

A P E X A

SIMPLY CONNECTED

ADVISOR PROFILE SET UP

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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.

CONTRACTING 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

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

8:00 AM - 8:00 PM ET for English and French support

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 personal E&O Certificate of insurance
- A digital copy of your personal provincial license(s)
- Your carrier selling codes – you may need them to complete an identity verification step
- A digital copy of your standard Advisor Disclosure template
- A digital copy of your Needs-Based Sales Practice template

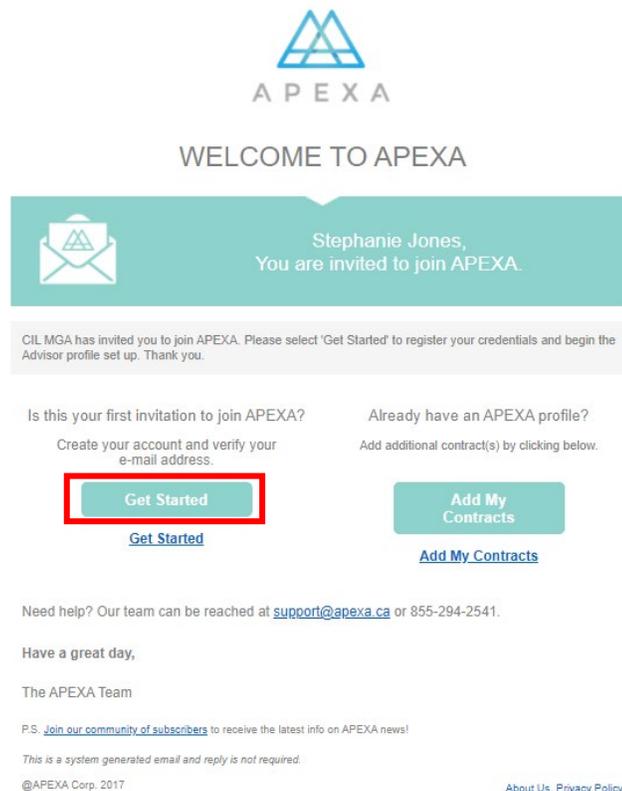
A note about digital copies:

- 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.

APEXA Registration

A Stephanie ✓

A Jones ✓

stephanie.jones2@getnada.com ✓

stephanie.jones2@getnada.com ✓

YZX79XM7EDMJ425 ✓

..... 😊

Password Strength: Ok

..... ✓

Register

What is APEXA?

0:00 / 1:46

Learn more at apexa.ca

You must register using the same email your APEXA invitation was sent to. If you already have an APEXA account, please select the 'Add My Contracts' option from the invitation email.

You will have the opportunity to change your email address once your profile is complete

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

Privacy Consent

How will my data be protected?

APEXA has implemented reasonable safeguards to protect advisor, principal, partner and shareholder information from unauthorized access, use or disclosure. This information is maintained in a file on APEXA's servers and will be accessible by authorized APEXA employees, representatives and agents who require access to perform their job functions.

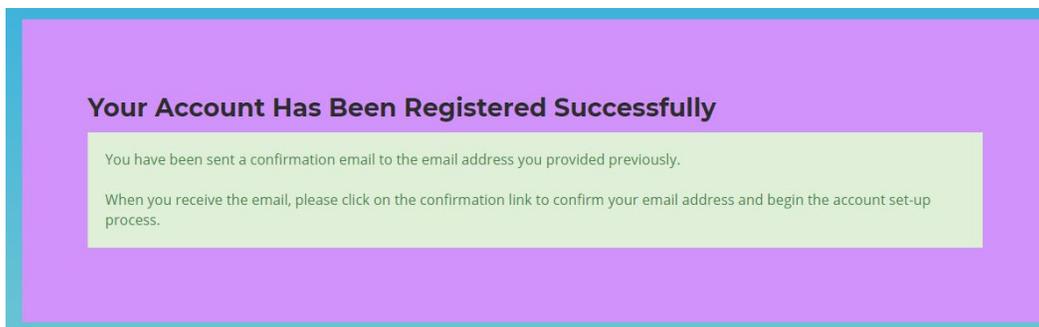
What if I have questions or would like to access or correct my information?

