



A P E X A

SIMPLY CONNECTED

ADVISOR PROFILE SET UP

Version 1.0

September 2019



+ TABLE OF CONTENTS

Introduction	3
Contacting APEXA	3
What You'll Need	4
Registering Your Account	5
Personal Information	8
Addresses & Phone Numbers	9
E&O Coverages & Licenses.....	10
Education History	12
Employment History	12
Banking Information	13
Insurance History	14
Sponsorship	15
Compliance	15
Glossary of Terms	17

+ INTRODUCTION

WHAT IS APEXA?

APEXA is a centralized, standardized digital contracting and compliance solution connecting Canadian Advisors, MGAs, and Carriers.

APEXA brought together teams of experts from nine leading MGAs and Carriers, industry compliance professionals, and subject matter experts to form Canada's first industry-governed solution for advisor contracting and compliance.

You will receive an email from your MGA, inviting you to join APEXA. From there, you will follow a link to access APEXA online, and then you will complete your Advisor profile.

APEXA brings all of your data together in one powerful, integrated system and updates your information in real time. You're able to manage your personal information, licenses, E&O coverages and contracts.

CONTACTING APEXA

APEXA provides Advisor support for any questions that arise related to profile set up, APEXA navigation, or any other system-related inquiries. APEXA Advisor support is managed through a call centre, which can be accessed in one of two ways:

1) Call **1-855-294-2541**

2) Send an email to [**support@apexa.ca**](mailto:support@apexa.ca)

The call centre is available in both English & French on business days within the following times:

8:00 AM - 8:00 PM ET for French language support;

8:00AM - 11:00 PM ET for English language support for calls or emails originating outside of Quebec; and

8:00AM - 8:00 PM ET for English language support calls or emails originating within Quebec

WHAT YOU'LL NEED

Before you begin, make sure you have everything you'll need to create your APEXA Advisor profile:

- Your residential and business address history for the last 5 years
- A digital copy of your E&O Coverage certificate
- A digital copy of your provincial license(s)
- Information about the life insurance Carriers you have worked for in the past
- Your selling codes – you may need them to complete an identity verification step
- A digital copy of your banking information (e.g. void cheque) – optional
- A digital copy of your standard Disclosure Statement regarding managing conflicts of interest
- A digital copy of your needs-based sales practice template

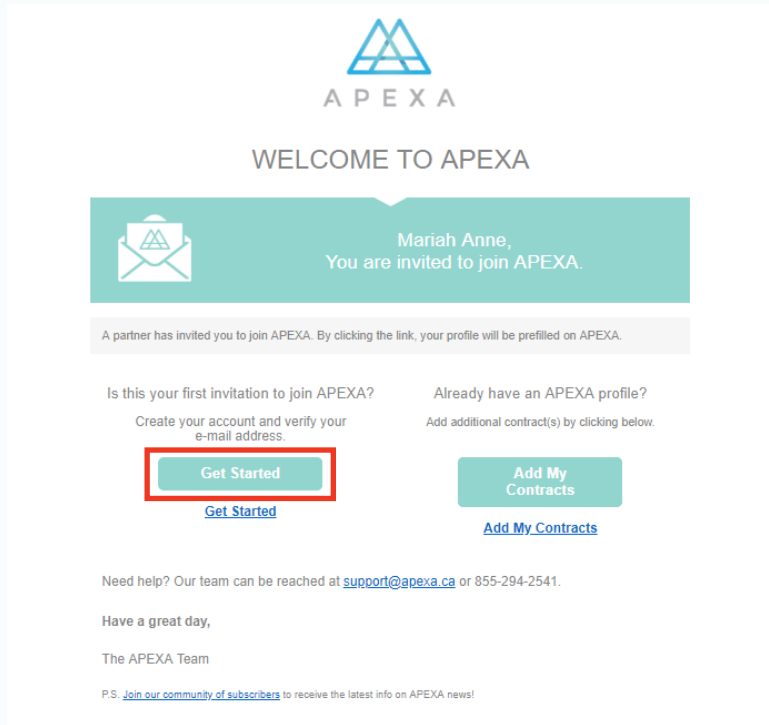
A note about digital copies:

- Acceptable file formats include: PDF, MS Word, JPG, PNG, TIFF and BMP
- For licenses, you can also use a screen capture from a provincial licensing body website

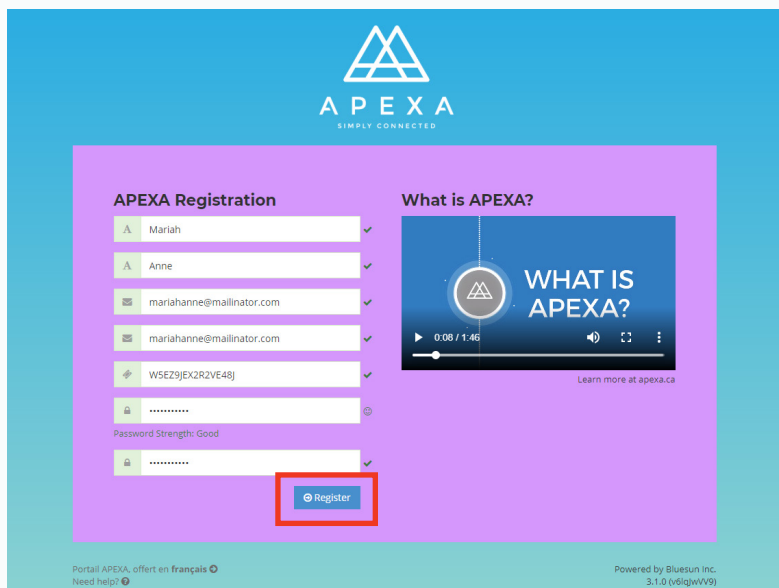
+ REGISTERING YOUR ACCOUNT

APEXA account creation is a two-step process:

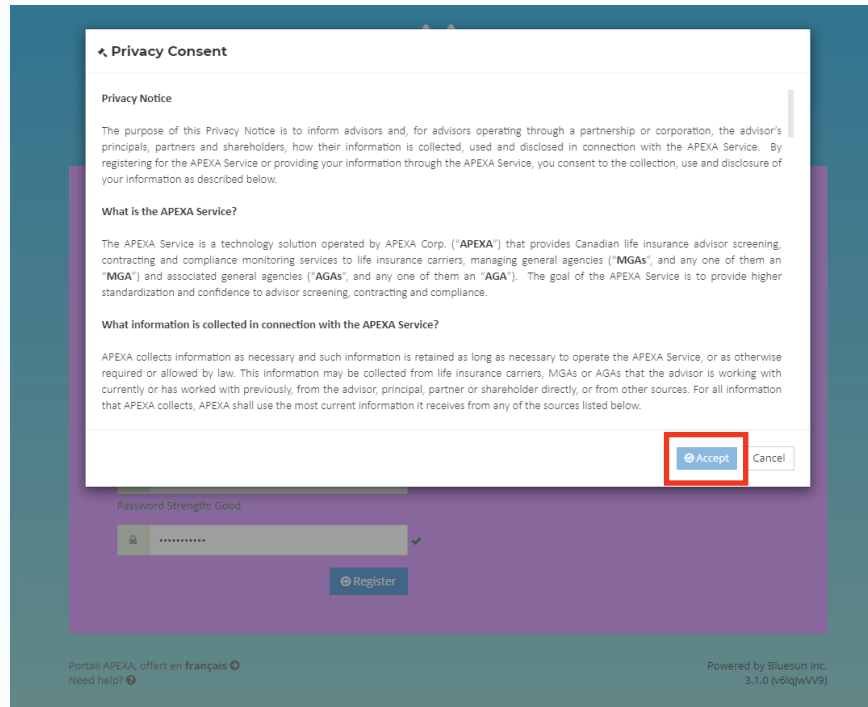
- When you receive your email invitation from your MGA, click on **Get Started** to begin your registration process.



