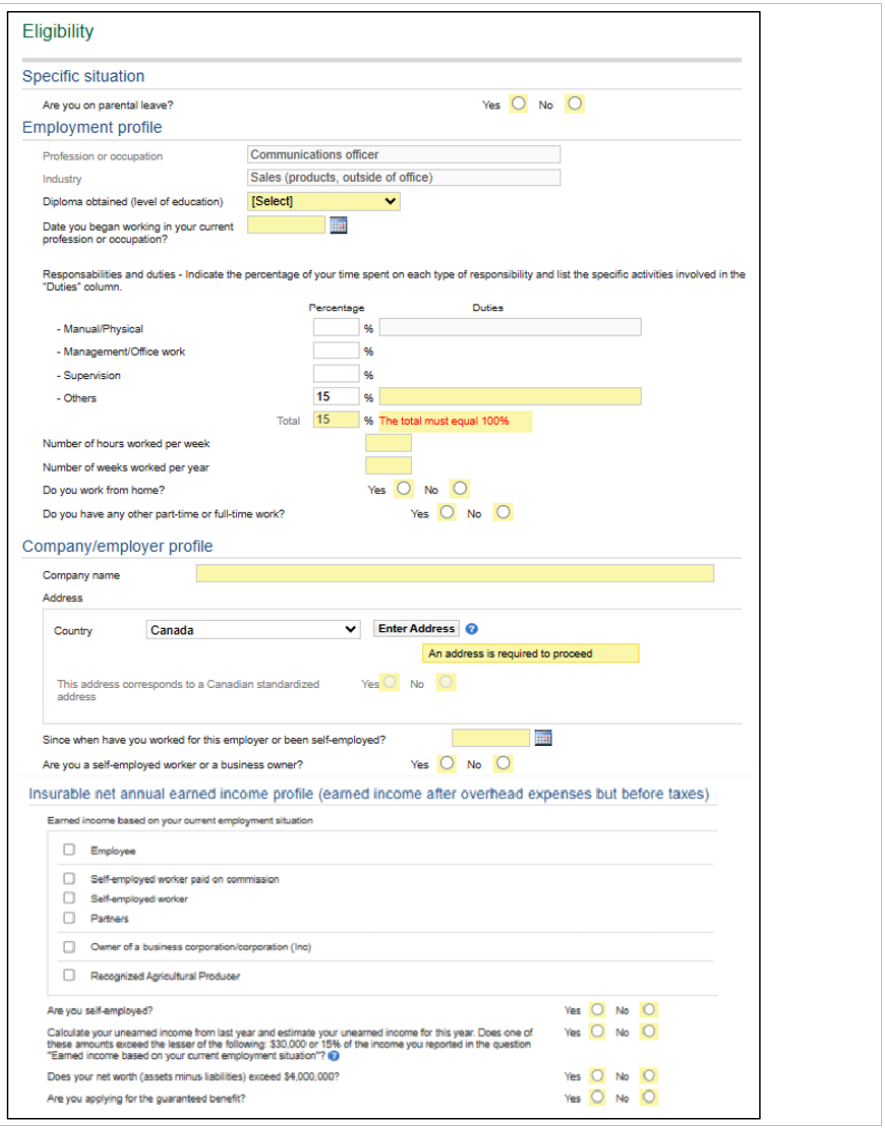


Reference	Element	Description
a	Province where application is signed	Select the province where the application is signed from the drop-down list.  The province is **required** as regulation concerning the designation of a beneficiary may differ between provinces. • For provinces **outside Quebec**, the **Trustee** section appears. o Fill out the required information.  Each beneficiary must be an **adult**. • While entering the date of birth of the beneficiary if the beneficiary is a **minor** an **error** message will appear.
b	Beneficiary	• To designate an **existing** beneficiary in the case: o Select a client's name that appears from the drop-down list. • To designate a **generic** beneficiary in the case: o Select the relationship with the beneficiary from the drop-down list.  Generic beneficiary **succession**: by default, the revocability status is **Revocable**. • To designate a **non-existing** beneficiary in the case: o Select the relationship with the beneficiary from the drop-down list.
c	Contingent beneficiary(ies)	To designate a contingent beneficiary, if applicable: • Select the beneficiary in the drop-down list.

Eligibility Section

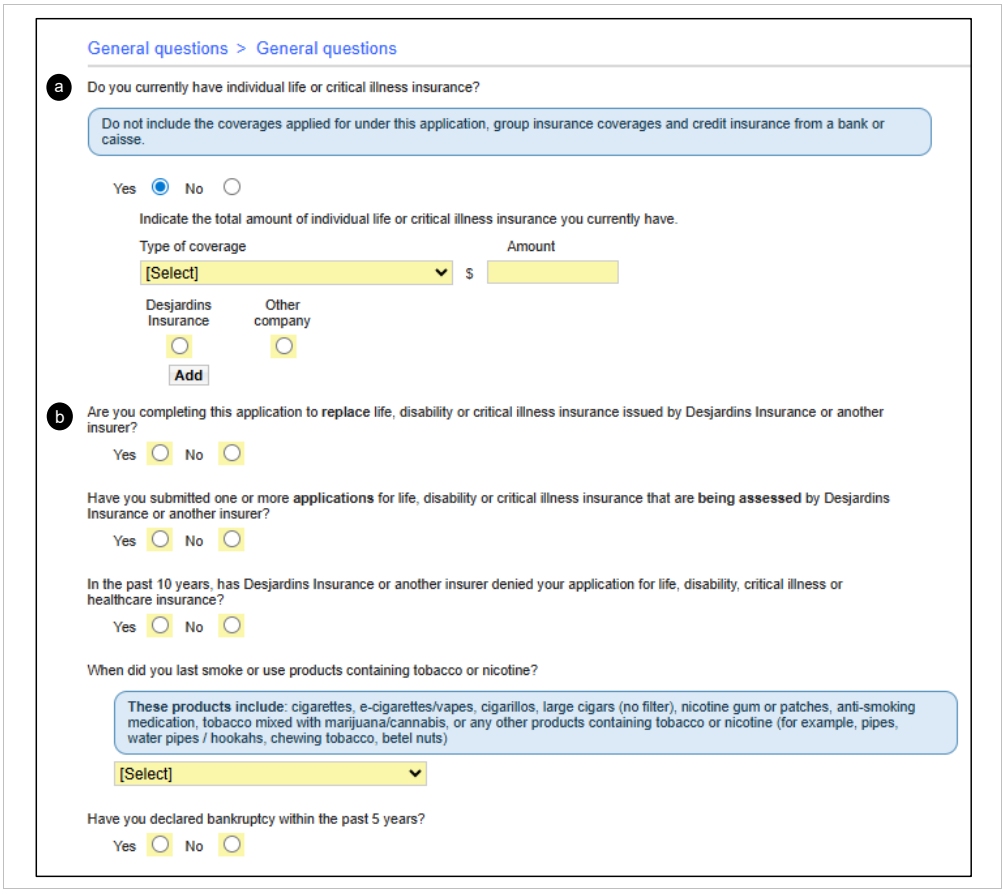
Beginning of section

The **Eligibility** section is generated when **at least one** SOLO protection appears on **one** of the illustrations of the case.



