



A P E X A

SIMPLY CONNECTED

REQUESTING A NEW CONTRACT

CORPORATION TO MGA/AGA

Version 1.0

January 2020



+ TABLE OF CONTENTS

Introduction	3
How Do I Get On APEXA?	3
APEXA Support and Contact Information	3
Request a New Contract	4
Request a Contract with a New MGA/AGA	5
Submitting to MGA/AGA	6
APEXA Notification Email (Contract Accepted)	7
Completing Contract Requirements	8
E-signing Agreements	9
Submitting Contract to MGA/AGA (Requirements Completed) ..	10
APEXA Notification Email (Contract Approved)	11
Reviewing Active Contracts	12
Glossary of Terms	13



+ INTRODUCTION

WHAT IS APEXA?

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

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

HOW WAS APEXA CREATED?

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.

HOW DO I GET ON APEXA?

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 SUPPORT AND CONTACT INFORMATION

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 team of system experts, which can be accessed in two ways:

- 1) Call **1-855-294-2541**
- 2) Send an email to [**support@apexa.ca**](mailto:support@apexa.ca)

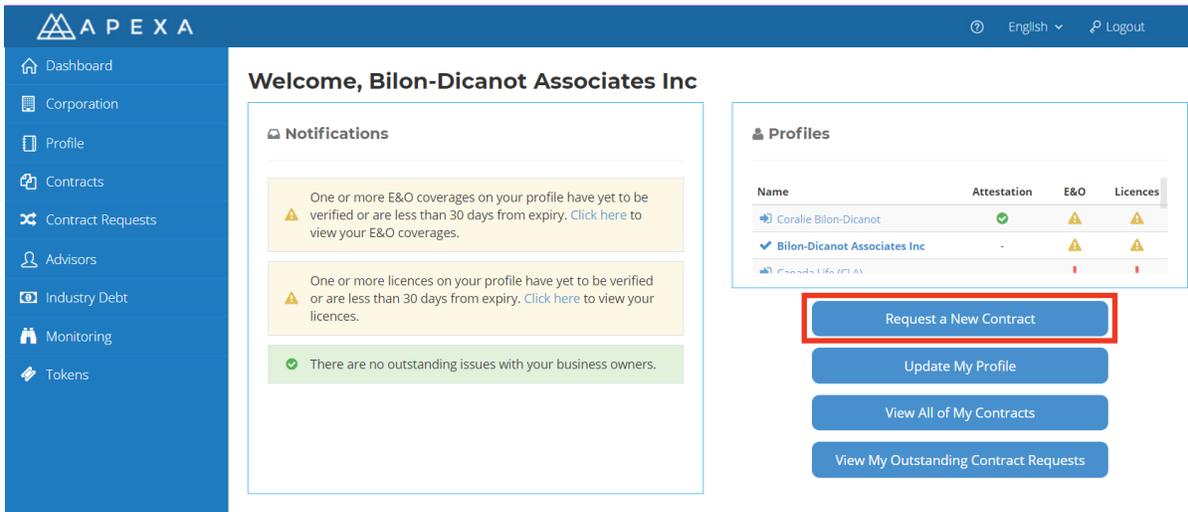
The support team is available in English and French on business days from:

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

+ REQUEST A NEW CONTRACT

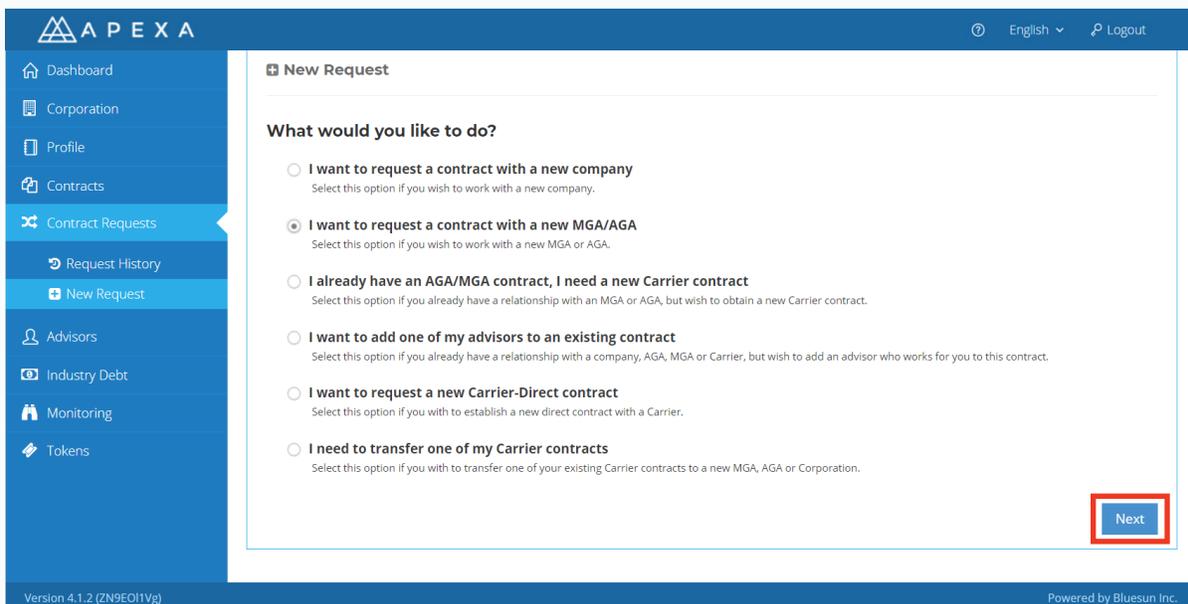
Once your Corporate profile is set up, you will be able to request new contracts with MGAs on APEXA. Start by logging in to your Corporate profile on the system.

1) From the **APEXA Dashboard**, click **Request a New Contract**.



The screenshot shows the APEXA dashboard for Bilon-Dicanot Associates Inc. The left sidebar contains navigation options: Dashboard, Corporation, Profile, Contracts, Contract Requests, Advisors, Industry Debt, Monitoring, and Tokens. The main content area is titled 'Welcome, Bilon-Dicanot Associates Inc' and features a 'Notifications' section with three items: two warnings about E&O coverages and licenses expiring within 30 days, and one green message stating 'There are no outstanding issues with your business owners.' To the right, a 'Profiles' table lists 'Coralie Bilon-Dicanot', 'Bilon-Dicanot Associates Inc', and 'CORPORATION'. Below the table are four buttons: 'Request a New Contract' (highlighted with a red box), 'Update My Profile', 'View All of My Contracts', and 'View My Outstanding Contract Requests'.