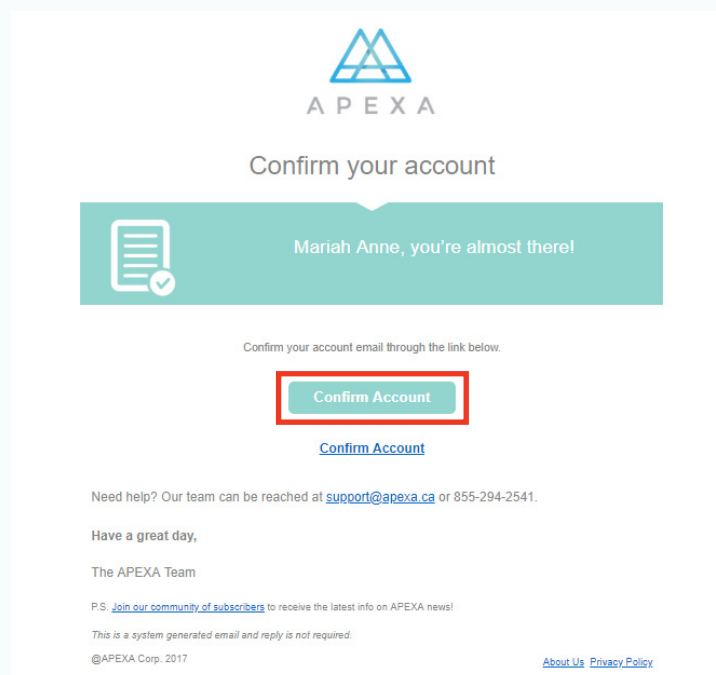
- You will then complete the registration form to create your account, including your name, email address, and a password. Click **Register**.



A pop-up box containing a Privacy Consent form will appear. Please read this form carefully. Once you have reviewed thoroughly, click **Accept**.

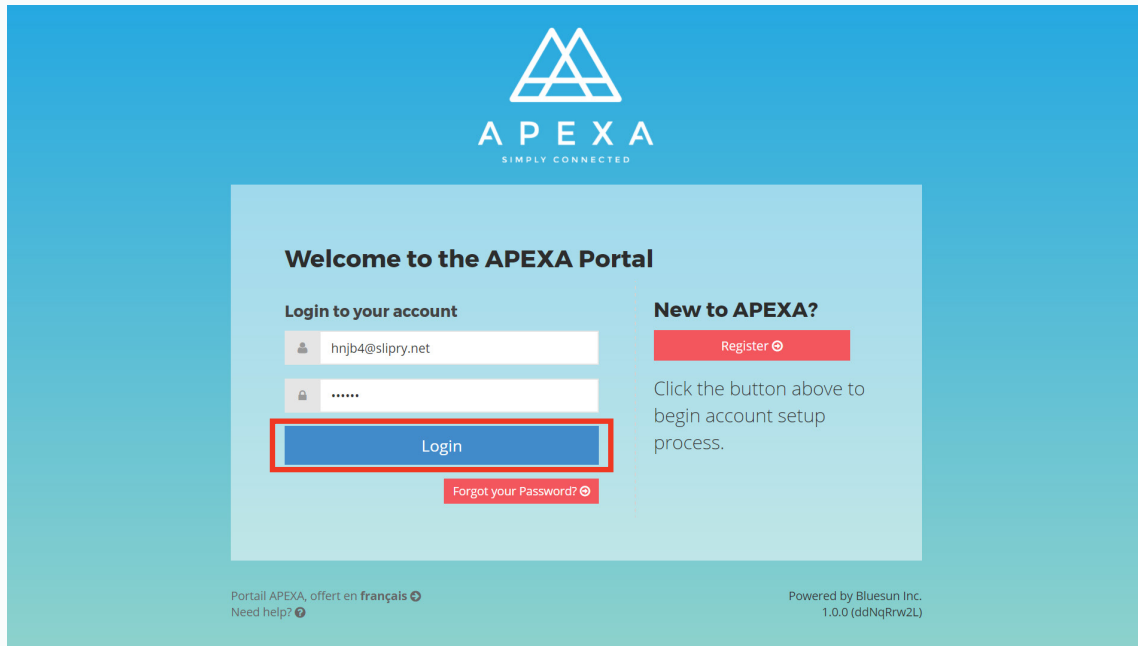


- You will be sent a confirmation email to verify your email address; click **Confirm Account** to validate your email address and begin the account setup process.

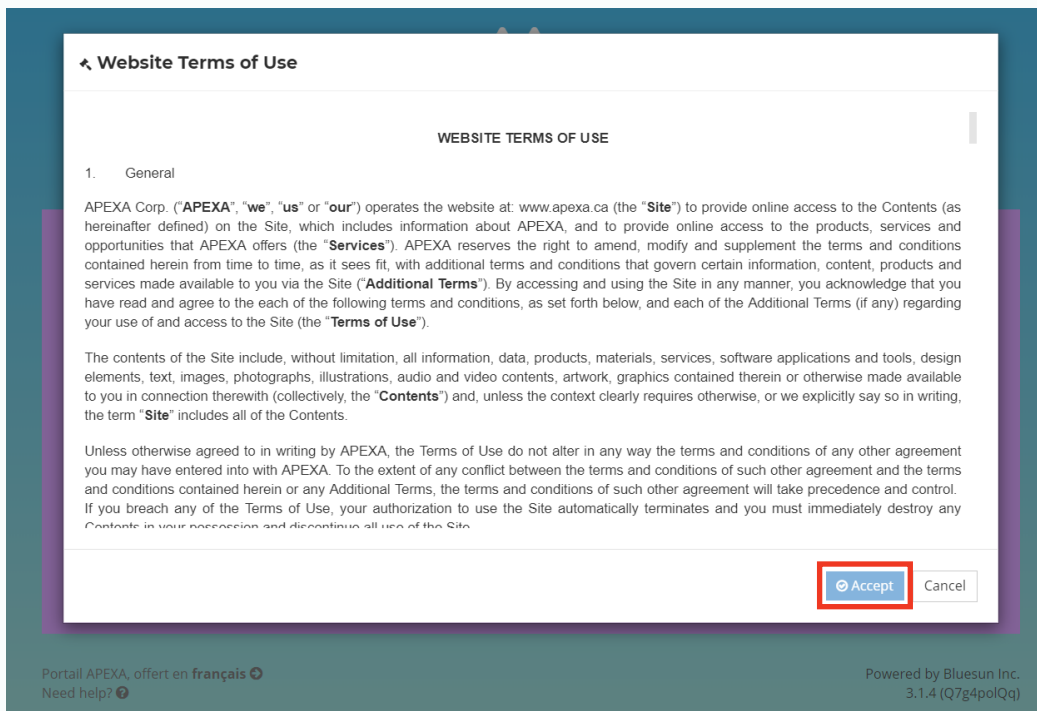


You can now proceed to log in to APEXA to set up your profile.