General Questions Section

Beginning of section



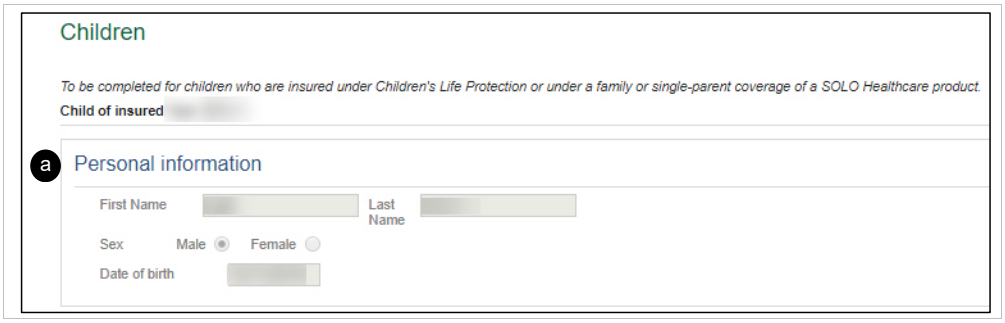
Reference	Element	Description
a	General Questions subsection	It is possible to answer the questions of **all** the insureds concerned by the application at once. • To start entering information, click a subsection or on **Continue**. • To switch from one subdivision to another, click **Continue** or **Previous**. Some questions may **not** appear depending on the insured's characteristics, like age.

b	Are you completing this application to **replace** life, disability or critical illness insurance issued by Desjardins Insurance or another insurer?	Appears when you answered **Yes** to the first question, confirming that the insured holds an active product.

Children Section

Beginning of section

The section appears when the benefit **Children's Life Protection** is present in the selected coverage.



Reference	Element	Description
a	Personal information	Enter the personal information of the child.

Paying for the Insurance Section

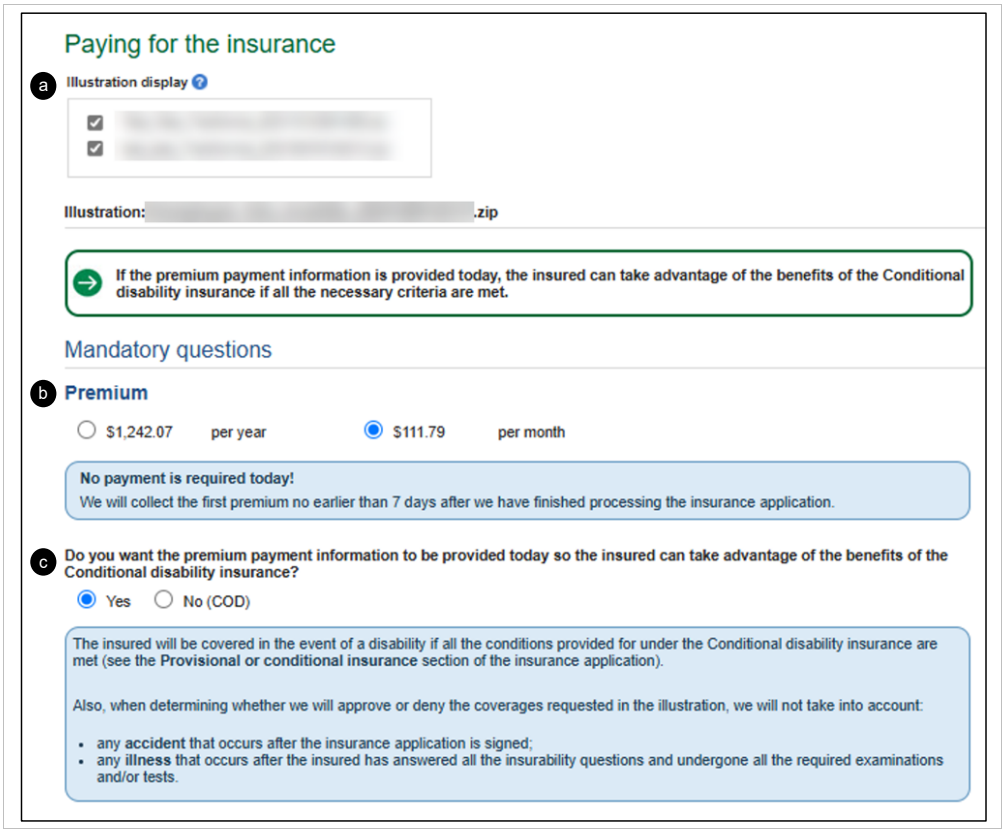
Beginning of section

- This section provides the financial information for an application.
- If there are several illustrations, the information must be completed **separately** for each illustration.

Mandatory Questions
Payment Information
Payment Method – Bank Account
Payment Method – Credit Card
Saving the Age

Mandatory Questions

Beginning of section



Reference	Element	Description
a	Illustration display	The **Illustration Display** section appears when there are **at least two** illustrations. • Check the box of an illustration to show related information. • By default, all the boxes are checked.

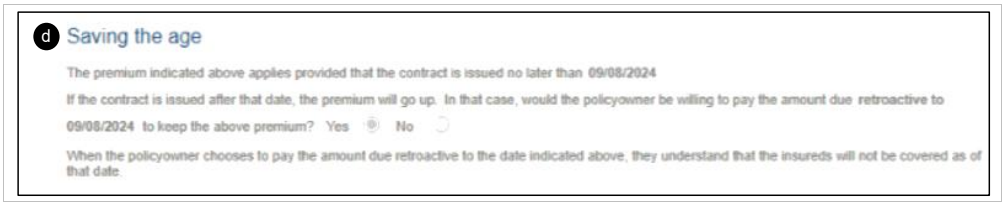
Reference	Element	Description

b	Mandatory Questions – Premium	Select the premium **frequency**:
		• **Per year**, payment can be made either by:
		  ○ Debit
		  ○ Credit
		  ○ Cheque
		• **Per month**, payment can **only** be made by debit.

c	Mandatory Questions – Do you want the premium payment information to be provided today?	Check the answer to the question. It is recommended to check **Yes**, so the provisional or conditional insurance will be **effective on the current day**.

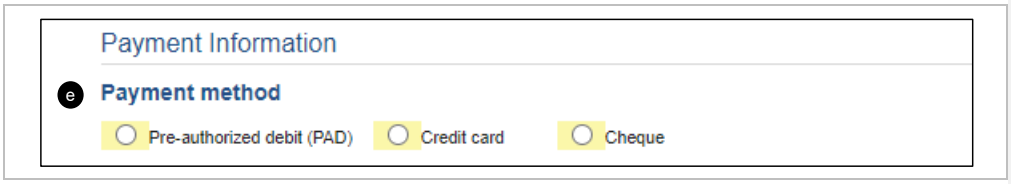
Saving the Age

Beginning of section

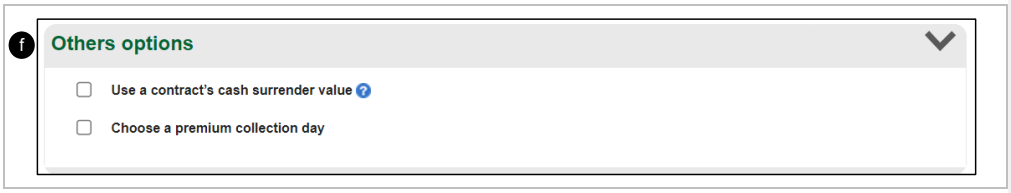


Reference	Element	Description
d	Saving the Age section	A question is displayed if the system detects a change or saving in age within the next 30 days. The representative checks that box **with** the client to: • Confirm that the client agrees to pay the premium retroactively in the event of age saving. • Clarify the intentions of the client if the system detects a change in age within the next 30 days.

Payment Information Beginning of section



Reference	Element	Description
e	Payment Information – Payment Method	Check the corresponding payment method: • Bank account • Credit card • Cheque (only for **per year** payment)



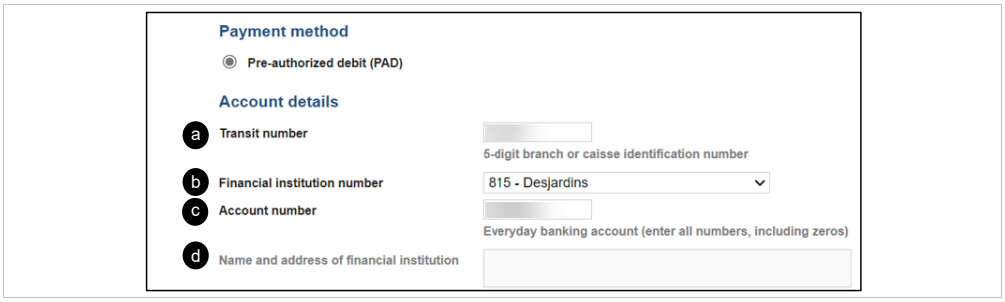
Reference	Element	Description
f	Payment Information – Other Options	Check each box that applies. • Use a contract's cash surrender value. • Choose a premium collection day.