2) From the **Contract Requests > New Requests** tab select **“I want to request a new contract with an MGA/AGA”** and hit **Next**.



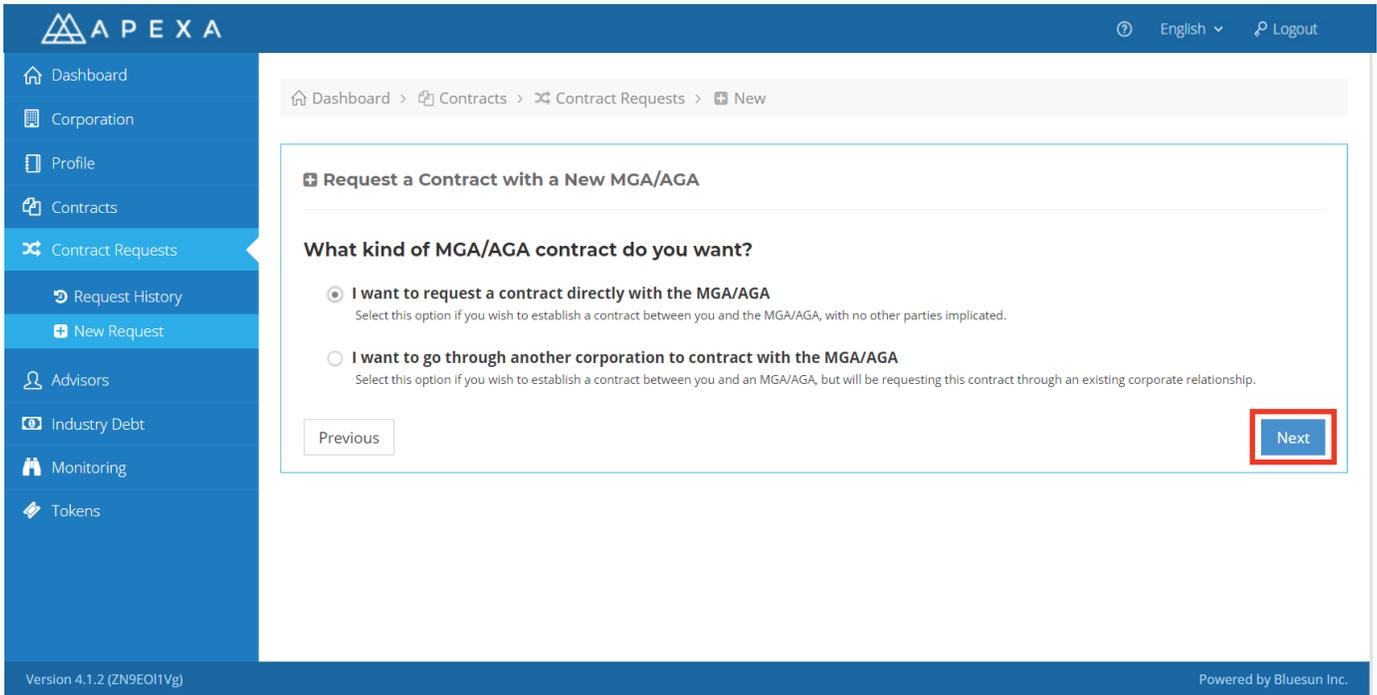
The screenshot shows the 'New Request' form in the APEXA system. The left sidebar is the same as in the previous screenshot, but the 'Contract Requests' menu is expanded to show 'Request History' and 'New Request'. The main content area is titled 'New Request' and asks 'What would you like to do?'. There are six radio button options:

- I want to request a contract with a new company. Select this option if you wish to work with a new company.
- I want to request a contract with a new MGA/AGA. Select this option if you wish to work with a new MGA or AGA.
- I already have an AGA/MGA contract, I need a new Carrier contract. Select this option if you already have a relationship with an MGA or AGA, but wish to obtain a new Carrier contract.
- I want to add one of my advisors to an existing contract. Select this option if you already have a relationship with a company, AGA, MGA or Carrier, but wish to add an advisor who works for you to this contract.
- I want to request a new Carrier-Direct contract. Select this option if you wish to establish a new direct contract with a Carrier.
- I need to transfer one of my Carrier contracts. Select this option if you wish to transfer one of your existing Carrier contracts to a new MGA, AGA or Corporation.

 A red box highlights the 'Next' button at the bottom right of the form. The footer shows 'Version 4.1.2 (ZN9E01Vg)' and 'Powered by Bluesun Inc.'