Ensure your account credentials are correct, and then click **Login**.



A pop-up box containing a WEBSITE TERMS OF USE form will appear. You must read and accept this in order to proceed with profile set up. The **Accept** button will become clickable once you have read (and scrolled through) the entirety of the terms.



+ PERSONAL INFORMATION

1) Complete all mandatory fields on this page: full name (as it appears on your resident license), date of birth, confirmation you are legally able to work in Canada, and select a verbal password (used for our call centre). All other fields are optional.

NOTE: Throughout the APEXA profile set up, the **Next button will become active once all mandatory fields are completed. If the **Next** button is unavailable, check for red warning banners that indicate what information is missing.*

APEXA
English ▼ Logout

Mariah Anne

Step 1/3

Personal Information

! There are issues with your profile details. You must provide all profile details in order to complete profile setup.

Title

* Your profile name must match your name as it appears on your resident licence. If the name listed here does not match your resident licence, please submit a [name change](#). If you do not have a resident licence, enter your legal name.

<p>Legal First Name (as shown on resident licence)</p> <input style="width: 95%;" type="text" value="Mariah"/> ✓	<p>Legal Middle Name (as shown on resident licence)</p> <input style="width: 95%;" type="text"/>	<p>Legal Last Name (as shown on resident licence)</p> <input style="width: 95%;" type="text" value="Anne"/> ✓						
Change Name								
<p>Position</p> <input style="width: 95%;" type="text" value="Advisor"/> ✓	<p>Preferred Name</p> <input style="width: 95%;" type="text"/>	<p>Maiden Name</p> <input style="width: 95%;" type="text"/>						
<p>Gender</p> <input style="width: 95%;" type="text" value="Female"/> ✓	<p>Date of Birth *</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; border: 1px solid #ccc; text-align: center;">1980</td> <td style="width: 33%; border: 1px solid #ccc; text-align: center;">08</td> <td style="width: 33%; border: 1px solid #ccc; text-align: center;">23</td> </tr> <tr> <td style="font-size: 0.8em; text-align: center;">YYYY</td> <td style="font-size: 0.8em; text-align: center;">MM</td> <td style="font-size: 0.8em; text-align: center;">DD</td> </tr> </table>		1980	08	23	YYYY	MM	DD
1980	08	23						
YYYY	MM	DD						
<p>Canadian Insurance Participant Registry Number (CIPR)</p> <input style="width: 95%;" type="text" value="#"/>	<p>Are you legally entitled to work in Canada? *</p> <input checked="" type="radio"/> Yes <input type="radio"/> No ✓							

Verbal Password

* A verbal password is used to verify your identity when you call into the call center for assistance. Your verbal password prompt should be a question or phrase to help you remember your verbal password. For example, your verbal password may be 'ROVER' and your password prompt would be 'MY FIRST DOG'.

<p>Verbal Password Prompt *</p> <input style="width: 95%;" type="text" value="First Dog"/> ✓	<p>Verbal Password *</p> <input style="width: 95%;" type="text" value="Sam"/> ✓
--	---

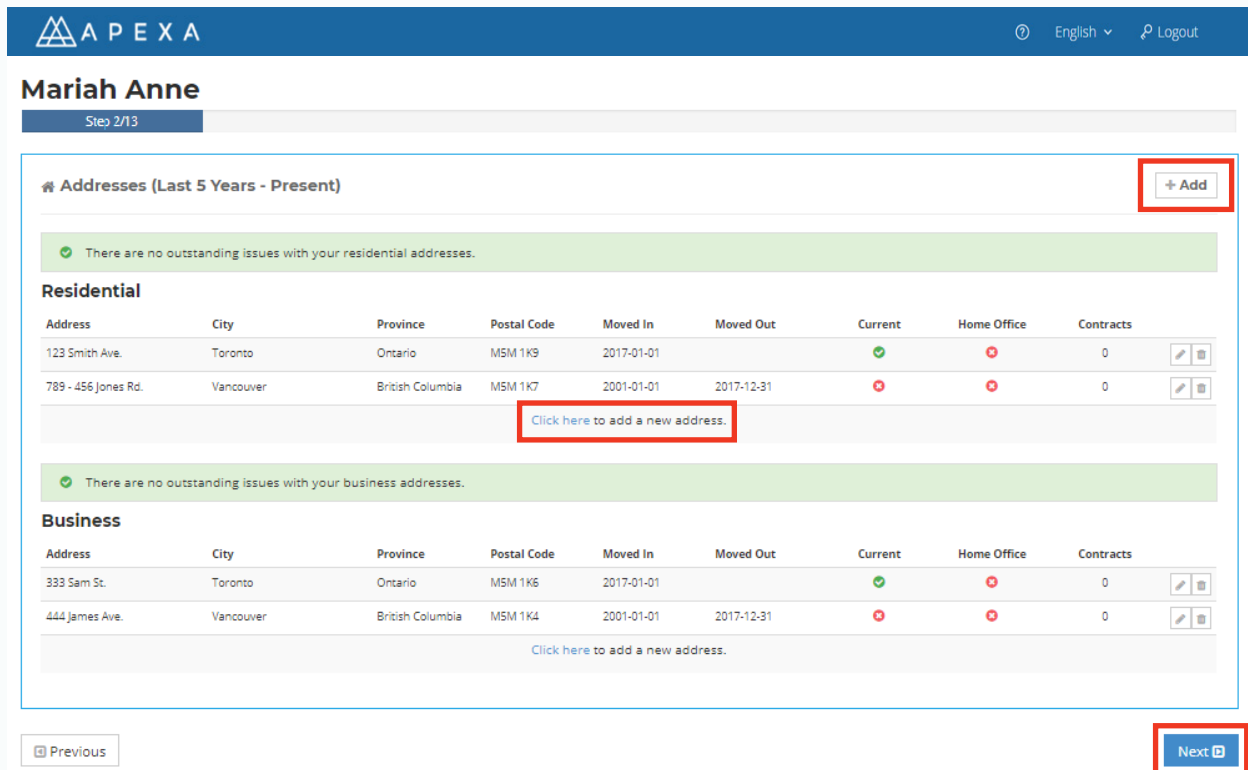
Previous
Next

Version 3.1.0 (v6lqjwV9)
Powered by Bluesun Inc.

+ ADDRESSES & PHONE NUMBERS

2) Provide residential & business addresses for the last five years, including move in & move out dates.

NOTE: Navigation in the profile set up is consistent throughout, with both **Add and **Click Here** buttons available. Use either option to add new information.*



Addresses (Last 5 Years - Present) + Add

There are no outstanding issues with your residential addresses.