Payment Method – Bank Account

Beginning of section

When the payer is a **company**, always verify that this person is authorized to sign on behalf of the company:

- Refer to the online Canada's Business Registries.



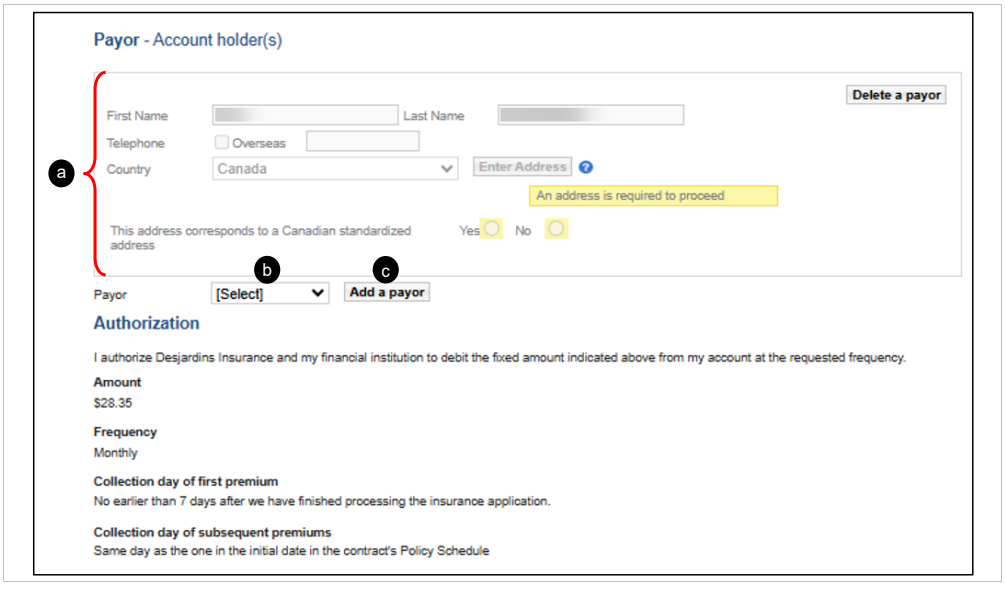
Reference	Element	Description
a	Transit number	The Transit number must have 5 digits. If the format is not respected: • The field remains yellow, and the following message appears: ○ The Transit number must contain 5 digits. • The application can't be locked. • The **Confirm** tab indicates that the Account number is required.
b	Financial institution number This field is **required**.	Select the financial institution from the drop-down list. • If the institution is not from the drop-down list, select **Other**, enter the 3-digit institution number in the **Specify** field. • The application **cannot** be locked. • The **Confirm** tab indicates that the Institution number is required.

Reference	Element	Description
c	Account number	The account number must contain: ○ **Desjardins**: at least 7 digits ○ **Other institutions**: at least 5 digits If the format is **not** respected: • The field remains yellow, and the following message appears: ○ The Transit number must contain 5 digits (7 for Desjardins). • The application **cannot** be locked. • The **Confirm** tab indicates that the Account number is required.
d	Name and address of the financial institution	Field is automatically completed according to the Transit and Institution numbers This field **cannot** be edited.

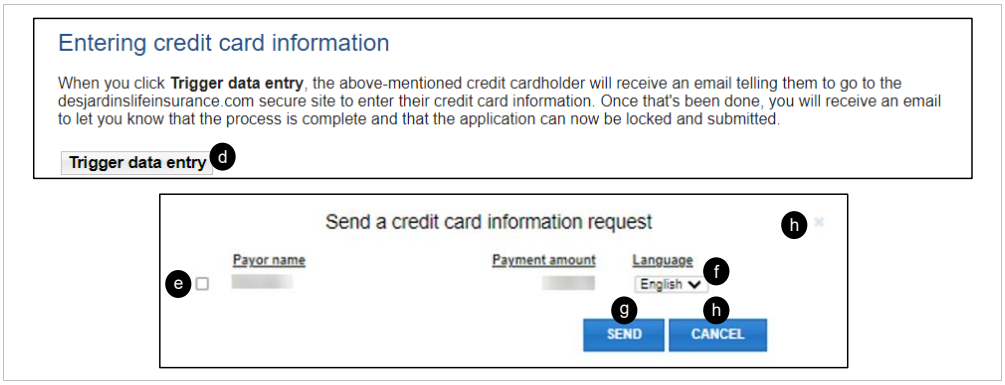
Payment Method – Credit card

Beginning of section

The **maximum** amount for a credit card payment is **$10,000**.



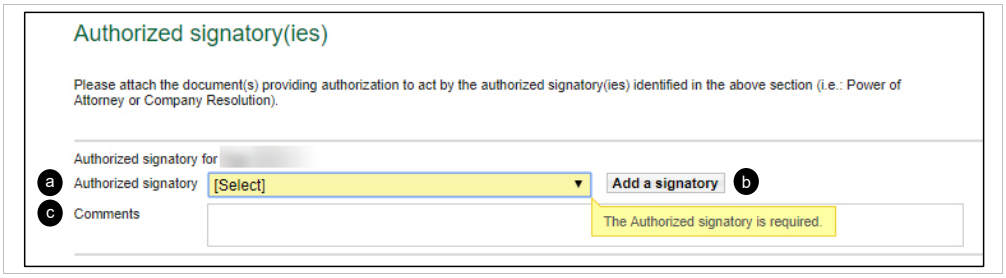
Reference	Element	Description
a	Payor information	Enter the payor's information. If the payor is also the owner or the insured, the information **cannot** be edited.
b	Select a payor	Select a payor from the drop-down list.
c	Add a payor	Add the selected payor.



Reference	Element	Description
d	Trigger data entry	Displays the **Send a Credit Card Information Request** window.
e	☐ Payor name	Select a payor to send a request for credit card information.
f	Language	Select a language. By default, the language of the application is selected.
g	SEND	Send the request of credit card information to the payor.
h	CANCEL or ☒	Close without sending the request.

Authorized Signatory(ies) Section

Beginning of section



Reference	Element	Description
a	Authorized signatory	Select the name of an authorized signatory for a corporation, a legal entity or for someone who has been **legally** declared **incapable** of signing.
b	**Add a signatory**	Add the selected authorized signatory.
c	Comments	Add complementary information and/or explanations concerning the authorized signatory.

Provisional or Conditional Insurance Section

Beginning of section

- When there are **several different** products, there is **more than one** box to check.
- The Provisional or Conditional Insurance begins if the payment information to pay the premium is provided at the time of signature.
- The Provisional or Conditional Insurance takes effect on the day of signing the proposal and covers the insured for a maximum period of 90 days.

☐ By checking this box, the policyowner confirms that they have read the Provisional life insurance agreement and that they agree to all the applicable conditions, limitations and exclusions.

Check to confirm that the policyowner has **both**:

- Read the Provisional life insurance agreement
- Agreed to all the applicable conditions, limitations and exclusions

☐ By checking this box, the policyowner confirms that they have read parts 1 and 2 of the Provisional critical illness insurance agreement and that they agree to all the applicable conditions, limitations and exclusions.

