

Insurance Carrier Investment e-signature policies

Last updated April 8, 2021 - Any process changes 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/a37e81d0-8b4d-4a0b-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 | See Canada Life Tab Below |
| 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 | See Canada Life Tab Below |
| ECF | Empire Life | 2-Feb-21 | DocuSign, OneSpan, Adobe Sign, iGenie, eSignLite, etc. 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 |

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| 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, Guarantees 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. |
| MRS | B2B Bank Financial Services Inc. | | | |
| 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 in forms, HBP form, LLP form, T2220 form Marriage Breakdown, T3012A form Tax Deduction Waiver of Unused RRSP, PRPP or SPP Contributions from RRSP, Government or pension documents, RESP government 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, 4604, 4545, 4573, 4830, 4624, 4610, 4621 and 4622 NOTE: LOD's require Wet Signature | Legacy settlement option (4633) ~ Must be submitted with & dated the same as the application Where a signature guarantee is required in our current process, the e-signature will not replace the signature guarantee. Therefore, a signature guarantee (wet signature) is required in addition to the e-signed doc. |
| SSQ | SSQ, Societe d'assurance-vie Inc. | 28-Jul-20 | DocuSign, Adobe Sign, Onesign, 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 in forms, HBP form, LLP form, T2220 form Marriage Breakdown, T3012A form Tax Deduction Waiver of Unused RRSP, PRPP or SPP Contributions from RRSP, Government or pension documents, RESP government 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 | 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. | 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. |