Residential

Address	City	Province	Postal Code	Moved In	Moved Out	Current	Home Office	Contracts
123 Smith Ave.	Toronto	Ontario	MSM 1K9	2017-01-01		✓	✗	0
789 - 456 Jones Rd.	Vancouver	British Columbia	MSM 1K7	2001-01-01	2017-12-31	✗	✗	0

[Click here to add a new address.](#)

There are no outstanding issues with your business addresses.

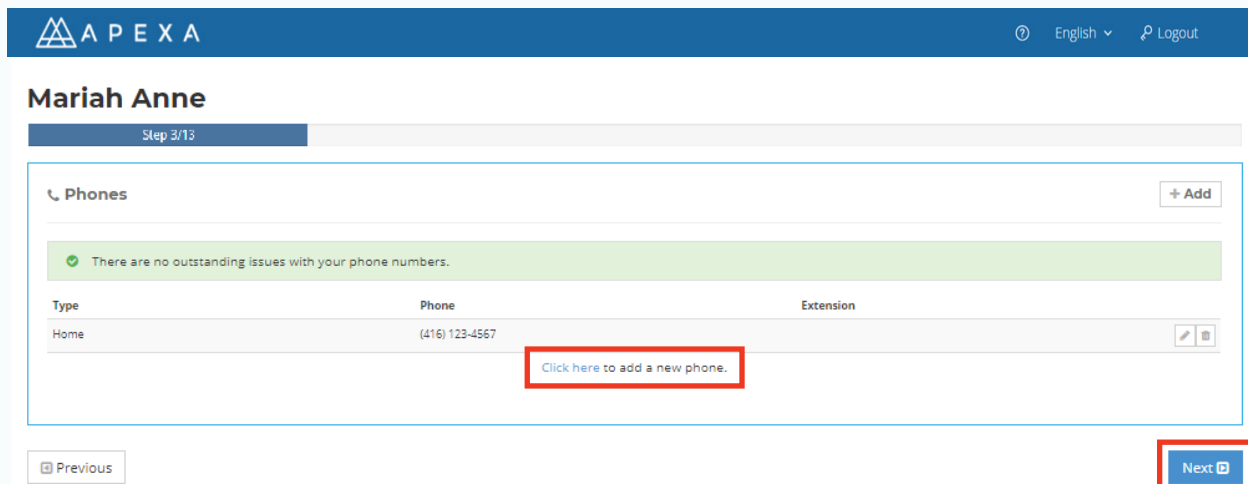
Business

Address	City	Province	Postal Code	Moved In	Moved Out	Current	Home Office	Contracts
333 Sam St.	Toronto	Ontario	MSM 1K6	2017-01-01		✓	✗	0
444 James Ave.	Vancouver	British Columbia	MSM 1K4	2001-01-01	2017-12-31	✗	✗	0

[Click here to add a new address.](#)

Previous Next

3) Provide at least one phone number.



Phones + Add

There are no outstanding issues with your phone numbers.

Type	Phone	Extension
Home	(416) 123-4567	

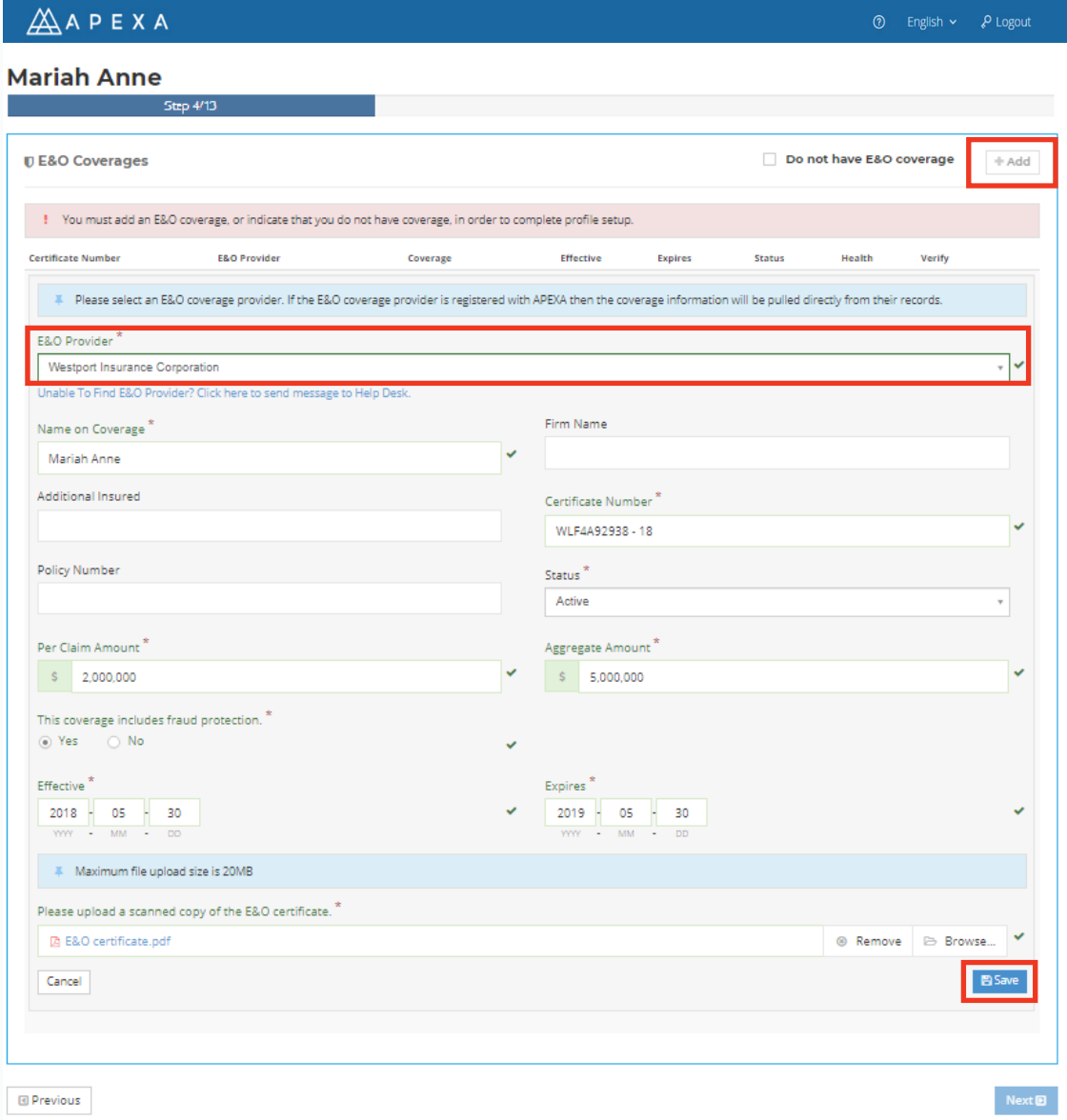
[Click here to add a new phone.](#)

Previous Next

+ E&O COVERAGES & LICENSES

- 4) The Errors and Omissions (E&O) coverage section is mandatory to complete profile set up.
- Select your E&O provider. Note that this is the **insurance company who underwrites your policy, not the broker who sold it to you.**
 - If your E&O provider cannot be found, contact APEXA to have it added
 - Complete all mandatory fields (marked with an asterisk and in red text). All information can be found on your E&O certificate.
 - Upload a copy of the E&O certificate and click **Save**.