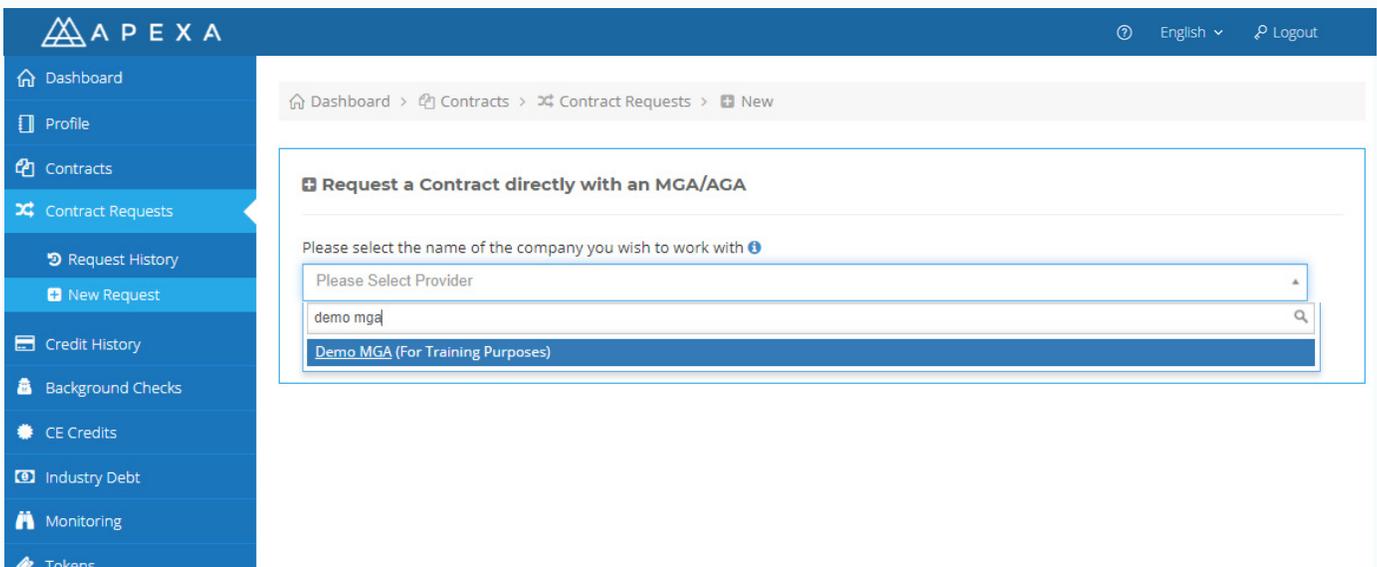
+ REQUEST A CONTRACT WITH A NEW MGA/AGA

3) From the **Request a Contract with a New MGA/AGA** page, select the preferred option and hit **Next**.



Version 4.1.2 (ZN9EO11Vg) Powered by Bluesun Inc.

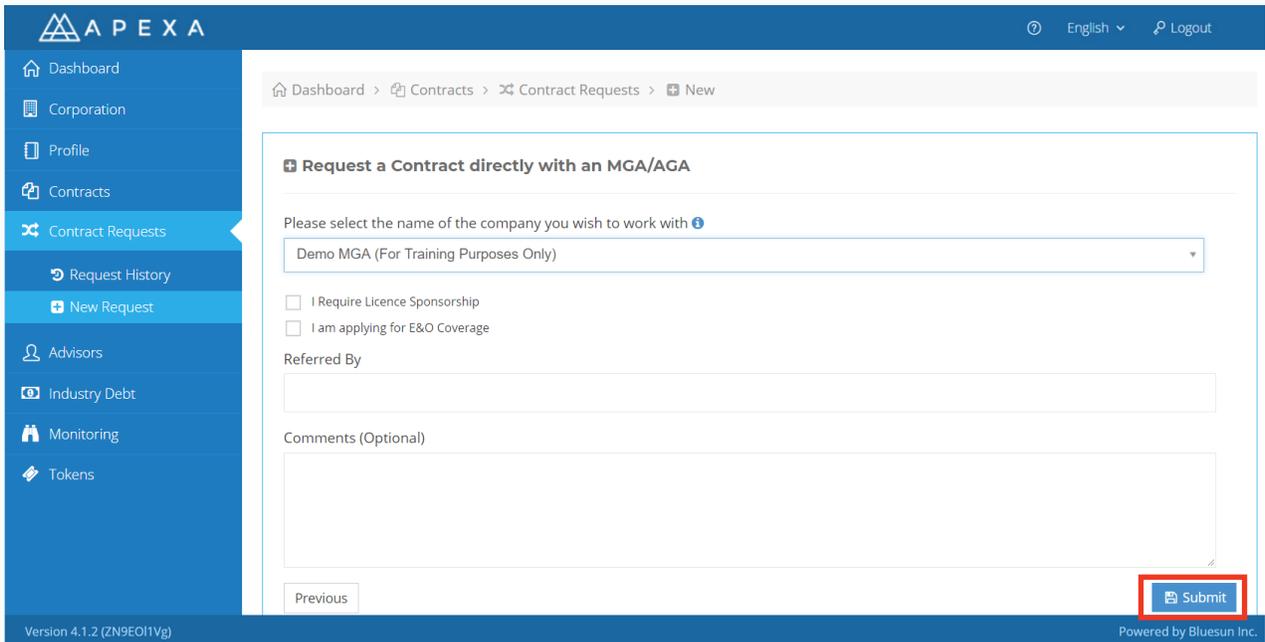
4) Under the **Request a Contract directly with an MGA/AGA** page, start typing the name of the MGA/AGA you wish to request a new contract with, it will provide you with a list of options from which you can select the appropriate one.



+ SUBMITTING TO MGA/AGA

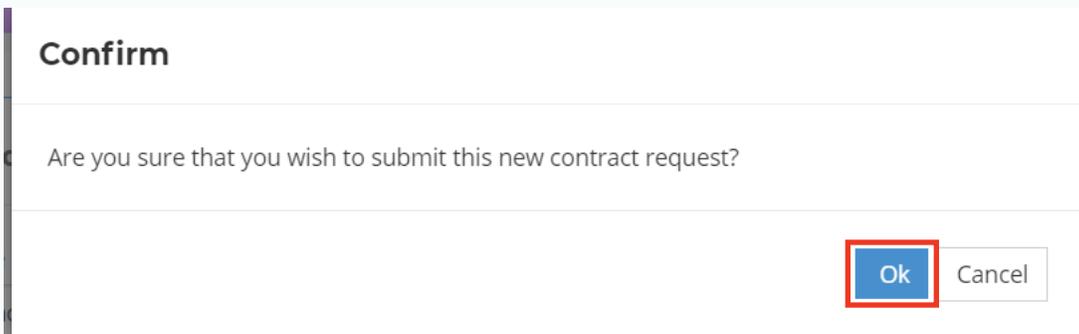
5) From the **Request a Contract directly with a New MGA/AGA** page, confirm that the selected MGA/AGA is correct. If applicable, include the name of your referral and add a comment, then click **Submit**.

**Note: If your company requires License Sponsorship and is in the process of applying for E&O Coverage, confirm that the "I Require License Sponsorship" and "I am applying for E&O Coverage" boxes are selected.*



The screenshot shows the APEXA user interface. On the left is a navigation menu with options like Dashboard, Corporation, Profile, Contracts, Contract Requests, Request History, New Request, Advisors, Industry Debt, Monitoring, and Tokens. The main content area displays the 'Request a Contract directly with an MGA/AGA' form. The form has a breadcrumb trail: Dashboard > Contracts > Contract Requests > New. The form title is '+ Request a Contract directly with an MGA/AGA'. Below the title, there is a prompt: 'Please select the name of the company you wish to work with'. A dropdown menu shows 'Demo MGA (For Training Purposes Only)'. There are two checkboxes: 'I Require Licence Sponsorship' and 'I am applying for E&O Coverage'. Below these are a 'Referred By' text field and a 'Comments (Optional)' text area. At the bottom of the form, there is a 'Previous' button and a 'Submit' button, which is highlighted with a red box. The footer of the page shows 'Version 4.1.2 (ZN9EO11Vg)' and 'Powered by Bluesun Inc.'.

