

Insurance Carrier Investment e-signature policies

Last updated 8/27/2020 - Any changes to process made by the carriers since this date will not be reflected here. If you are unsure of the process or want to verify, please confirm with the carrier in question or reach out to your regional investment processing team.

Company Name		Recorded Date	Accepted e-signed documents	Exceptions regarding acceptance of e-signed documents
ALM	Assumption Mutual Life Insurance Company	28-Jul-20	AdobeSign, SignNow and DocuSign with the Certificate of Completion. Assumption must have the client's email already on file in order to confirm that his or her email matches the one used to sign.	No Exceptions
AZL	Allianz Life Insurance Company of NA Back Office: RBC IT&S	27-Aug-20	RBC I&TS to Accept E-Signature Documents from Shareholder Services Clients all platforms as long as the Certificate of Completions is attached.	Application with Beneficiary designation, Power of Attorney forms, Estate documentation, Unlocking /Locking i n forms, HBP form, LLP form, T2220 form Marriage Breakdown, T3012A form Tax Deduction Waiver of Unused RRSP, PRPP or SPP Contributions from RRSP, Gov ernment or pension documents, RESP gov ernment forms, Subscription agreements
BLA	BMO Guaranteed Investment Funds	5-Aug-20	OneSpan (formerly eSignLive), DocuSign, iGeny Pro and AdobeSign - please refer to the following for more information http://image.e-news.bmo.com/lib/fe9315737165037476/m/1/a37e81d0-8b4d4a0b-9e7c-36d6a113cb93.pdf	Beneficiary changes or ownership, a Power of Attorney or Limited trading Authorization
CAN	Canada Life	24-Jul-20	AdobeSign, OneSpan, DocuSign, FormStack and other vendors as long as the Certificate of Completion is included. See Canada Life Tab Below for Documents allowed	Click here
CIG	CI Investments Inc.	Sun Life does not have an e-signature solution in place. Client's wet signature is required.		
CLA	Canada Life	24-Jul-20	AdobeSign, OneSpan, DocuSign, FormStack and other vendors as long as the Certificate of Completion is included. See Canada Life Tab Below for Documents allowed	Click here
ECF	Empire Life	11-Aug-20	AdobeSign, FormStack, OneSpan, DocuSign - always include the Certificate of Completion	Beneficiary Changes, Ownership Changes and Claims Forms

ELC	Equitable Life of Canada	5-Aug-20	BambooHR, DocuSign, HelloSign, Eversign, Adobe Sign, Right Signature, eSignLive (may also be known as OneSpan Sign or Silanis)	Partial surrender (client more than 80 years old), Full surrender (to client's bank account),
EMP	Empire Life Insurance Company	11-Aug-20	AdobeSign, FormStack, OneSpan, DocuSign - include the Certificate of Completion	Beneficiary Changes, Ownership Changes and Claims Forms
IAC	IAC Clarington GIF	4-Aug-20	OneSpan, DocuSign, AdobeSign and FormStack Any Certification of Completion also needs to be included showing a password has been used	Power of Attorney forms, Beneficiary designation forms – (beneficiary designation within application), Estate Documentation
IMP	Desjardins Financial Security	19-Aug-20	AdobeSign, OneSpan, DocuSign, FormStack, always include the Certificate of Completion Forms: Account opening, statement of direction	Change of ownership or beneficiary Estate and death settlement Limited Trading Authorization Letter - LTA
INA	Industrial Alliance Fund Mgmt.	24-Jul-20	OneSpan, DocuSign, AdobeSign, FormStack always include the Certificate of Completion showing PASSWORD was used. The use of one of the authorized e-signature tools above the clients needs to select the Handwritten Signature option. Otherwise, the request will be returned unprocessed.	
LCA	La Capitale	8/11/2020	OneSpan, DocuSign, AdobeSign, iGeny, Zoho always include the Certificate of Completion showing PASSWORD was used	No Exceptions
Manulife	Manulife Financial - All Management Codes MCB, MCP, MGE, MGF, MGS, MGW, MLC, MLP, MPB, MPP, MPS, MRP, MSE, SLI	24-Jul-20	Applications via Manulife Online Transactions	Additional Deposits, Fund switches, Withdrawals, PAC/SWP Setup and Changes, Address changes, DCA Fund Switch, Guarantee Reset and new contract set up (May 25, 2020)
			DocuSign must include the Certificate of Completion and the ID Verification form and Signature Card (Dual Method Only)	Beneficiary Forms, Payout Authorization Form, Wills and codicils, Trusts created by wills and codicils, Powers of attorney and/or personal directives, to the extent that they are in respect of an individual's financial affairs or personal care, Records/contracts that create or transfer interests in land this may be relevant to consenting spouse for mortgage products, Guarantees relevant to mortgage products, Negotiable instruments, Documents of title (except contracts relating to the carriage of goods), Domestic contracts (marriage contracts, cohabitation agreements, separation agreements. Other exceptions for Quebec Specific documents.