**NOTE: If you are not yet licensed or are a shareholder of a corporation, you may indicate 'Do Not Have E&O Coverage'.*



AP E X A English Logout

Step 4/13

Do not have E&O coverage **Add**

E&O Coverages

! You must add an E&O coverage, or indicate that you do not have coverage, in order to complete profile setup.

Certificate Number	E&O Provider	Coverage	Effective	Expires	Status	Health	Verify
Please select an E&O coverage provider. If the E&O coverage provider is registered with APEXA then the coverage information will be pulled directly from their records.							
E&O Provider * Westport Insurance Corporation ✓							
Unable To Find E&O Provider? Click here to send message to Help Desk.							
Name on Coverage * Mariah Anne ✓				Firm Name <input type="text"/>			
Additional Insured <input type="text"/>				Certificate Number * WLF4A92938 - 18 ✓			
Policy Number <input type="text"/>				Status * Active ✓			
Per Claim Amount * \$ 2,000,000 ✓				Aggregate Amount * \$ 5,000,000 ✓			
This coverage includes fraud protection. * <input checked="" type="radio"/> Yes <input type="radio"/> No ✓							
Effective * 2018 05 30 ✓ <small>YYY MM DD</small>				Expires * 2019 05 30 ✓ <small>YYY MM DD</small>			
Maximum file upload size is 20MB							
Please upload a scanned copy of the E&O certificate. * <input type="text" value="E&O certificate.pdf"/> <input type="button" value="Remove"/> <input type="button" value="Browse..."/> ✓							
<input type="button" value="Cancel"/> <input checked="" type="button" value="Save"/>							

- 5) Entering your resident license is mandatory for APEXA profile set up.
 - a. Complete all mandatory fields on this screen.
 - b. Upload a scanned copy of your license and click **Save**.

APEXA
English ▼ | Logout

Mariah Anne

Step 5/13

Licences
 Do not have a licence + Add

! You must add a licence that matches the province of your residential address in order to complete profile setup.

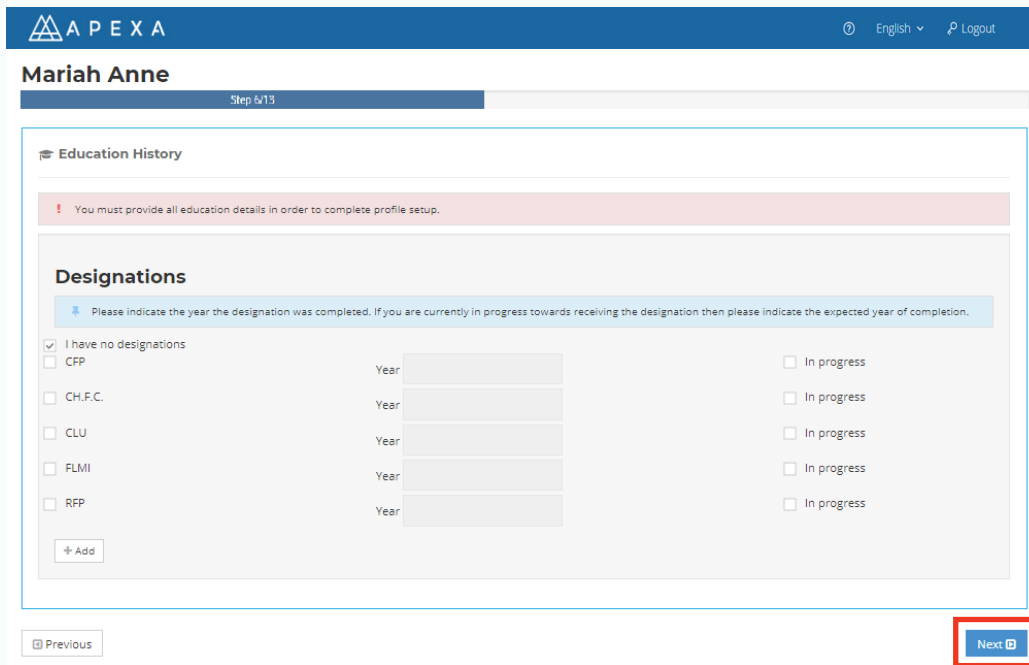
Licence Number	Issuing Province	Type	Issued	Expires	Status	Resident	Health	Verify
<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Issuing Province * <input style="width: 90%;" type="text" value="Ontario"/> ✓</p> <p>Full Legal Name * <input style="width: 90%;" type="text" value="Mariah Anne"/> ✓</p> <p>Type * <input style="width: 90%;" type="text" value="Life"/> ✓</p> <p>Licence Number * <input style="width: 90%;" type="text" value="9658255"/> ✓</p> <p>Issued * <input style="width: 20%;" type="text" value="2016"/> - <input style="width: 20%;" type="text" value="10"/> - <input style="width: 20%;" type="text" value="20"/> <small>YYY - MM - DD</small></p> <p>Conditions <input style="width: 100%;" type="text"/></p> </div> <div style="width: 45%;"> <p>Firm Name <input style="width: 90%;" type="text"/></p> <p>Status * <input style="width: 90%;" type="text" value="Active"/> ✓</p> <p>Sponsor/Supervisor <input style="width: 90%;" type="text"/></p> <p>Expires * <input style="width: 20%;" type="text" value="2020"/> - <input style="width: 20%;" type="text" value="10"/> - <input style="width: 20%;" type="text" value="19"/> <small>YYY - MM - DD</small></p> </div> </div>								
<p>Maximum file upload size is 20MB</p>								
<p>Licence Upload * <input style="width: 80%;" type="text" value="Personal Licence.pdf"/> Remove Browse... ✓</p> <p style="display: flex; justify-content: space-between; margin-top: 5px;"> Cancel Save </p>								

Previous
Next

Version 3.1.0 (v6lqjwV9)
Powered by Bluesun Inc.

+ EDUCATION HISTORY

6) This screen will ask you for information about any designations that you hold or are working toward. When this is complete, click **Next**.



Education History

You must provide all education details in order to complete profile setup.

Designations

Please indicate the year the designation was completed. If you are currently in progress towards receiving the designation then please indicate the expected year of completion.