Any questions or concerns about how information is handled by APEXA in connection with the APEXA Service should be directed to the Privacy Officer at privacy@apexa.ca. Advisors, principals, partners and shareholders may also request access to or correction of their information by contacting the Privacy Officer, as described above. APEXA shall make reasonable efforts to respond to such requests within thirty (30) days. However, if such information is comingled with the information of others, responses may be delayed and access may be denied if such information cannot be segmented from the information of others.

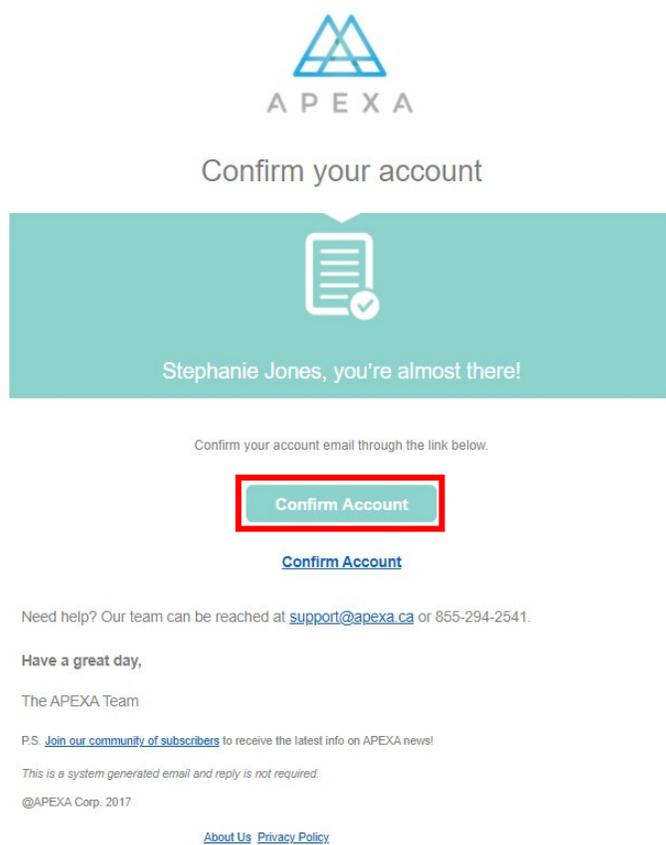
At any time, if you prefer that your personal information not be used for any of the identified purposes above, in whole or in part, you may notify the Privacy Officer in writing at any time. However, revocation of such consent may significantly restrict your access to and use of the APEXA Service.

Accept Cancel

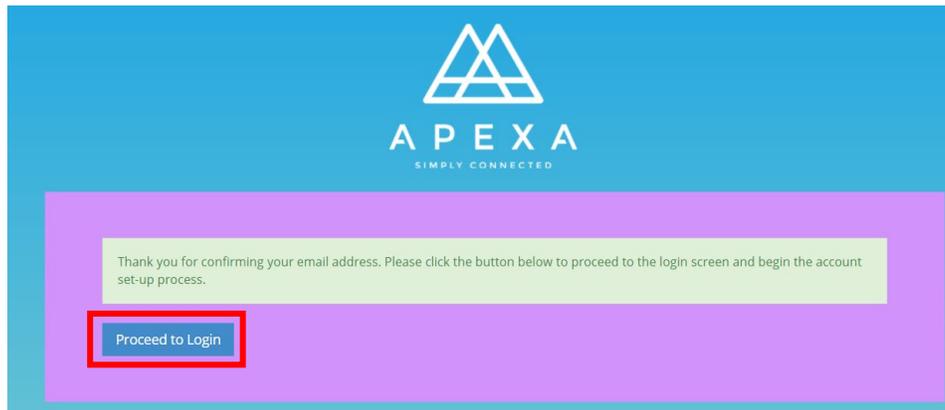
- Once you click Accept, a message will display stating Your Account Has Been Registered Successfully. Please navigate to the email inbox you used to register the profile.