RLI	RBC Life Insurance Co. Back Office: RBC IT&S	10-Aug-20	RBC I&TS to Accept E-Signature Documents from Shareholder Services Clients all platforms as long as the Certificate of Completions is attached.	Application with Beneficiary designation, Power of Attorney forms, Estate documentation, Unlocking /Locking i n forms, HBP form, LLP form, T2220 form Marriage Breakdown, T3012A form Tax Deduction Waiver of Unused RRSP, PRPP or SPP Contributions from RRSP, Gov ernment or pension documents, RESP gov ernment forms, Subscription agreements
SLF	Sun Life Assurance Company of Canada	24-Jul-20	Sun Life Financial (SLF) is happy to announce that starting Monday July 27, 2020, obtaining client signature through the new SLF eSignature tool will be available for advisors to use. This will assist the advisor in the timely completion of certain Sun Life GIFs application form. List of forms for eSignature: 4601, 4602, 4603, 4622, 4545, 4573	
SSQ	SSQ, Societe d'assurance-vie Inc.	28-Jul-20	DocuSign, Adobe Sign, Onespan, Insuresign and Igeny Application Forms, Trade Instructions, Wystematic Plan Forms, Transfer Forms, Fee for Service Arrangements, FACTA/CRS Forms, Limited Authorizaion Forms	Declaration of Transmission (FRA1006), Spousal Vaiver of Joint and Survivor Pension (FRA1147), Waiver of Pre-Retirement Death Benefit (FRA1232), Power of Attorney (FRA1519), List of Authorized Signatories (FRA1349), all documents related to Change of Beneficiary, to divorce, to death to loan request and Company resolution.
TAI	Transamerica AIC SEG Funds Back Office: RBC IT&S	27-Aug-20	RBC I&TS to Accept E-Signature Documents from Shareholder Services Clients all platforms as long as the Certificate of Completions is attached.	Application with Beneficiary designation, Power of Attorney forms, Estate documentation, Unlocking /Locking i n forms, HBP form, LLP form, T2220 form Marriage Breakdown, T3012A form Tax Deduction Waiver of Unused RRSP, PRPP or SPP Contributions from RRSP, Gov ernment or pension documents, RESP gov ernment forms, Subscription agreements
TDG	TD GIF II (issued by ivari)	8/10/2020	AdobeSign, FormStack, OneSpan, DocuSign will be accepted if eSignature alligns with the below - client needs to select handwritten option for Signature . The eSgingature must be the actual signature of the owner and it MUST match against the ink signature on our file. The eSignature cannot be the policyholder's name typed or printed by hand. If the eSignature does not match the signature on file, it will be flagged as not in good order and will result in delays in processing the request.	eSignature will be accepted for beneficiary change request for the provinces of British Columbia, Manitoba, Quebec, New Brunswick, Newfoundland & Labrador and Ontario only. All other provinces must have an ink signature.

TLC	IVARI	3-Aug-20	<p>AdobeSign, FormStack, OneSpan, DocuSign will be accepted if eSignature alligns with the below - client needs to select handwritten option for Signature. The eSignature must be the actual signature of the owner and it MUST match against the ink signature on our file. The eSignature cannot be the policyholder's name typed or printed by hand. If the eSignature does not match the signature on file, it will be flagged as not in good order and will result in delays in processing the request.</p>	<p>eSignature will be accepted for beneficiary change request for the provinces of British Columbia, Manitoba, Quebec, New Brunswick, Newfoundland & Labrador and Ontario only. All other provinces must have an ink signature.</p>
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