Check to confirm that the policyowner has **both**:

- Read parts 1 and 2 of the Provisional critical illness insurance agreement
- Agreed to all the applicable conditions, limitations and exclusions

☐ By checking this box, the policyowner confirms that they have read the Conditional disability insurance agreement and the SOLO Disability Income sample contract.

Check to confirm that the policyowner has read **both**:

- The Conditional disability insurance agreement
- The SOLO Disability Income sample contract

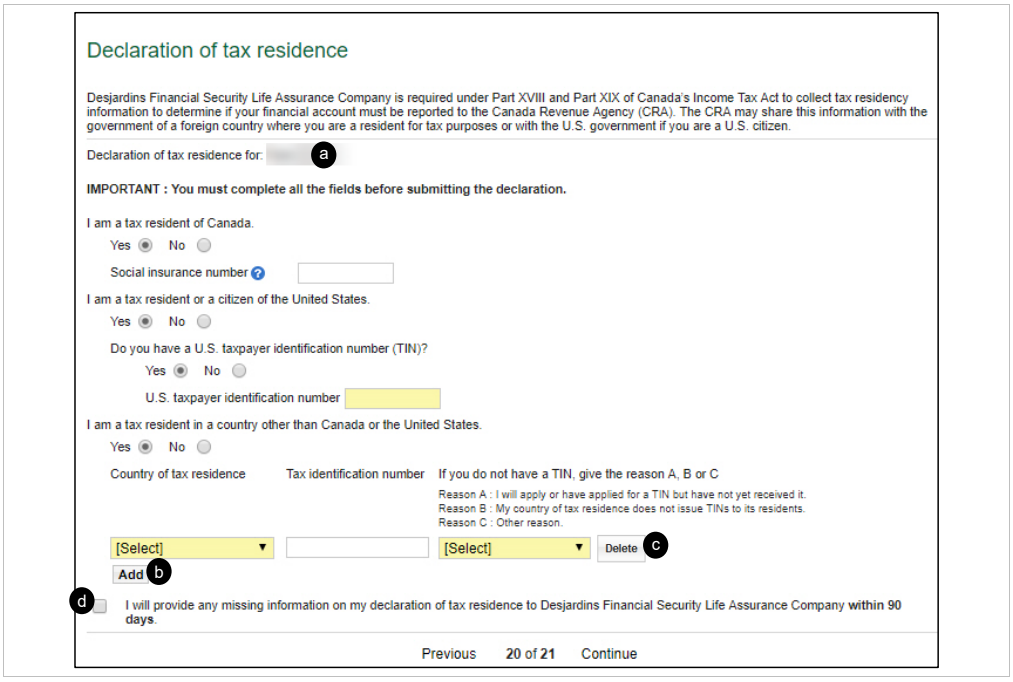
☐ By checking this box, the policyowner confirms that they have read the Conditional disability insurance agreement and the SOLO Loan Insurance sample contract.

Check to confirm that the policyowner has read **both**:

- The Conditional disability insurance agreement
- The SOLO Loan Insurance sample contract.

Declaration of Tax Residence Section

Beginning of section

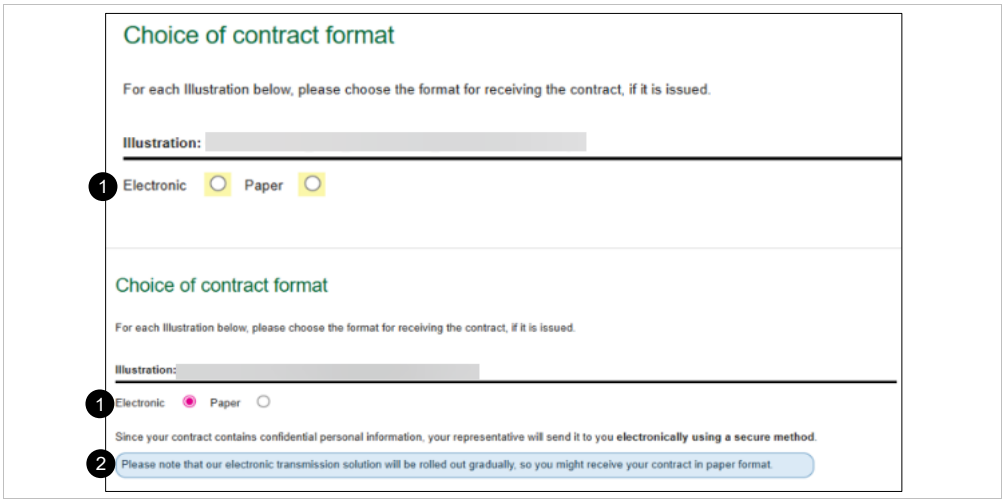


Reference	Element	Description
a	Declaration of tax residence for…	Enter the tax residency information for the identified owner.
b	Add	Enter another country of tax residence.
c	Delete	Delete a country of tax residence previously entered.
d	I will provide to…	If the owner **cannot** provide the required information, check this box before submitting the application.

Choice of contract format Section

Début de section

Commenté [ML2]: @Rosalie Bégin Ceci conviendrait?



Référence	Élément	Description
1	Choice of contrat format	Select the format in which the policyowner wishes to receive the contract. • If electronic : The representative must send the electronic version to the policyowner.
2	Please note that electronic transmission solution will be rolled out …	Our electronic solution is being rolled out in phases. Depending on the stage of implementation, some policyowners may therefore receive their policy in paper form. This is a normal and temporary situation.