6) A pop-up box will appear, click **Ok**.

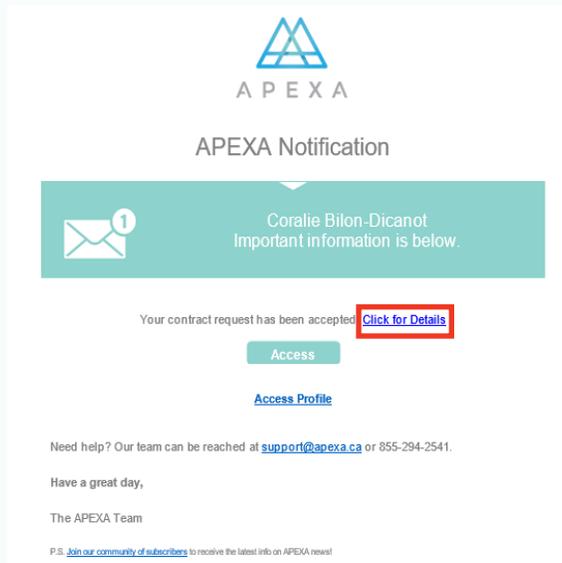


The screenshot shows a 'Confirm' dialog box. The title is 'Confirm'. The main text asks 'Are you sure that you wish to submit this new contract request?'. At the bottom right, there are two buttons: 'Ok' and 'Cancel'. The 'Ok' button is highlighted with a red box.

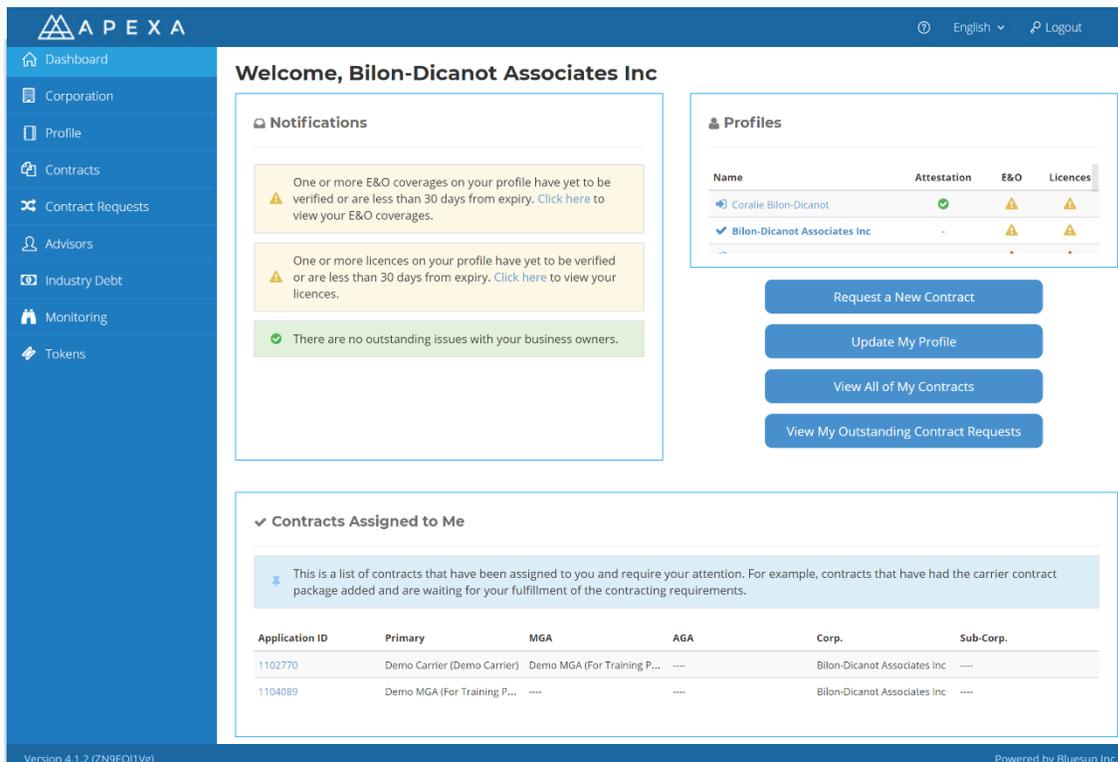
**Note: At this point, the MGA/AGA will receive a New Contract Request Trigger in their APEXA account, enabling them to conduct their initial screen, add the Contract Package and send it backwards to you for completion and your electronic signature.*

+ APEXA NOTIFICATION EMAIL (CONTRACT ACCEPTED)

7) Once the MGA/AGA conducts their initial screening, you will receive an APEXA Notification via email confirming that the Contract Request has been accepted. From the email, click **Click for Details** to access the contract in APEXA to review and then complete using your electronic signature.