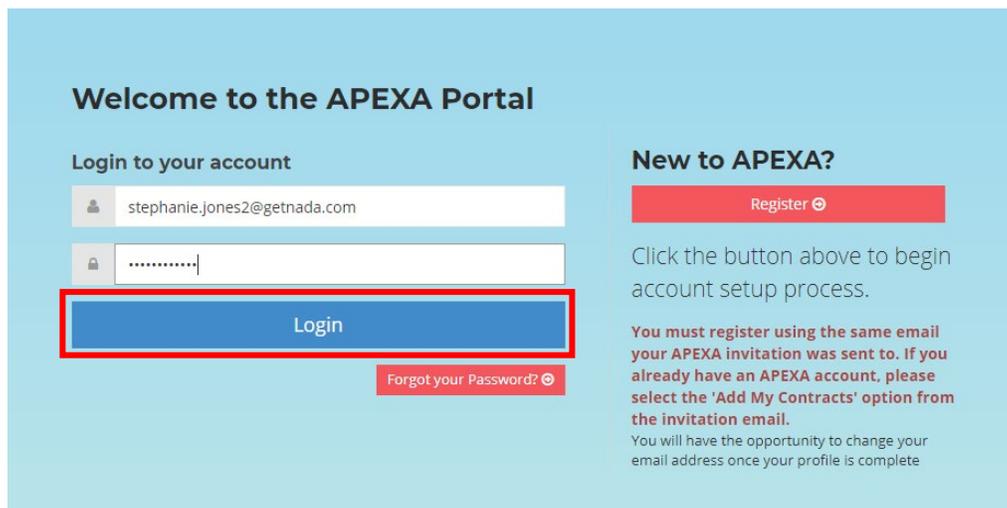
- You will be sent a confirmation email to verify your email address; click **Confirm Account** to validate your email address and begin the account setup process.



- You can now proceed to log in to APEXA to set up your profile. **Click Proceed to Login**



- 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.

← Website Terms of Use

Except to the extent that you have entered into a separate agreement with APEXA, the Terms of Use, together with the Privacy Policy, constitute the entire agreement between you and APEXA relating to your use and our provision of the Site, the Contents, and if you have entered into the agreement for the provision of the services by us, the Services.

You agree that APEXA may provide you with notices, including those regarding changes to the Terms of Use, by email, regular mail, or postings on the Site.

You acknowledge that the Contents may contain typographical errors or other errors or inaccuracies that may not be complete or current. APEXA reserves the right to correct any errors, inaccuracies or omissions and to change or update the Contents at any time without prior notice. APEXA does not guarantee that any of the foregoing errors, inaccuracies or omissions will be corrected.

You agree that if APEXA does not exercise or enforce any legal right or remedy which is contained in the Terms of Use (or which APEXA has the benefit of under any applicable law), this will not be taken to be a formal waiver of APEXA's rights and that those rights or remedies will still be available to APEXA.

If any provision of the Terms of Use is held to be illegal, invalid or unenforceable, this will not affect any other provision of the Terms of Use and the agreement between you and us will be deemed amended to the extent necessary to make it legal, valid, and enforceable.

The laws of the Province of Ontario and the federal laws applicable therein shall govern the Terms of Use in all respects, without giving effect to conflicts of laws principles.

No e-mail address found on the Site may be harvested or otherwise used for purposes of solicitation.



- Welcome to the APEXA Advisor Portal will display. Select Begin Profile Setup

Welcome to the APEXA Advisor Portal

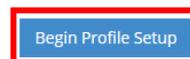
You're about to complete the profile set-up process. The initial set-up will take some time, but once it's complete all of the Carriers and MGAs that you work with on APEXA will have access to this information and any updates you make in the future will be automatically provided to them.

Before you begin, make sure you have the following things you'll need to complete your profile:

- Your address history for the last 5 years
- Digital copy of your E&O Coverage policy
- Digital copy of your provincial licence(s)
- Information about the Insurance carriers you have worked for in the past
- Digital copy of your banking information (void cheque)

If you're responsible for a corporation, you'll need a few additional items:

- Your company's date of incorporation
- Digital copy of your Articles of Incorporation
- A list of shareholders for your company



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 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. If you call our Advisor Help Desk for assistance, we'll use the Phone Service*

Stephanie Jones



i Personal Information

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

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.

Legal First Name	Legal Middle Name	Legal Last Name
Stephanie ✓		Jones ✓

[Change Name](#)

Title	Preferred Name	Gender
Please select... ✓		Not Specified ✓

Date of Birth *	Are you legally entitled to work in Canada? *
1962 - 10 - 01 ✓ <small>YYY - MM - DD</small>	<input checked="" type="radio"/> Yes <input type="radio"/> No ✓

Phone Service Password

Choose a Question *	Answer *
First Car You Owned * ✓	Honda Civic ✓

What is this password used for? ⓘ If you call our Help Desk for assistance, we'll use this password to confirm your identity.

