

Settling Requirements & First Premium Payment Options by Carrier

Carriers	PAC	Credit Card	Online Banking	Wire Transfer	Scanned Copy Accepted?	DocuSign/Adobe Sign or ESignLive Accepted?	Originals Required?	Comments
Assumption	Monthly	NO	Yes for Annual Premium Only	NO	YES	NO	NO	
BMO	Monthly	Annual Premiums Only	YES	NO	YES	Smartapp cases only	NO	Originals to be held for 90 days from date of submission to BMO
Canada Life	Annual & Monthly	Yes for Eapp instant decision apps only	NO	NO	YES	Yes - electronic transaction summary document must be included	NO	Originals to be held in client file. Please refer to website for details on acceptance of electronic signatures
CPP	Monthly	Annual Premiums Only	NO	NO	YES	NO	NO	Delivery receipts not required on CPP Policies, if there is an amendment original should be held until CPP confirms receipt and that document is in good order
Desjardins	Annual & Monthly	NO	NO	NO	YES	Yes - electronic transaction summary document must be included	NO	Originals to be held until Desjardins confirms receipt and that documents are in good order
Empire	Monthly	Yes for Eapps only	YES	NO	YES	Yes - electronic transaction summary document must be included	NO	Originals to be held until Empire confirms documents are in good order
Equitable	Monthly	Yes up to a Maximum Total Premium of \$5,000 and applies to first premium only. The information must be submitted at the time of application and can not be done at the time of policy delivery. It is available for Monthly and Annual. Subsequent monthly payments will be done via PAC.	YES	Yes on an exception basis and only for annual premiums	YES	NO	NO	Originals to be held until Equitable confirms receipt and that documents are in good order
Foresters	Monthly	NO	NO	NO	YES	NO	NO	Foresters requests advisor hold originals for 3 months from date of submission
Humania	Monthly	Yes All Modes	YES	NO	YES	NO	NO	
IAG & IAExcellence	Monthly	NO	NO	Yes on an exception basis and only for annual premiums	YES	NO	NO	Originals to be retained in Advisor's client file
Ivari	Yes All Modes	NO	YES	NO	YES	YES	NO	
La Capitale	Monthly	Credit Card is accepted for Pillar Series Disability plans - annual Premium Only	Only available for policies starting with #100****	NO	YES	YES	NO	Originals to be retained in Advisor's client file
Manu	Monthly - one time pac also an option on direct bill modes	NO	NO	NO	YES	NO	NO	Originals to be held by the advisor for a minimum of 30 days
RBC	Living Benefits - Accept monthly and annual PAC Life - Monthly PAC only	NO	YES	NO	YES	Yes - electronic transaction summary document must be included	NO	Originals to be held until RBC confirms receipt and that all is in good order and acceptable.
SSQ	Monthly	All Modes	NO	NO	YES	Yes - electronic transaction summary document must be included	NO	DocuSign, Adobe Sign and Onespan. For wet signatures scanned, hold originals until SSQ confirms all is in good order
Sun Life	All Modes	NO	NO	NO	YES	Yes, DocuSign, Adobe Sign and OneSpan accepted. If submission is for a documents on a paper app the digital certificate must be included with the submission	NO	Originals be held until further notice
The Edge	Monthly on all plans except Annual is available on their Annual Travel Plan	NO	NO	NO	YES	YES	NO	

*As of May 5, 2020 10:45 AM