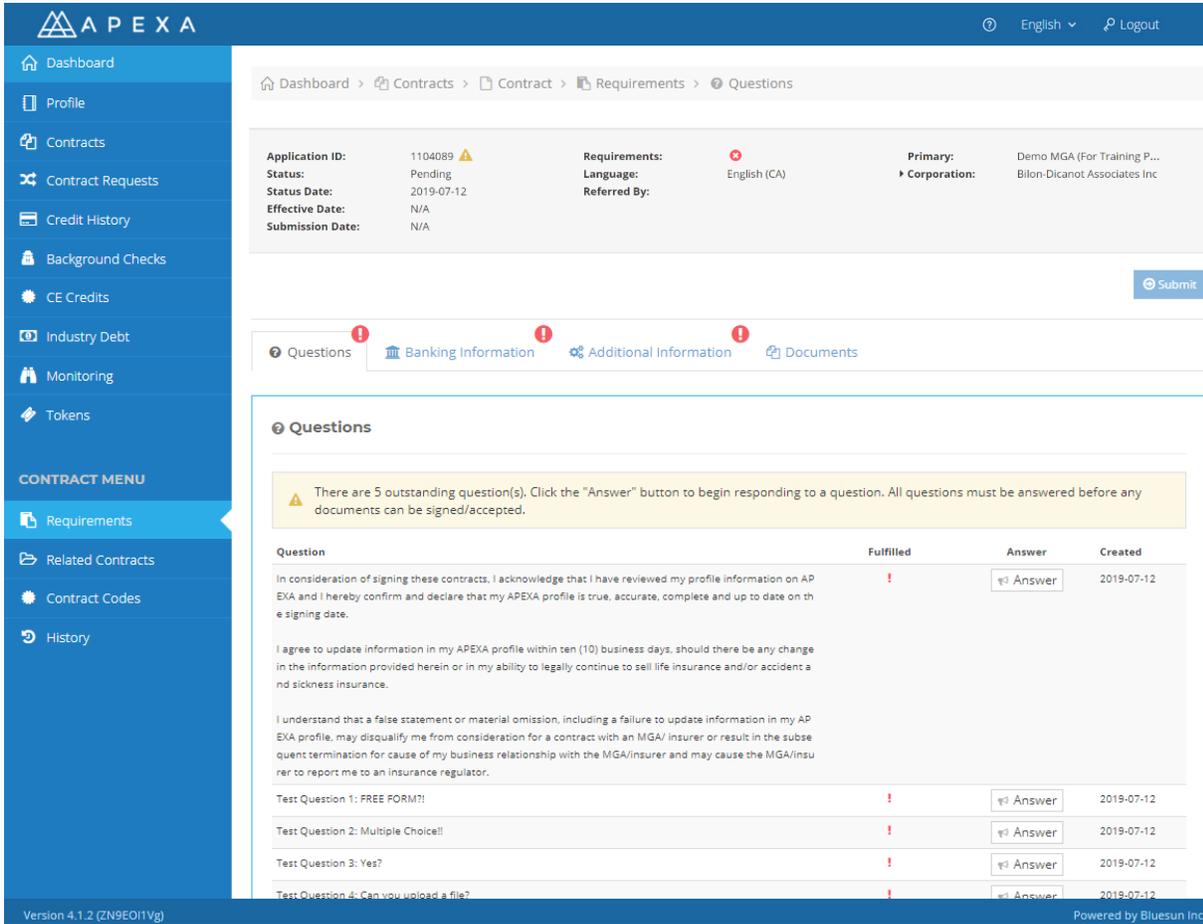
8) From your Dashboard, access the new pending contract by clicking **Application ID** under **Contracts Assigned to Me**.



Application ID	Primary	MGA	AGA	Corp.	Sub-Corp.
1102770	Demo Carrier (Demo Carrier)	Demo MGA (For Training P...	----	Bilon-Dicanot Associates Inc	----
1104089	Demo MGA (For Training P...	----	----	Bilon-Dicanot Associates Inc	----

+ COMPLETING CONTRACT REQUIREMENTS

9) From the **Contract Menu** under the **Requirements** tab, select **Answer** to submit responses to all outstanding questions relating to the Contract Request.



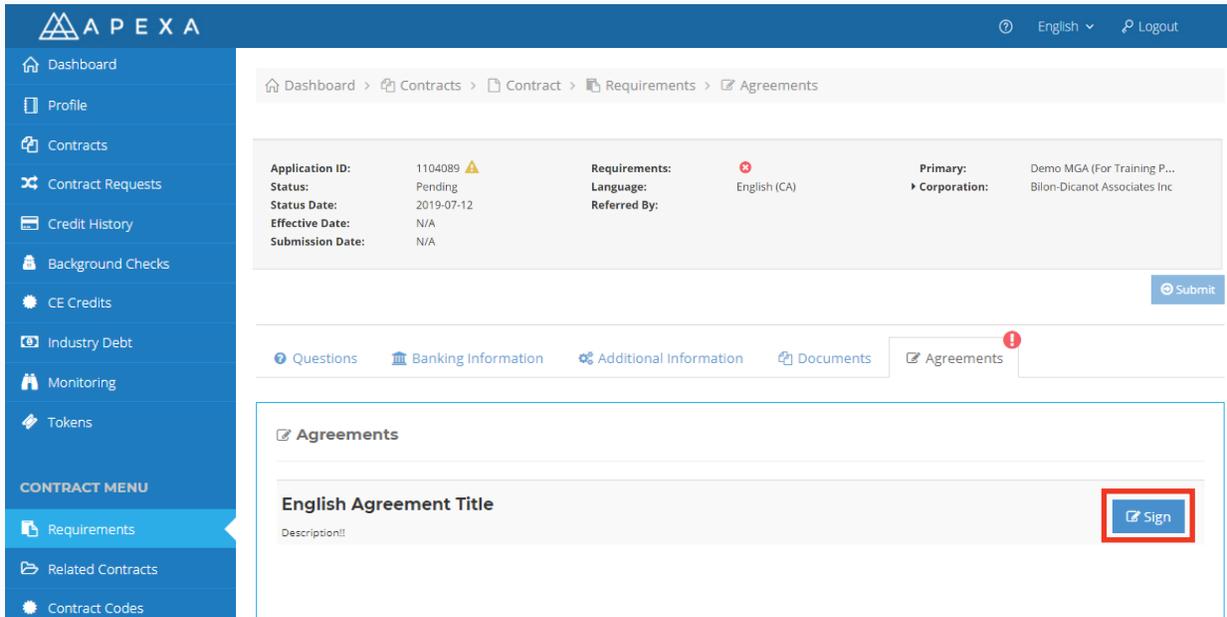
The screenshot shows the APEXA web application interface. The left sidebar contains a 'CONTRACT MENU' with 'Requirements' selected. The main content area shows the 'Requirements' tab with a 'Questions' section. A yellow warning box states: 'There are 5 outstanding question(s). Click the "Answer" button to begin responding to a question. All questions must be answered before any documents can be signed/accepted.' Below this is a table of questions:

Question	Fulfilled	Answer	Created
In consideration of signing these contracts, I acknowledge that I have reviewed my profile information on APEXA and I hereby confirm and declare that my APEXA profile is true, accurate, complete and up to date on the signing date.	!	<input type="button" value="Answer"/>	2019-07-12
I agree to update information in my APEXA profile within ten (10) business days, should there be any change in the information provided herein or in my ability to legally continue to sell life insurance and/or accident and sickness insurance.			
I understand that a false statement or material omission, including a failure to update information in my APEXA profile, may disqualify me from consideration for a contract with an MGA/insurer or result in the subsequent termination for cause of my business relationship with the MGA/insurer and may cause the MGA/insurer to report me to an insurance regulator.			
Test Question 1: FREE FORM?!	!	<input type="button" value="Answer"/>	2019-07-12
Test Question 2: Multiple Choice!!	!	<input type="button" value="Answer"/>	2019-07-12
Test Question 3: Yes?	!	<input type="button" value="Answer"/>	2019-07-12
Test Question 4: Can you upload a file?	!	<input type="button" value="Answer"/>	2019-07-12

For each question, click on the **Save** button to validate.