[Previous](#) [Next](#)

ADDRESSES AND PHONE NUMBERS

2. Provide residential & business addresses for the last five years, including move in and move out dates. Please ensure that moved in and moved out dates align to capture 5 years of address history for all entries. There should not be any gaps within these dates to satisfy the address requirement.

**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.*

Stephanie Jones



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
758 Happy Road	Toronto	Ontario	M6B 2H6	2011-01-01		✓	✗	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
123 Fake Street	Toronto	Ontario	M6G 2H7	2011-01-01		✓	✗	0

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

Previous Next

3. Provide at least one phone number.

Stephanie Jones



Phones + Add

There are no outstanding issues with your phone numbers.

Type	Phone	Extension
Business	(416) 999-9999	

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

Previous Next

E&O COVERAGES

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

NOTE: If you are an advisor who does not yet hold E&O coverage or you are a shareholder of a corporation, you may indicate 'Do Not Have E&O Coverage'.

Stephanie Jones



E&O Coverages

Do not have E&O coverage + Add

! 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																								
x 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.																															
<div style="border: 2px solid red; padding: 2px;">E&O Provider * Royal & Sun Alliance Insurance Company ✓</div> <p><small>Unable To Find E&O Provider? Click here to send message to Help Desk.</small></p> <table><tr><td>Name on Coverage *</td><td>Firm Name</td></tr><tr><td>Stephanie Jones ✓</td><td><input type="text"/></td></tr><tr><td>Additional Insured</td><td>Certificate Number *</td></tr><tr><td><input type="text"/></td><td>123456 ✓</td></tr><tr><td>Policy Number</td><td>Status *</td></tr><tr><td><input type="text"/></td><td>Active v</td></tr><tr><td>Per Claim Amount *</td><td>Aggregate Amount *</td></tr><tr><td>\$ 1,000,000 ✓</td><td>\$ 2,000,000 ✓</td></tr><tr><td colspan="2">This coverage includes fraud protection. *</td></tr><tr><td colspan="2"><input checked="" type="radio"/> Yes <input type="radio"/> No ✓</td></tr><tr><td>Effective *</td><td>Expires *</td></tr><tr><td>2021 01 01 ✓</td><td>2022 01 01 ✓</td></tr></table> <p><small>Maximum file upload size is 20MB</small></p> <p>Please upload a scanned copy of the E&O certificate. *</p> <div>Stephanie - E&O.pdf Remove Browse... ✓</div> <p>Cancel Save</p>								Name on Coverage *	Firm Name	Stephanie Jones ✓	<input type="text"/>	Additional Insured	Certificate Number *	<input type="text"/>	123456 ✓	Policy Number	Status *	<input type="text"/>	Active v	Per Claim Amount *	Aggregate Amount *	\$ 1,000,000 ✓	\$ 2,000,000 ✓	This coverage includes fraud protection. *		<input checked="" type="radio"/> Yes <input type="radio"/> No ✓		Effective *	Expires *	2021 01 01 ✓	2022 01 01 ✓
Name on Coverage *	Firm Name																														
Stephanie Jones ✓	<input type="text"/>																														
Additional Insured	Certificate Number *																														
<input type="text"/>	123456 ✓																														
Policy Number	Status *																														
<input type="text"/>	Active v																														
Per Claim Amount *	Aggregate Amount *																														
\$ 1,000,000 ✓	\$ 2,000,000 ✓																														
This coverage includes fraud protection. *																															
<input checked="" type="radio"/> Yes <input type="radio"/> No ✓																															
Effective *	Expires *																														
2021 01 01 ✓	2022 01 01 ✓																														

LICENSES

5. Entering your personal resident license is mandatory for APEXA profile setup. You should also add any personal non-resident licenses held by using the +Add function.

- i. Select +Add
- ii. Complete all mandatory fields on this screen
- iii. Upload a scanned copy of your license and click **Save**

NOTE: if you do not hold a license, please select check box 'Do Not Have License'.