Confirm/Lock Section

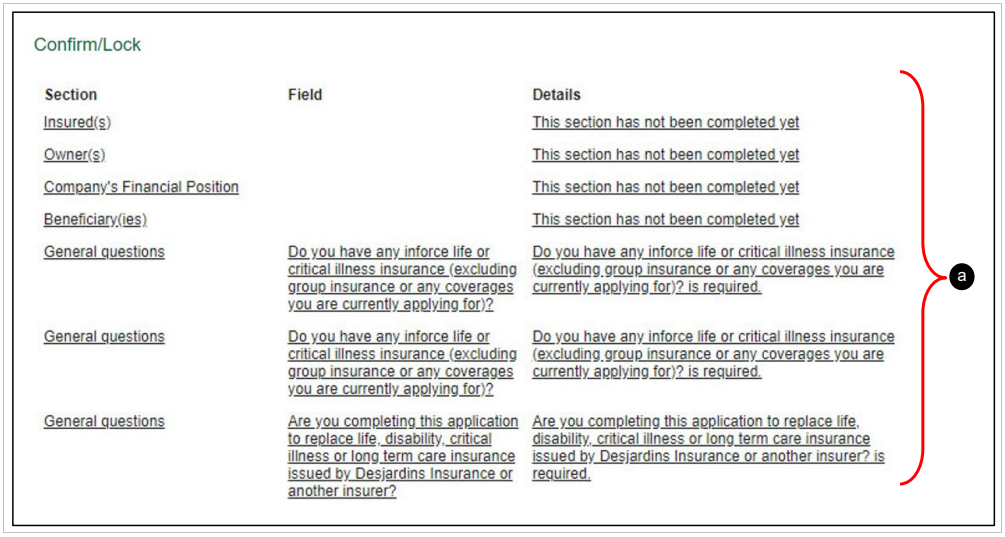
Beginning of section

With Error or Incomplete

Lock

With Error or Incomplete

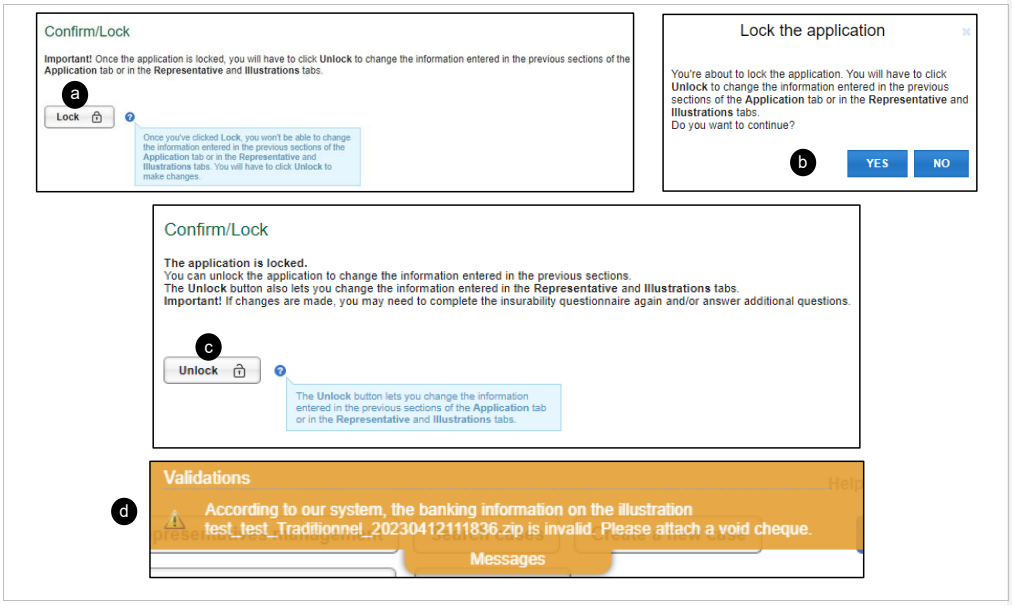
Beginning of section



Reference	Element	Description
a	Detail	Displays details of the section(s) and the field(s)s in error. To reach the section to be corrected, click the error message. Incomplete sections or in error prevents the locking of the case.

Lock

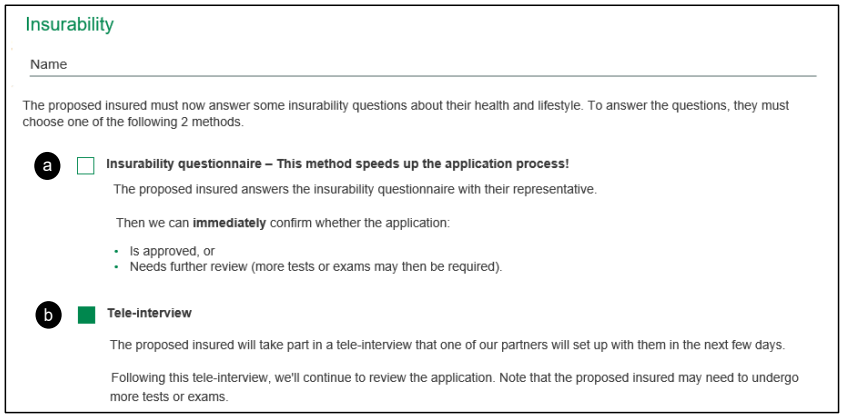
Beginning of section



Reference	Element	Description
a	Lock	• Lock the application. • Shows that the application is **locked**. • **Only** the representative of the case can lock and sign the case. ○ This button is inactive for anyone else, including the assistant of the representative. • The **Completed** section must be green (complete and without error) for the **Lock** button to become active.
b	Lock the application	Click **YES** to confirm the lock request. A second approval is required to complete locking the application.
c	Unlock	Shows that the application is **unlocked**. • The information entered in previous sections of the application tab can be **edited**.
d	Validations	If the banking information is **not** entered properly: • The system requires you to attach a void cheque that will be added to the **Representative's To do list**.

Insurability Section

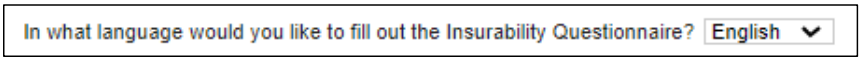
Beginning of section



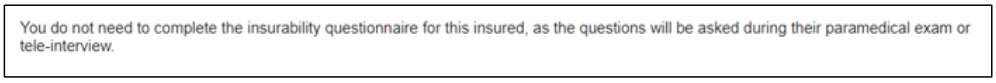
Smoker and non-smoker model:

For an insured between 18 and 50 years, and for Life Insurance between 500k and 1M$:

- When the representative locks their application, DSign-P redirects to the Insurability page.
- The representative must choose between the **Insurability Questionnaire** and the **Tele-interview**.



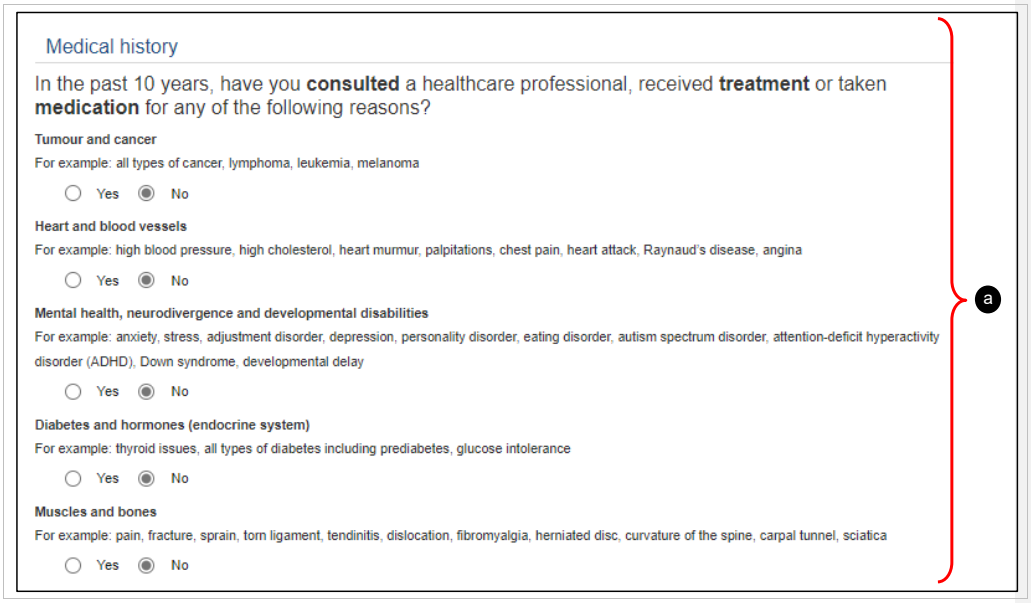
a. If the representative chooses the **Insurability questionnaire**, they must select the language.



b. If the representative chooses the **Tele-interview** a message appears in the **Insurability** section of DSing-P to advise that they do **not** have to answer the Insurability questionnaire with the insured, as the questions will be asked during their paramedical exam or tele-interview.

Predictive models Standard Acceptance – Serious Illness and Standard Acceptance – Life:

- Applies to all policyholders who:
  - Have completed the AURA insurability questionnaire
  - Are eligible for a decision at the point of sale referred for selection

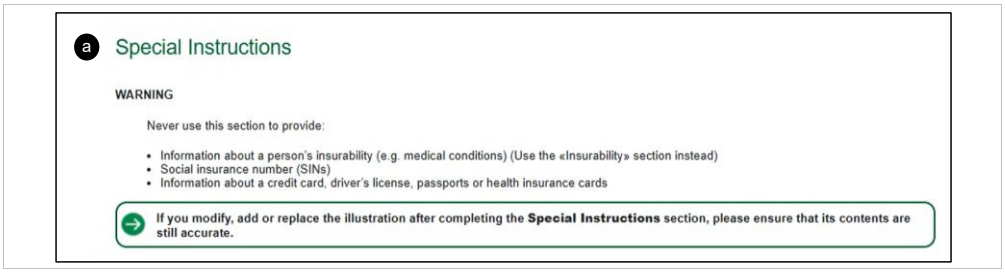


Reference	Element	Description
a	Medical history	Complete the insurability questionnaire (medical questions) for each insured, if applicable.