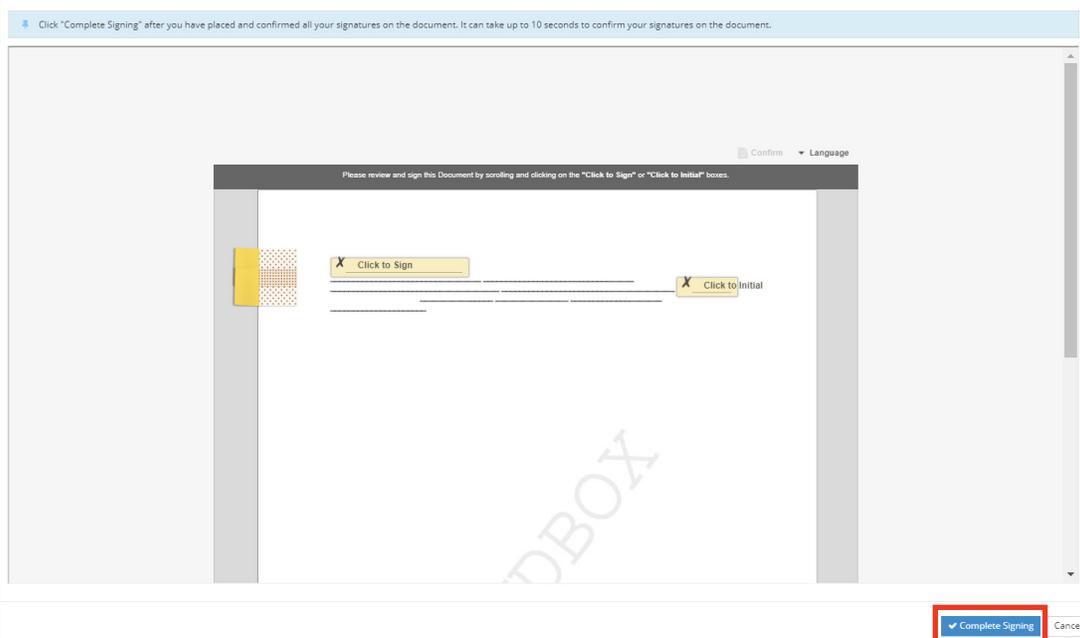
+ E-SIGNING AGREEMENTS

10) From the **CONTRACT MENU**, under the **Requirements** tab, click the **Agreements** section. Read the Agreement and click **Sign**.



The screenshot shows the APEXA web application interface. The top navigation bar includes the APEXA logo, language selection (English), and a Logout button. The left sidebar contains a 'CONTRACT MENU' with options like Dashboard, Profile, Contracts, Contract Requests, Credit History, Background Checks, CE Credits, Industry Debt, Monitoring, Tokens, Requirements (highlighted), Related Contracts, and Contract Codes. The main content area shows a breadcrumb trail: Dashboard > Contracts > Contract > Requirements > Agreements. Below this, there is a summary table with fields: Application ID (1104089), Status (Pending), Status Date (2019-07-12), Effective Date (N/A), Submission Date (N/A), Requirements (English (CA)), Referred By, Primary (Demo MGA (For Training P...)), and Corporation (Bilon-Dicanot Associates Inc). A 'Submit' button is visible. Below the summary, there are tabs for Questions, Banking Information, Additional Information, Documents, and Agreements (with a red notification icon). The 'Agreements' section is active, showing an 'English Agreement Title' and a 'Description!!'. A blue 'Sign' button is highlighted with a red box.

12) **Silanis e-Sign Enterprise (our chosen vendor for electronic signatures)** will open a new window to complete the Agreement via electronic signature. Please ensure you thoroughly review the Agreement. Once you have done so, click **Click to Sign** and **Click to Initial** where indicated. To submit your consent, please click **Complete Signing**. If you have any questions or concerns regarding the Agreement, please contact your MGA or APEXA support

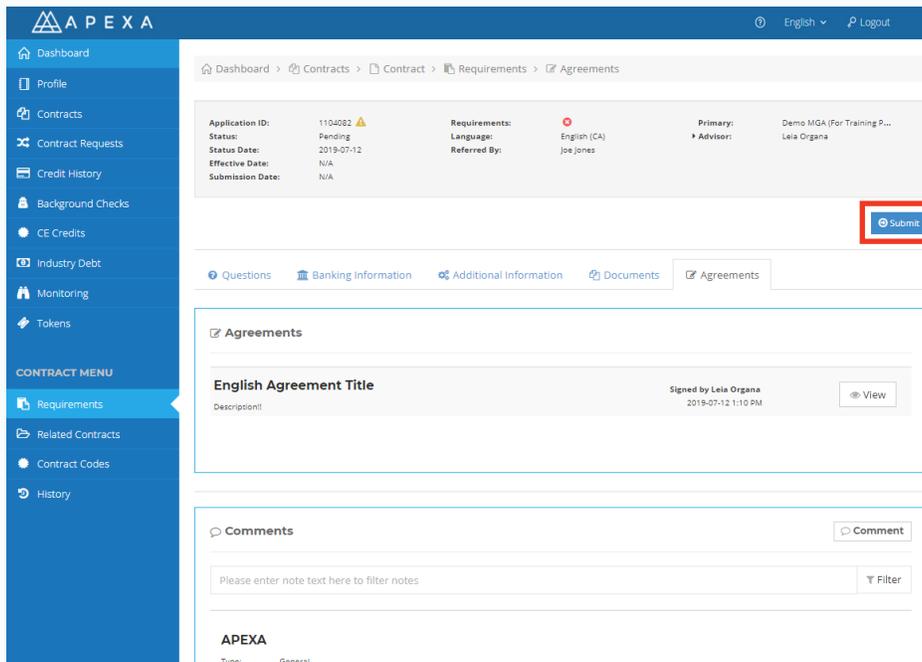


The screenshot shows the Silanis e-Sign Enterprise interface. At the top, there is a message: "Click 'Complete Signing' after you have placed and confirmed all your signatures on the document. It can take up to 10 seconds to confirm your signatures on the document." Below this, there is a document review area with a header "Please review and sign this Document by scrolling and clicking on the 'Click to Sign' or 'Click to Initial' boxes." The document content shows two yellow boxes labeled "Click to Sign" and "Click to Initial". At the bottom right, there is a blue "Complete Signing" button highlighted with a red box, and a "Cancel" button next to it.