Stephanie Jones



Licences Do not have a licence

! 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
	Issuing Province *							
	Ontario							
	Full Legal Name *	Type *			Firm Name	Status *		
	Stephanie Jones	Life Insurance and A&S Insurance Agent				Active		
	Licence Number *				Sponsor/Supervisor			
	998877							
	Issued *				Expires *			
	2021 - 01 - 01				2023 - 01 - 01			
	YYY - MM - DD				YYY - MM - DD			
	Conditions							
	Maximum file upload size is 20MB							
	Licence Upload *							
	Stephanie - Ontario License.pdf							
	Cancel							<input type="button" value="Save"/>

EDUCATION HISTORY

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

Stephanie Jones

Details | Addresses | Phones | E&O | Licences | **Education** | Sponsorship | Compliance

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 professional designations

<input checked="" type="checkbox"/> CFP	Year	2001 ✓	<input type="checkbox"/> In progress
<input type="checkbox"/> CH.F.C.	Year		<input type="checkbox"/> In progress
<input type="checkbox"/> CLU	Year		<input type="checkbox"/> In progress
<input type="checkbox"/> FLMI	Year		<input type="checkbox"/> In progress
<input type="checkbox"/> RFP	Year		<input type="checkbox"/> In progress

- This screen will ask you about license **Sponsorships**. Complete all questions and click **Next** to continue.

Stephanie Jones

Details | Addresses | Phones | E&O | Licences | Education | **Sponsorship** | Compliance

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 ✓

COMPLIANCE

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

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

Stephanie Jones



Compliance

CLHIA
ACCAP

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](#)

POLICIES AND PROCEDURES

9. In the Policies and Procedures section of the CLHIA Advisor Screening Questionnaire, you can upload a copy of your standard Advisor Disclosure Template and Needs-Based Sales Practice Template when responding to these questions. It is not mandatory to upload these items to complete the profile setup, but it is best practice to upload during profile setup, as these items are mandatory to contract with other parties in APEXA. Once the Compliance section is completed, select Finish.

Stephanie Jones

Details Address Phone E&O Licenses Education Sponsorship Compliance

CLHIA
ACCAP

Step 6/6

Policies and Procedures

! 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 have Errors and Omissions Insurance Coverage? If "no", provide details.

Yes No [Upload Supporting Documentation](#)

Has any policy or application for errors and omissions insurance on your behalf ever been declined, cancelled or renewal refused? If "yes", provide details.

Yes No [Upload Supporting Documentation](#)

Do you have written and up-to-date privacy compliance policies and procedures? If "no", provide an explanation.

Yes No [Upload Supporting Documentation](#)

Do you have written anti-money laundering/anti-terrorist financing policies and procedures? If "no", provide an explanation.

Yes No [Upload Supporting Documentation](#)

Do you have a standard advisor disclosure statement related to managing conflicts of interest that you provide to clients? If "yes", please provide a copy of your template. If "no", provide an explanation.

Yes No [Upload Supporting Documentation](#)

! You must attach a copy of your template in order to contract with other parties.

Maximum file upload size is 20MB

Stephanie - Advisor Disclosure Statement.pdf [Remove](#) [Browse...](#)

Have you incorporated needs-based sales practices in your business? If "yes", please provide a copy of your template or a description of your practices. If "no", provide an explanation.

Yes No [Upload Supporting Documentation](#)

! You must attach a copy of your template or provide a description of your practices in order to contract with other parties.

Maximum file upload size is 20MB

Stephanie - Needs Analysis.pdf [Remove](#) [Browse...](#)

[Previous](#) [Finish](#)

COMPLETE PROFILE

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

Dashboard

- Dashboard
- Profile
- Contracts
- Contract Requests
- Credit History
- Background Checks
- CE Credits
- Industry Debt
- Monitoring
- Tokens

Welcome, Stephanie Jones

Notifications

- ✔ Your next attestation is more than 30 days away.
- ✔ There are no outstanding issues with your E&O coverage details.
- ✔ There are no outstanding issues with your licence details.

Profiles

Name	Attestation	E&O	Licences
✔ Stephanie Jones	✔	✔	✔

[Request a New Contract](#)

[Update My Profile](#)

[View All of My Contracts](#)

[View My Outstanding Contract Requests](#)

✔ Contracts Assigned to Me

Application ID	Primary	MGA	AGA	Corp.	Sub-Corp.
There are no contracts to display.					

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.