I have no designations

CFP Year In progress

CH.F.C. Year In progress

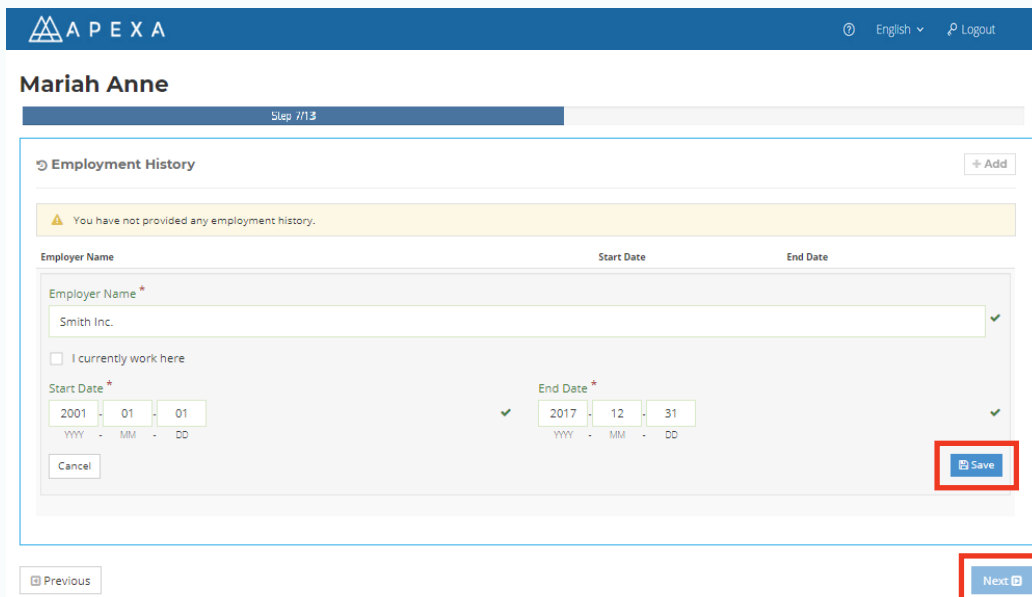
CLU Year In progress

FLMI Year In progress

RFP Year In progress

+ EMPLOYMENT HISTORY

7) This screen will ask you for information about your employment history. Click Add under the Employment History heading to add employment information for the past 5 years.



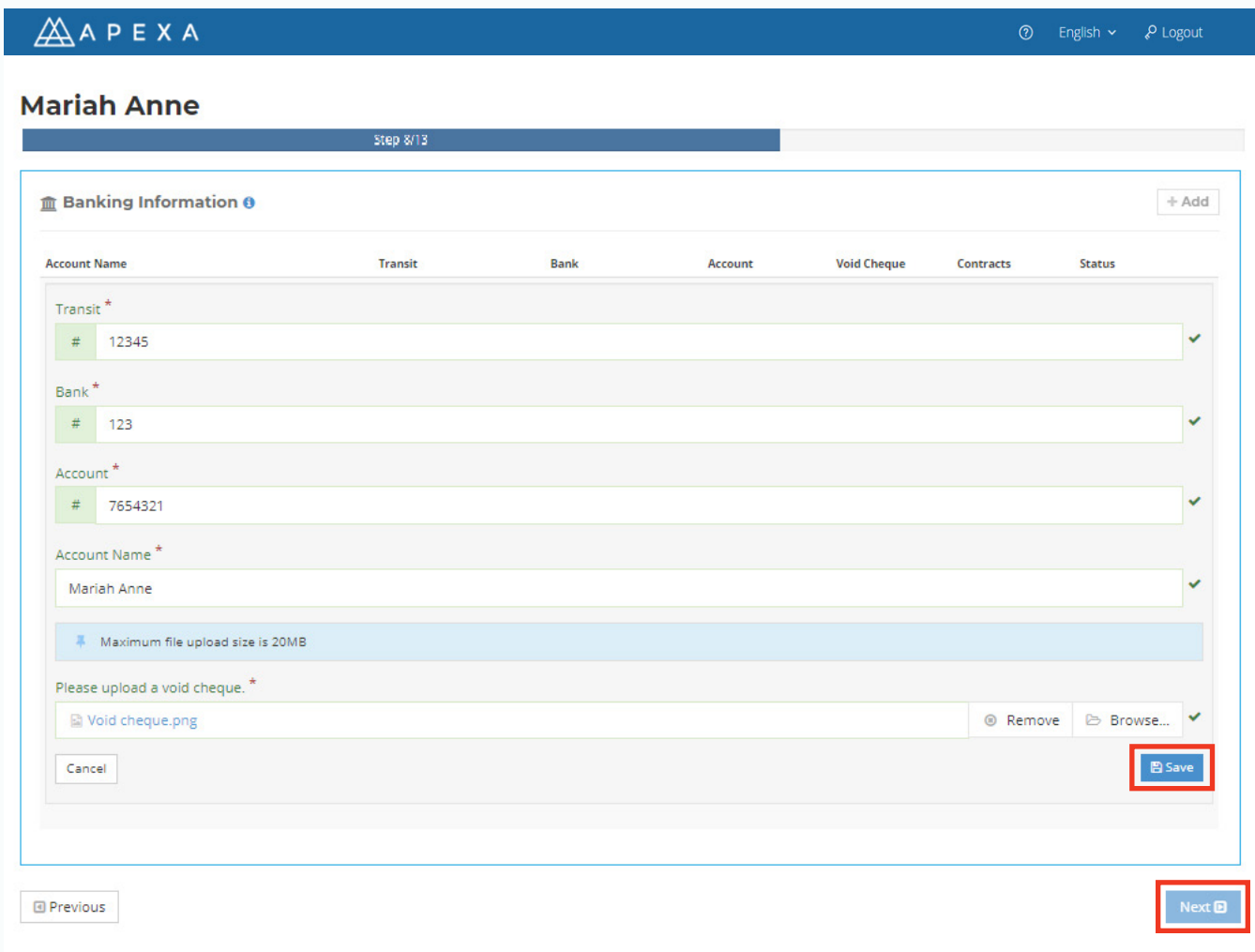
Employment History

You have not provided any employment history.

Employer Name	Start Date	End Date
<input type="text" value="Smith Inc."/>	<input type="text" value="2017-12-31"/>	<input type="text" value=""/>

+ BANKING INFORMATION

- 8) Completing your banking information during profile set up is optional, however, it is required for contracting with a new party.
 - a. Fill in your account name, account number, bank number, and transit number as per your void cheque.
 - b. Upload a copy of your void cheque.