+ SUBMITTING CONTRACT TO MGA/AGA (REQUIREMENTS COMPLETED)

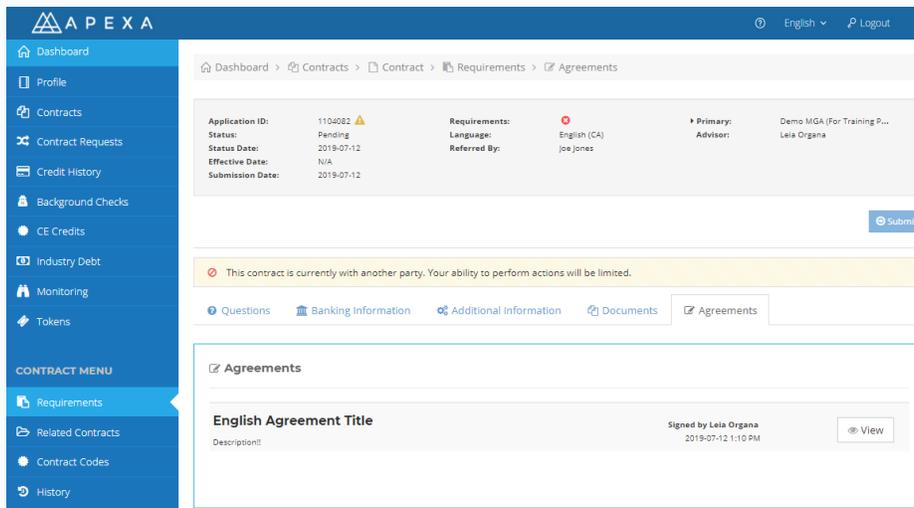
12) Once all outstanding questions have been answered and Agreements have been signed via Silanis e-Sign Enterprise, click **Submit**.

Note: APEXA will indicate with red exclamation marks if there are any incomplete requirements. The **Submit button will only be clickable once all requirements are completed.*



The screenshot shows the APEXA user interface. The top navigation bar includes the APEXA logo, language selection (English), and a Logout button. The left sidebar contains a 'CONTRACT MENU' with options like Dashboard, Profile, Contracts, and Requirements. The main content area shows a breadcrumb trail: Dashboard > Contracts > Contract > Requirements > Agreements. A summary card displays application details: Application ID: 1104082 (with a red exclamation mark), Status: Pending, Status Date: 2019-07-12, Effective Date: N/A, and Submission Date: N/A. It also shows Requirements: English (CA), Referred By: Joe Jones, and Primary/Advisor: Demo MGA (For Training P...), Leia Organa. A 'Submit' button is highlighted with a red box. Below this are tabs for Questions, Banking Information, Additional Information, Documents, and Agreements. The 'Agreements' tab is active, showing an 'English Agreement Title' signed by Leia Organa on 2019-07-12 1:10 PM. A 'Comments' section is also visible with a filter button.

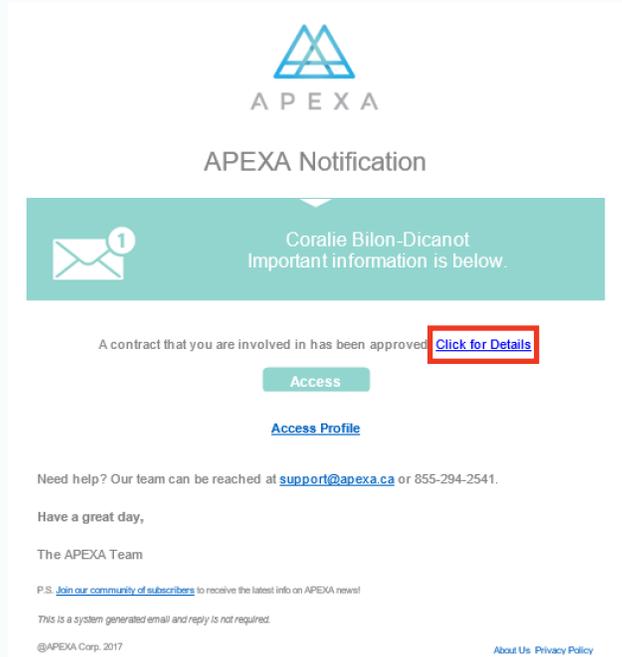
13) Once the Contract Request has been submitted, the contract will be passed on to the MGA/AGA (referred to in the system as the 'Primary' party) and your ability to edit the contract perform functions will be limited. At this point, the MGA/AGA will receive a Trigger Notification in APEXA to action the Contract Request.



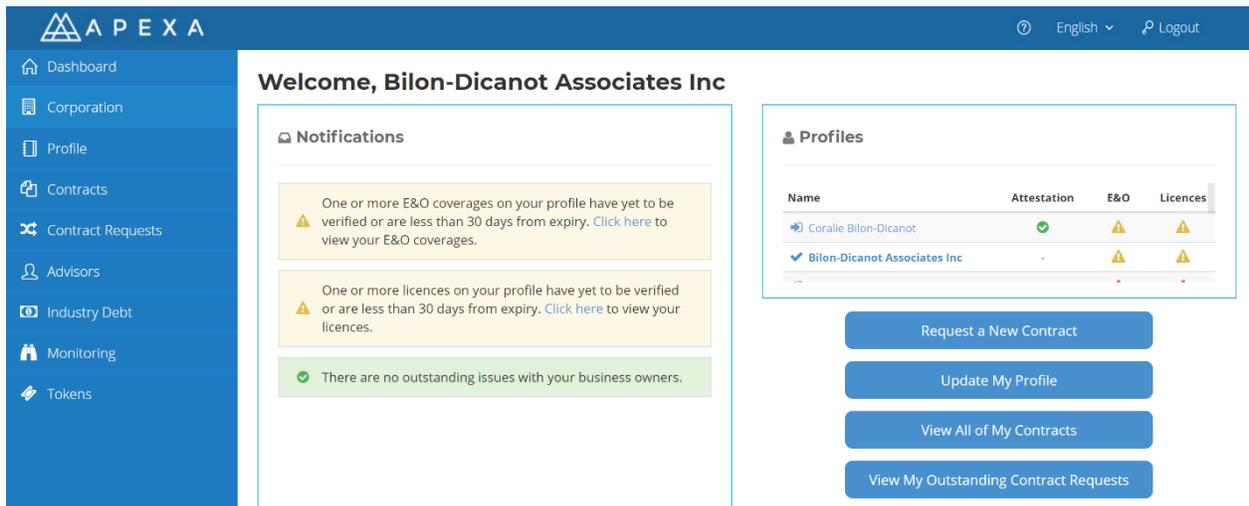
This screenshot shows the same APEXA interface as the previous one, but with a yellow notification banner at the top of the main content area. The banner contains a red exclamation mark icon and the text: "This contract is currently with another party. Your ability to perform actions will be limited." The 'Submit' button is now greyed out. The rest of the interface, including the breadcrumb trail and the 'English Agreement Title' section, remains the same.