Special Instructions Section

Beginning of section

- The section is used to provide the relevant information for the processing of the application or any additional information that the client wishes to state.
- Notes listed in this section are part of the application.



Reference	Element	Description
a	Special Instructions	Add more details related to the insurance application. • The text entered here is included in the three following documents: o National Application PDF o The Rapport de Saisie Administration o The Underwriting report • Special instructions are printed on the application attached to the contract of the member/client. • We need to analyze all the information in the **Special instructions** section of the **e-application.** As a result, applications that have special instructions will not be displayed as **a point-of-sale decision**.

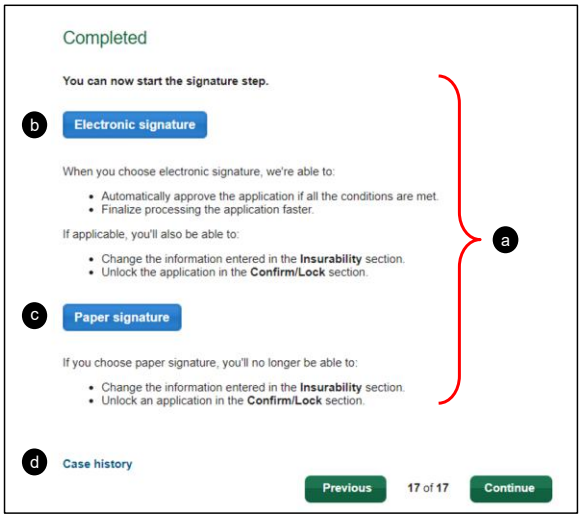
Complete Section

Beginning of section

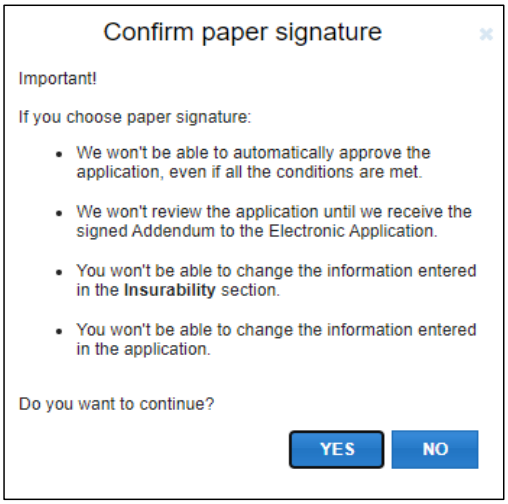
Select a Signing Method

Beginning of section

Example of a completed insurability questionnaire.



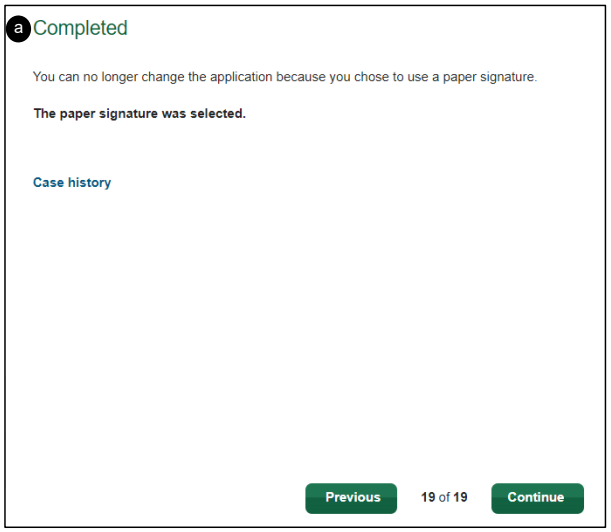
Reference	Element	Description
a	Completed	Ends the signing process with the client or clients.
b	Electronic signature	Select the electronic signature. • When choosing the electronic signature mode, a new **Electronic Signature** section is generated in the left menu. • The section must be completed to begin the signing process.

Reference	Element	Description
c	Paper signature	Select the paper signature. Complete the **required** 13231E form—i.e., the Addendum to the Electronic Application. When you choose the **Paper signature** the following message appears:  • By clicking **YES**, the representative agrees to forward as soon as possible the **Addendum to the electronic application** signed by each policyowner and each person to be insured.
d	Case history	Consult the history status.

Confirm the Signing Method

Beginning of section

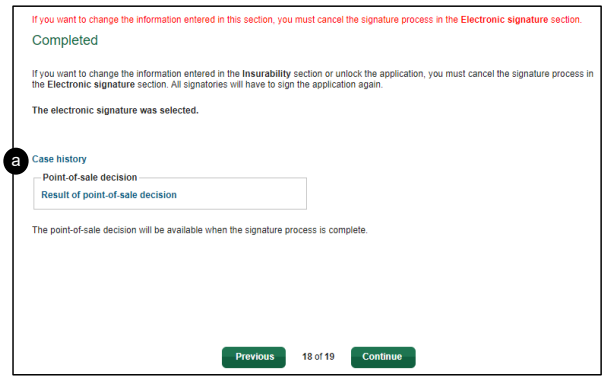
Example of a paper signature.



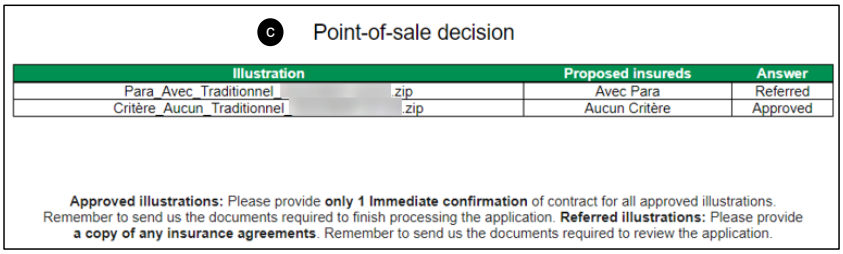
Reference	Element	Description
a	Completed	Displays the signing methods.

Result of the Point-of-Sale Decision

Beginning of section



The result of point-of-sale decision will be available when the signing process is completed.



Reference	Element	Description
a	Case history	Link to display the decision(s) by illustration.
b	Window Point-of-sale decision	• The representative must submit the file along with the required documentation. • It is possible to consult the result of the point-of-sale decision once the signature process has been completed.
c	Consultation of the decision(s)	If the application is approved, the representative must: • Enter the application number on the **Immediate Confirmation of the Contact** form. • Provide the client's form.

Electronic signature Section

Beginning of section

Additional Information

Beginning of section

Reference	Element	Description
a	Location of signature	Enter the city and the province where the application is signed.
b	Parent or legal guardian	Add the link between the signatory and the minor insured.
c	Cancel the signature process	Cancel the signature process. Cancel the signature process if the user chooses paper signature.
d	Continue	Continue entering information related to the electronic signature.

Signatory Information

Beginning of section

Reference	Element	Description
a	Role(s)	Indicates the role(s) of the signatory.
b	Sign in person / Sign remotely	Select the signing method. • When the option **Sign remotely** is selected, the signatory: o Receives an email notification with a web link. o Complete the remote electronic signature process. • It is possible to sign electronically in the presence of the representative.
c	Email	When the option **Sign remotely** is selected, the email of the person with signing authority is required.
d	Cell phone	Enter the cell phone number of the person with signing authority. The signatory receives a PIN code once they click the link in the email.