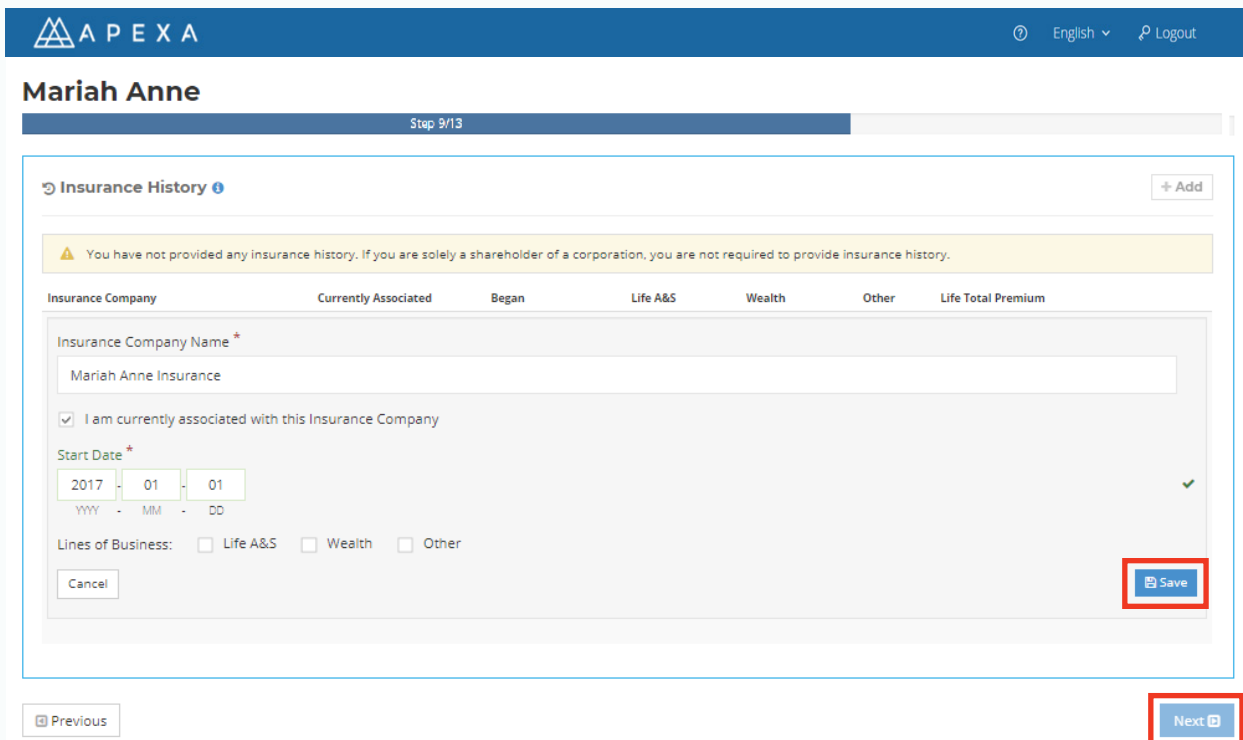
Banking Information + Add

Account Name	Transit	Bank	Account	Void Cheque	Contracts	Status
	Transit * # 12345					✓
		Bank * # 123				✓
			Account * # 7654321			✓
Account Name *	Mariah Anne					✓
Please upload a void cheque. *						
Void cheque.png				Remove	Browse...	✓
Cancel						Save

Previous Next

+ INSURANCE HISTORY

- 9) **Insurance history is mandatory for profile set up.** If you are a new Advisor or a shareholder of a corporation, you do not need to complete this section.
- a. Add all insurance companies with whom you have worked, along with approximate written premium, start date, and lines of business.



Insurance History + Add

⚠ You have not provided any insurance history. If you are solely a shareholder of a corporation, you are not required to provide insurance history.

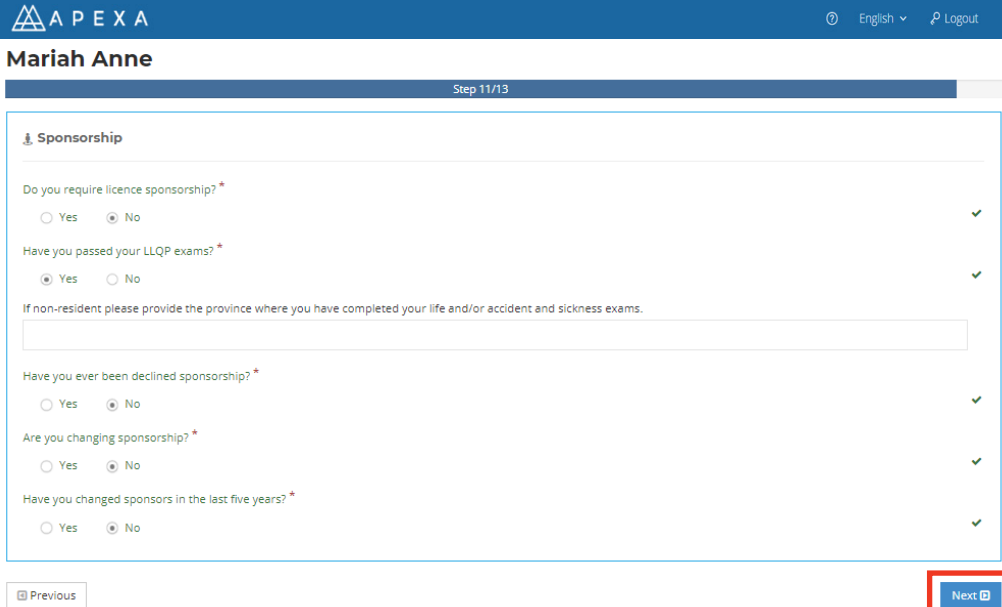
Insurance Company	Currently Associated	Began	Life A&S	Wealth	Other	Life Total Premium
Insurance Company Name * <input type="text" value="Mariah Anne Insurance"/>	<input checked="" type="checkbox"/> I am currently associated with this Insurance Company	Start Date * <input type="text" value="2017"/> - <input type="text" value="01"/> - <input type="text" value="01"/> <small>YYY - MM - DD</small>	<input type="checkbox"/> Life A&S	<input type="checkbox"/> Wealth	<input type="checkbox"/> Other	

Cancel Save

Previous Next

+ SPONSORSHIP

10) This screen will ask you about license Sponsorship. Complete all questions and click **Next** to continue.



APEXA English Logout

Mariah Anne

Step 11/13

Sponsorship

Do you require licence sponsorship? *

Yes No ✓

Have you passed your LLQP exams? *

Yes No ✓

If non-resident please provide the province where you have completed your life and/or accident and sickness exams.

Have you ever been declined sponsorship? *

Yes No ✓

Are you changing sponsorship? *

Yes No ✓

Have you changed sponsors in the last five years? *

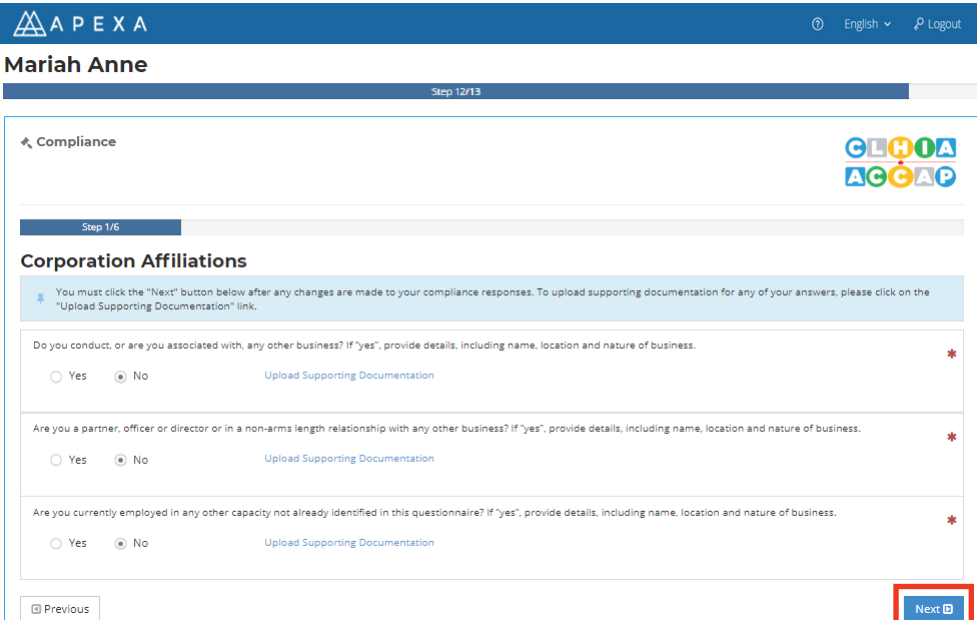
Yes No ✓

Previous **Next**

+ COMPLIANCE

11) The remainder of the individual profile set up is the **CLHIA Advisor Screening Questionnaire**. It is mandatory to answer all questions.

a. Complete each question in the next six screens, and upload supporting documentation as needed.