+ APEXA NOTIFICATION EMAIL (CONTRACT APPROVED)

14) Once the MGA/AGA has approved the Contract you will receive an APEXA Notification via email. Select **Click for Details**.



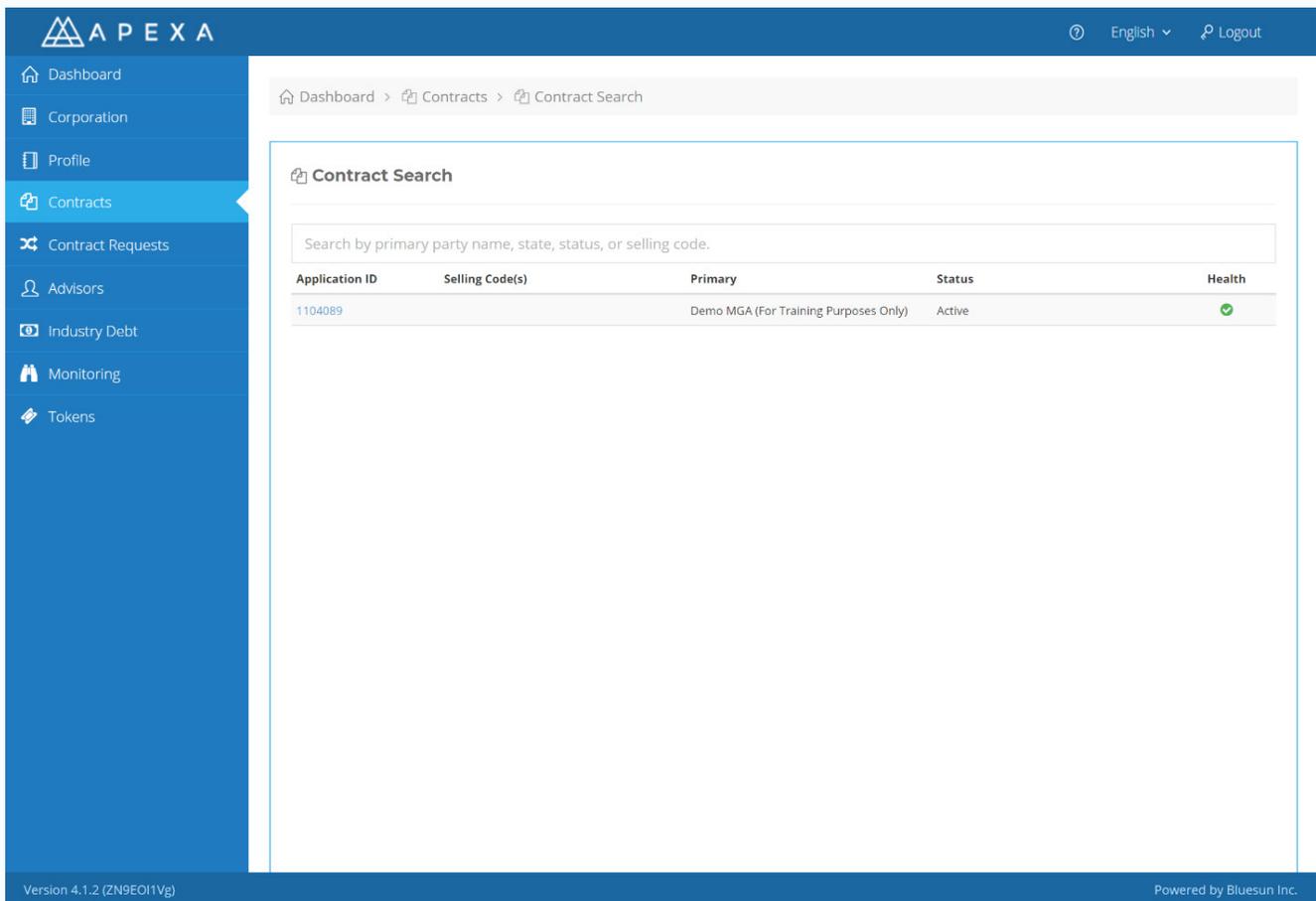
15) From your Dashboard, select **View All of My Contracts**.



Name	Attestation	E&O	Licences
Coralie Bilon-Dicanot	✓	⚠	⚠
Bilon-Dicanot Associates Inc	-	⚠	⚠

+ REVIEWING ACTIVE CONTRACTS

16) The Contract between the Advisor and the Primary party (MGA/AGA) will now reflect as **Active** which allows the Advisor to proceed with additional Contract Requests through the Primary party with all active Carriers on APEXA.



Dashboard > Contracts > Contract Search

Contract Search

Search by primary party name, state, status, or selling code.

Application ID	Selling Code(s)	Primary	Status	Health
1104089		Demo MGA (For Training Purposes Only)	Active	✔

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+ GLOSSARY OF TERMS

Accepting Entity	In a contract transfer situation, this is the party to whom the Advisor is transferring (the party <i>accepting</i> 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 <i>owner</i> of a contract – the top party in the contracting chain.
Relinquishing Entity	In a contract transfer situation, this is the party <i>from</i> whom the Advisor is transferring (the party <i>relinquishing</i> 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.