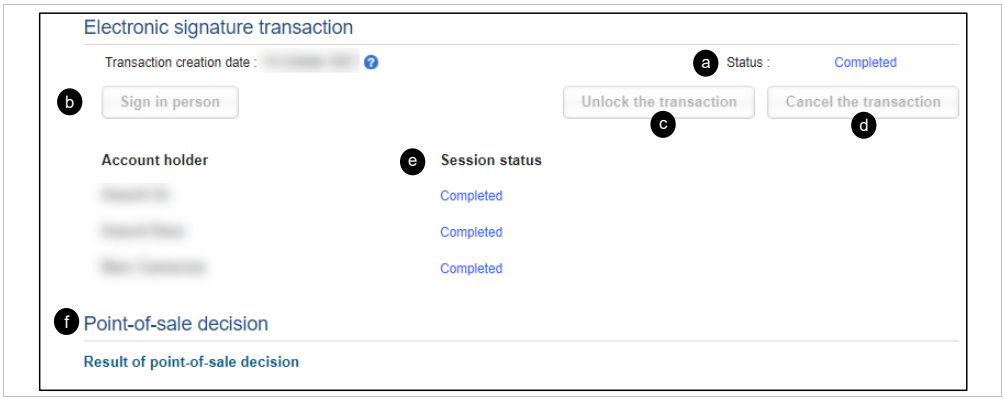
Representative Information

Beginning of section

Reference	Element	Description
a	Cell phone	Add the cell phone number of the representative. This field is **required** to allow the representative to authenticate their identity if they choose to **sign remotely**.
b	Start the electronic signature transaction	Start the electronic signature transaction if all required fields have been answered (e.g., email and PIN if the signatory is authorized to sign remotely).

Electronic Signature Transaction

Beginning of section



Reference	Element	Description
a	Transaction Status	Indicates the transaction status: • Cancelled • Completed • Expired • In progress • Locked
b	Sign in person	Start a signature session to enable signing in person. • One button per signatory • The representative button is available when all the signature sessions (for all clients) are completed.
c	Unlock the transaction	Unlock the transaction when a signatory authorized to sign remotely has made too many authentication errors. This button is **only** active when there is a session status.
d	Cancel the transaction	Cancel the signature transaction and to return to the previous section.
e	Session Status	Indicates the signature session status. • Cancelled • Completed • Locked • Pending
f	Point-of-sale decision	Link to display the point-of-sale decision.

Attached Files Tab

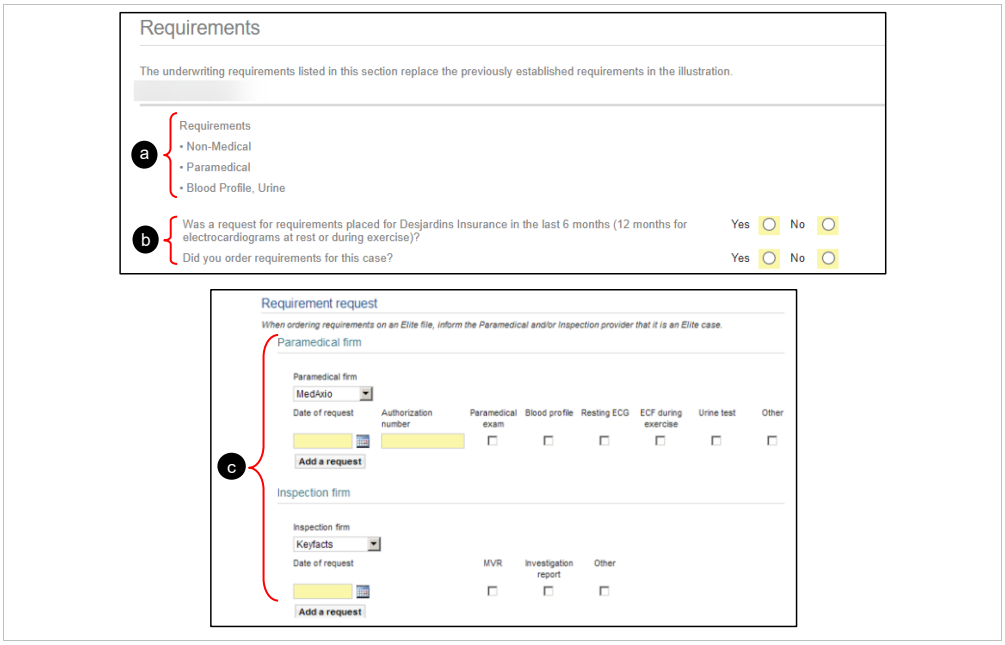
Back TOC

Reference	Element	Description
a	Linked applications	Enter each application number to be linked to the current application.
b	Attached files	Indicates the name of each attached file.
c	Browse...	Search for and select each PDF file to attach. **Multiple files** can be attached **at once** and will be added to the application automatically.
d	Add	Attach each selected file to the case.
e	File type	Indicates the type of each attached file: • Financial document • Medical information • Other administrative document • Prior Notice of Policy Replacement (or Life Insurance Replacement Declaration) • Underwriting form or questionnaire • Void cheque
f	Insured	Some file types require identifying the insured to which the attachment relates.
g	Delete	Delete the attached file.

Requirements Tab

Back TOC

- Use the **Requirements** tab to enter information related to the requirement request.
- It is available and must be completed **only** when the application is locked.
- If the signature mode selected is **electronic**, the signature process must be completed **before** accessing the tab.



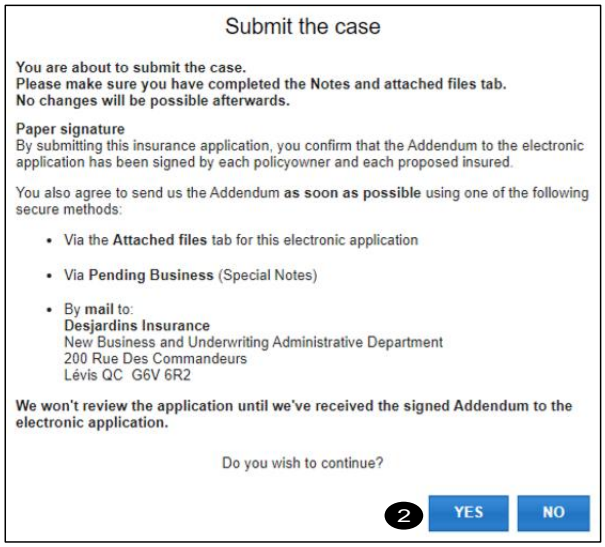
Reference	Element	Description
a	Requirements	• The underwriting requirements by insured are posted to prepare the member/client for the next steps. • Allows **independent network advisors** to order the right selection requirements, except tele-interviewing. Visible to **all** networks **Independent networks:** SFL, DFSIN, MGA
b	Questions	Answer preliminary questions about requirements orders.
c	• Paramedical firm • Inspection firm	Provides details of the underwriting requirements ordered from paramedical and investigation firms.

Distribution Tab

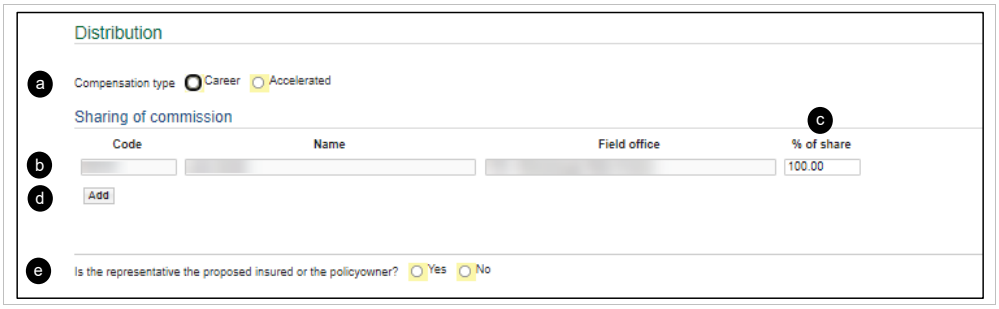
Back TOC

Use the **Distribution** tab to enter information regarding the compensation of the representative.

1	Submit the application. • If the **paper signature** method is selected, the **Submit the Case** window appears.



2	Click **YES** to submit the case.
3.	Send the Addendum to the Electronic Proposition **as soon as possible**. The analysis **only** begins upon receipt of the signed addendum.