APEXA English Logout

Mariah Anne

Step 12/13

Compliance

CLHIA
ACCP

Step 1/6

Corporation Affiliations

You must click the "Next" button below after any changes are made to your compliance responses. To upload supporting documentation for any of your answers, please click on the "Upload Supporting Documentation" link.

Do you conduct, or are you associated with, any other business? If "yes", provide details, including name, location and nature of business. *

Yes No Upload Supporting Documentation

Are you a partner, officer or director or in a non-arms length relationship with any other business? If "yes", provide details, including name, location and nature of business. *

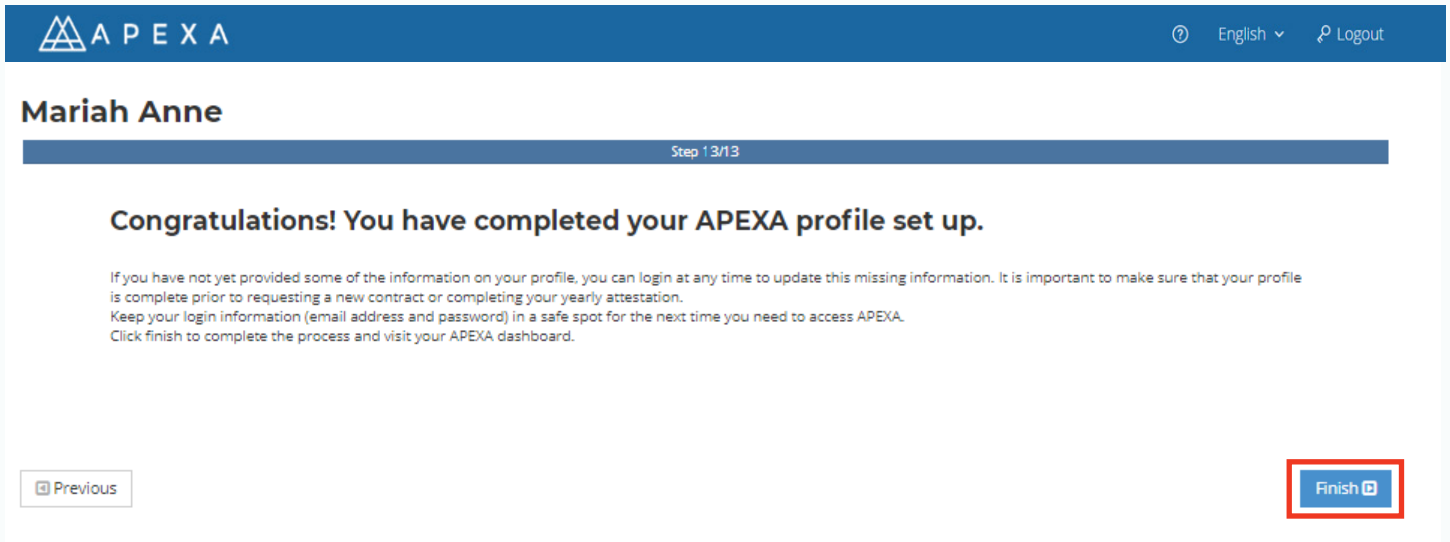
Yes No Upload Supporting Documentation

Are you currently employed in any other capacity not already identified in this questionnaire? If "yes", provide details, including name, location and nature of business. *

Yes No Upload Supporting Documentation

Previous **Next**

12) Congratulations! You have completed your APEXA profile set up. After you click **Finish**, you will be redirected to the APEXA Dashboard.



The screenshot shows the APEXA user interface. At the top left is the APEXA logo. At the top right are links for "English" and "Logout". Below the header, the user's name "Mariah Anne" is displayed. A progress bar indicates "Step 13/13". The main content area features a large heading: "Congratulations! You have completed your APEXA profile set up." Below this heading is a paragraph of text: "If you have not yet provided some of the information on your profile, you can login at any time to update this missing information. It is important to make sure that your profile is complete prior to requesting a new contract or completing your yearly attestation. Keep your login information (email address and password) in a safe spot for the next time you need to access APEXA. Click finish to complete the process and visit your APEXA dashboard." At the bottom left is a "Previous" button, and at the bottom right is a "Finish" button, which is highlighted with a red rectangular border.

+ GLOSSARY OF TERMS

Accepting Entity	In a contract transfer situation, this is the party to whom the Advisor is transferring (the party accepting the transfer).
Advisor	Individual who is licensed to sell insurance (Agent, Contractor, Broker, Producer).
Agreement	This is the (once physical) signable document that passes between parties to create the contract.
APEXA ID	This is the unique (to APEXA) identifier for a Corporation or an Advisor.
APEXA Portal	The term used to describe the APEXA system, less the In-Trust database.
Application ID	This is the unique (to APEXA) identifier for a contract.
Attestation	Attestation Annual process whereby an Advisor is required to verify and update their APEXA profile. Each Advisor has their own annual period during which they must perform attestation. This process creates a snapshot of the Advisor's profile, which must be signed by the Advisor.
Background Check	A criminal record check performed by a third party vendor, SterlingBackcheck.
Carrier	Insurance Company
CIPR	Canadian Insurance Participant Registry
Contract	This is the relationship between parties within APEXA.
Contract Codes	The unifying term for all codes (of any type) applied to a contract.
Corporation	A non-billable business formed by or employing one or more Advisors.
Credit Check	A credit check performed by third party vendor, Equifax Canada.
Disciplinary Action	Records of proceedings or decisions made by Provincial regulators, MFDA or IIROC related to Advisor conduct.
Direct Contract	A contractual relationship between the Advisor and Carrier, without any intermediaries in the contracting chain.
Document	A read-only file included in a package to be downloaded, read and accepted by parties within the contract.
E&O Coverage	E&O Coverage Errors and Omissions Insurance Coverage

FundServ Code	FundServ Code Fundserv is the code registrar for the Canadian mutual fund industry. Codes are used to identify your company through the life of a transaction, whether placed on Fundserv or manually outside of the network.
Industry Debt	Commission-related debt which has been accumulated by an Advisor and is owed to their MGA or Carrier Partner, and where recovery attempts have already been made.
MGA	Managing General Agency; holds at least one direct brokerage contract with a Carrier.
Monitoring	“Monitoring” is an on-going process to be carried out by MGAs and Carriers for managing identified risks and identifying additional risks in Advisors.
Onboarding	Process whereby Advisors create their account and populate their initial profile
Package	A set made up of agreements, documents and/or requirements passed between parties in the system to establish contracts, gather additional information, or facilitate contract transfers.
Partner Organization	A billable Corporation that has partnered with APEXA and is granted additional functionality.
Primary Party	This refers to the owner of a contract – the top party in the contracting chain.
Relinquishing Entity	In a contract transfer situation, this is the party from whom the Advisor is transferring (the party relinquishing the transfer).
Selling Code	Unique Code associated with each contract. It is typically recorded on each insurance application by the contractor.
Token	APEXA- generated artifact for attributing ownership of legacy contracts to an Advisor.