

## Electronic delivery methods – What to use and when

The delivery of the insurance contract to the client is a legal requirement, being an essential step in the formation of the contract between Manulife and the client. The key steps are:

- Explain the policy’s provisions, as well as any ratings or exclusions that may have been added.
- Verify that the insured’s health status has not changed since the date they completed their application.
- Collect the initial premium.
- Deliver the policy.
- Collect a signed delivery receipt and any outstanding requirements.
- Clients must sign in Canada.

It’s important for you, as the advisor, to ensure there have been no changes to the insured’s insurability before the full policy contract is provided to the client. Once the policy has been delivered and the delivery documents are completed, the 10-day “free look” begins. During this period, the policy owner may cancel the policy and any premium payments received will be refunded.

You can conveniently complete a non-face-to-face policy delivery using one of the methods summarized in the table below. Talk to your client about the best policy delivery method for them and how you will go over their contract with them. Your case coordinator can help you make the best arrangements for electronic delivery once we approve the application. Better still, let us know your preference on the Advisor Report when you submit the application to make the issue process as fast as possible.

### Manulife policy electronic delivery options

	Accepted electronic signature vendors	Manulife E Delivery	Binding receipt
<b>Insurance products</b>	All products	All products	All products
<b>Ages</b>	All ages	All ages except juvenile policies and/or Child Protection Rider coverages over age 15	All ages except juveniles
<b>Amounts</b>	All amounts	All amounts	All amounts
<b>Ownership</b>	Individually owned and corporately owned policies  <b>Note:</b> Each signee must have their own signature confirmation, e.g., certificate of completion, final audit report, electronic summary	Individually owned policies only	Corporately owned policies
<b>Third party payor</b>	Yes	No	Yes

	Accepted electronic signature vendors	Manulife E Delivery	Binding receipt
<p><b>Notes</b></p>	<p>You must deliver the contract to the policy owner prior to using an eSignature tool for the delivery requirements.</p> <p>Submit all documents using the <b>NBN Reply</b> feature, <b>within the Advisor Portal secure inbox</b> to meet our secure email requirements.</p> <p>To be considered in-good-order, you must attach the eSignature audit log, which captures <b>when and where a document was signed, and by whom</b>. This document enables your business to verify each signature and trace it back to the signer, and must have a unique email address (including corporately owned policies):</p> <ol style="list-style-type: none"> <li><b>DocuSign</b></li> <li><b>Adobe Sign</b></li> <li><b>OneSpan</b></li> <li><b>Dropbox Sign</b></li> <li><b>eZsign</b></li> <li><b>iGeny</b></li> <li><b>Moxo</b></li> <li><b>DocHub</b></li> </ol> <p><b>Note:</b> If you don't submit the applicable <b>eSignature audit log/certificate</b>, we will not accept the document as signed, and there will be delays. <b>All</b> signers must have a unique email address to be considered in good order.</p> <p>When using an eSignature option, follow all the requirements related to delivery and <a href="#">non-face-to-face sales</a>.</p>	<p>These documents must be fully completed and signed prior to the policy issue as E-Delivery:</p> <ul style="list-style-type: none"> <li>Product page</li> <li>Life Insurance Replacement Declaration</li> <li>Replacement form</li> <li>Internal Surrender form if the owner on the inforce policy is different than the new policy.</li> <li>Anti-money laundering owner identification</li> <li>Illustration</li> </ul> <p>All owners and insureds must provide an email address AND mobile number.</p>	<p>These documents must be fully completed and signed before policy issue:</p> <ul style="list-style-type: none"> <li>Product page</li> <li>Life Insurance Replacement Declaration</li> <li>Replacement form</li> <li>Internal Surrender form if the owner on the inforce policy is different than the new policy.</li> <li>Anti-money laundering owner identification</li> <li>Illustration (as applicable)</li> </ul> <p>All owners, insureds and third-party payors must provide an email address.</p> <p>A copy of the contract is sent to the Advisor and the paper contract is mailed directly to the policy owner.</p>

## Reminder

We can only deliver policies to clients that are physically in Canada. If you plan to deliver a paper contract in a non-face-to-face setting, ensure to send the contract(s) and all delivery settling requirements by registered mail or by courier, before your meeting. Clients need to have the contract in their possession for your delivery meeting.

Our goal is to ensure the policy is inforce based on the review of the contract that was completed at the time the policy was delivered.