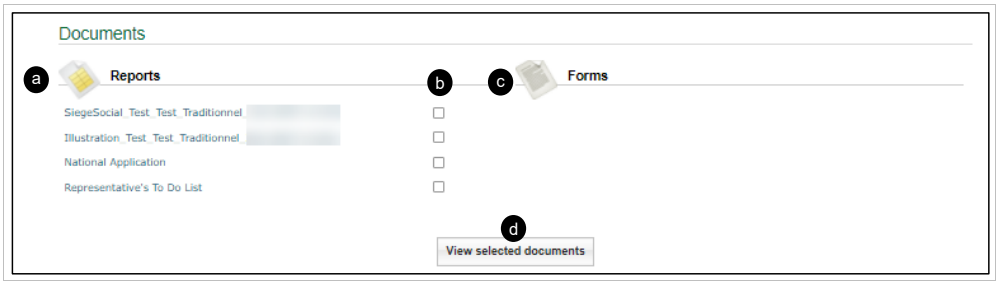
Reference	Element	Description
a	Compensation type	Indicates the type of compensation: • Career OR • Accelerated
b	Code	By default, the code of the representative appears. By default, the following information also appears: • The name of the representative • The field office of the representative
c	% of share	By default, the percentage of share is 100%.
d	Add	To add representatives for the sharing of commissions. • A maximum of 3 representatives can share the commission of a case. • It is possible to add 3 additional representatives, provided the principal representative of the case has a distribution percentage of zero.
e	Is the representative the proposed insured or policyowner?	Check **Yes** or **No** to indicate whether the representative is the insured or the policyowner of the contract.

Documents Tab

Back TOC

Use the **Documents** tab to view the documents generated by the case:

- Application
- Illustration(s)
- Additional form(s)
- Representative's To Do List



Reference	Element	Description
a	Reports	Click a document to display.
b	☐	Check the box corresponding to each document that you want to view to display **more than one** document.
c	Forms	Click the document you want to view.
d	View selected documents	Click to view all selected documents. The documents will be generated in a PDF format.

4.5 Signed and Submitted Cases Page

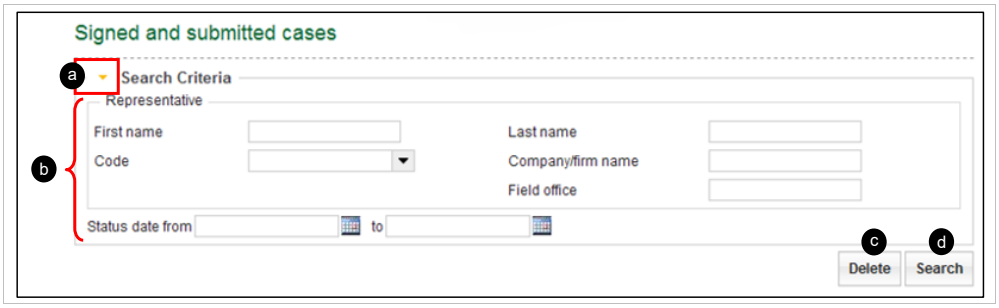
Back TOC

The **Signed and Submitted Cases** page displays the cases that have been signed and submitted according to the access rights of the user.

- To access this page, click **Signed and submitted cases** in the header of the homepage or directly on the page of a case.

Search Criteria

Beginning of section



Reference	Element	Description
a	▾	Hide or display the criteria of the **Search Criteria** section.
b	Search Criteria	Filter the signed or submitted cases of a representative based on the information of that representative. • In a same session, the last criteria entered are displayed. • Use one or many search criteria can be used. • Use **contains** instead of **equals** to launch a search based on certain criteria.
c	Delete	Delete all entered criteria or criteria that are already displayed from a previous search.
d	Search	Launch the search.

List of Signed Applications

Beginning of section

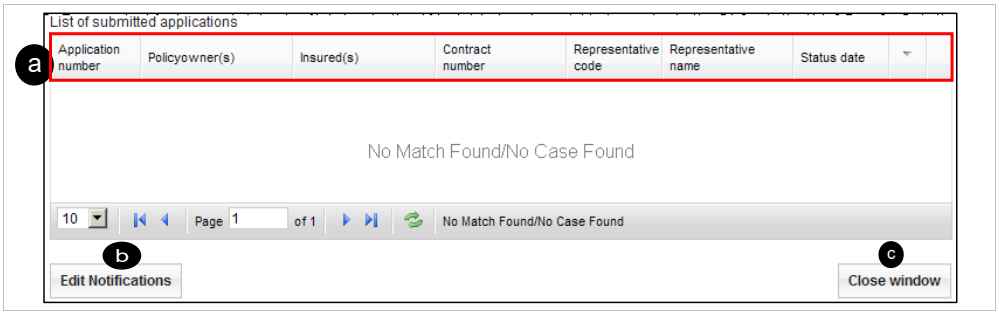
- The **List of Signed Applications** section appears when launching the search from the **Search Criteria** section of the **Signed and submitted cases** page.
- When it opens, if no previous search has been launched, the page displays all the cases to which the user has access.

Reference	Element	Description
a	List of signed applications	Consult all cases signed by a representative that are locked with the two following signature modes: • Paper signature mode • Electronic signature mode, for which the signature process is completed
b	Column names	Sort cases in a column: • In **descending** order, by clicking the name of the desired column. • In **ascending** order, by double-clicking the name of the desired column.

List of Submitted Applications

Beginning of section

The **List of Submitted Application** displays all cases submitted by a representative.



Reference	Element	Description
a	Column names	See the description in the List of Signed Applications – Column Names.
b	Edit Notifications	Access the Edit Notifications page for the cases of the representative.
c	Close window	Close the **Signed and Submitted Cases** window.

4.6 Edit Notifications Page

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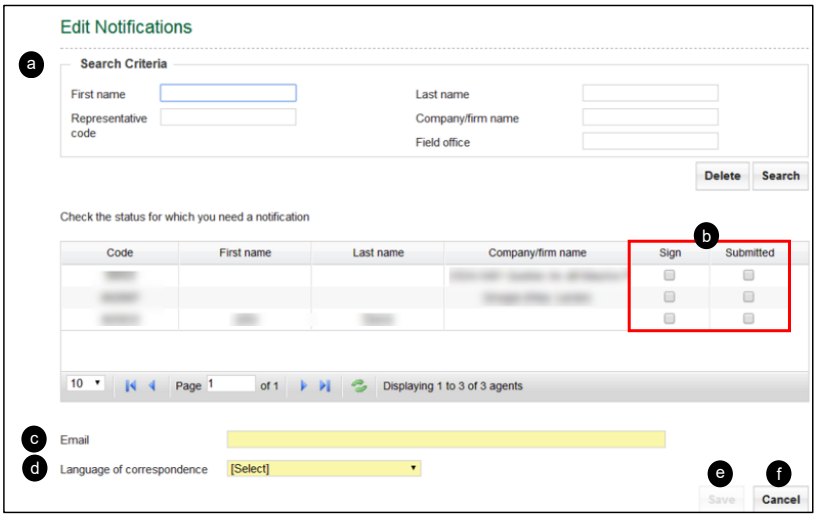
Use the **Edit Notifications** page to select notification options and receive an email each time a case is signed or submitted for the code(s) of the selected representative.



Reference	Element	Description
a	Search Criteria	Search according to different criteria (e.g., name of the representative, name of the office, etc.)
b	Status box	Check status boxes to receive notifications for cases with a **Sign** or **Submitted** status.
c	Email	Enter an email address to receive notices. An email address is **required**.
d	Language of correspondence	Select the correspondence language for notices. The preferred language is **required**.
e	Save	Save the information. The **Edit Notifications** window will close automatically.
f	Cancel	Cancel the task and close the **Edit Notifications** window. The information that was entered will be **deleted**.