

Sun Life GIFs - Application process modifications while working with clients remotely

We understand that it's not exactly business as usual in the COVID-19 situation so as you're adjusting the way you work, we're doing the same. We've temporarily amended our guidelines with regards to the information and types of authorization we can accept when processing applications for Sun Life GIFs. Our aim is to make it easier for you and your clients to do business with us while conducting meetings remotely.

How to complete applications remotely

When completing applications in the current climate, we've got some suggestions for each step of the process on how to get this done while not face-to-face with your client:

1. **Complete application and forms:** Use video conferencing to meet with your clients, and use the online application and applicable forms on sunlifegifs.ca that can be saved to your computer. See note below on how to manage *Verification of Identity (VOI)* for non-registered contracts.
2. **Get your client's signature:** e-signatures are accepted for certain documents – check with your Distributor for details. Alternatively, use the following chart to assess your options on getting a valid signature.

Client has a printer and a scanner (most preferred option)	Client has a printer but no scanner	Client has no printer and no scanner
<p>Email completed application and any applicable forms to Client</p> <p>Client prints documents and signs</p> <p>Client scans the signed documents and copies of the VOI documents (if applicable)</p> <p>Emails documents to advisor</p>	<p>Email completed application and any applicable forms to Client</p> <p>Client prints and signs documents</p> <p>Then the client can either:</p> <ol style="list-style-type: none"> 1. Take a picture of each page of the 	<p>Email completed application and applicable forms to Client</p> <p>Client uses software such as Adobe Pro to place a scribble signature on the document digitally (typing their name is not acceptable)</p>

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	<p>documents and send to advisor</p> <p>OR</p> <p>2. Mail the signed documents and copies of the VOI documents (if applicable)</p>	<p>Client emails the digitally signed documents and copies of the VOI documents (if applicable)</p> <p><i>Alternatively, you can mail the completed application to the client for signature, and the client can return the paper document by mail.</i></p>
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If none of the above options are viable for you and/or your client, please contact Client Services at 1-844-SLF-GIFS so we can explore how we can provide further support.

3. **Give the client the information folder & contract, and fund facts:** Use the 'share' functionality on sunlifegifs.ca to send these electronically.
4. **Submit the application:** submit via fax, mail or secured email. Ensure you include copies of the verified source documents to support the Dual Process, and indicate that you did the application using the non-face-to-face process.

Tip: record the contract number (if available) and date the application and any additional forms before saving the documents to your computer.

Verification of Identity (VOI) for non-registered contracts

For non-registered contracts, please use the new, modified Dual Process method to visually confirm the VOI:

- Complete sections 1, 6, and 7 of the Identity verification, third party determination and politically exposed persons (PEP) for individual owners form (4830). All other anti-money laundering (AML) information is completed directly in the application
- For detailed instructions on how to use the Dual Process and what documents you can use, [click here](#)

Note: If this is for an existing client and VOI and AML information has been provided within the last 24 months you may not need to collect this again. You must confirm the information is still accurate. If the information is accurate, add the following note to special instructions: "This application was completed and non face-to-face and VOI/AML information was collected within the last 24 months on contract <<insert contract number>>."

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*IMPORTANT: All references to using email in this communication are referring to "secured email." You **must** use secured email when sending any of these documents to your client.*

Further support during the COVID-19 situation

We are continuing to make processes easier to carry out wherever we can as we all work at social distancing. We will share any updates we might have with you as promptly as possible. If you have any questions, please email gifs@sunlife.com.