



A P E X A

SIMPLY CONNECTED

REQUESTING A NEW CONTRACT

INDIVIDUAL ADVISOR TO CORPORATION

Version 1.0

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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 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;

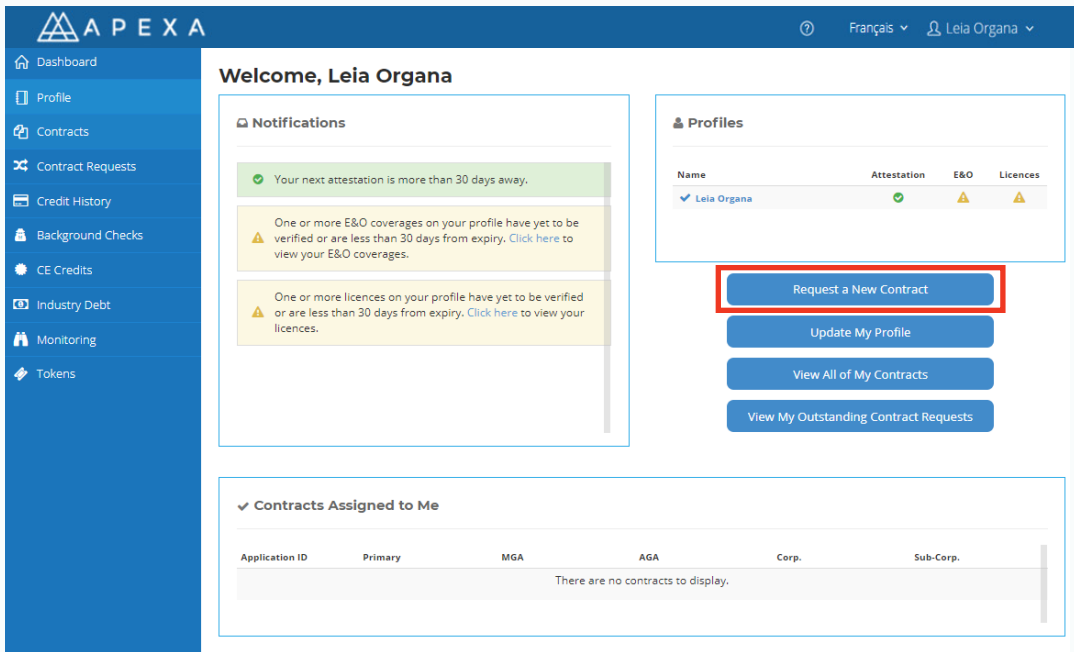
8:00AM - 8:00 PM ET for English calls or emails originating within Quebec; and

8:00AM - 8:00 PM ET for French support.

+ REQUEST A NEW CONTRACT

**Note: Use this guide if you are an individual Advisor who contracts through a Corporation. The below steps are mandatory in order to connect with your Corporation on APEXA. Once completed, you will then be able to contract with MGAs and Carriers through your Corporation.*

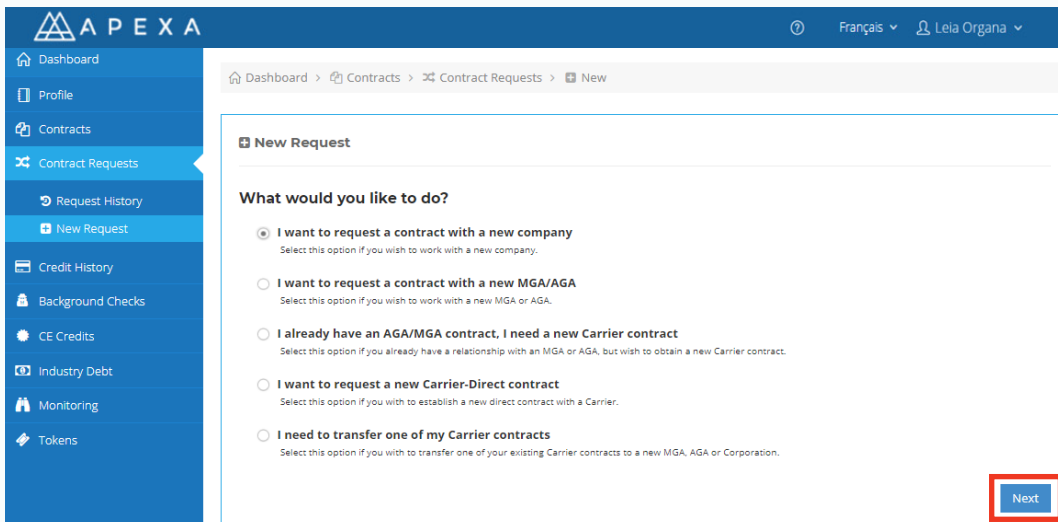
1) From the **Dashboard** select **Request a New Contract**.



The screenshot shows the APEXA dashboard for user Leia Organa. The left sidebar contains navigation options: Dashboard, Profile, Contracts, Contract Requests, Credit History, Background Checks, CE Credits, Industry Debt, Monitoring, and Tokens. The main content area is titled 'Welcome, Leia Organa' and includes a 'Notifications' section with three items: a green notification about attestation, a yellow warning about E&O coverages, and another yellow warning about licenses. To the right, the 'Profiles' section shows a table with columns for Name, Attestation, E&O, and Licences, with a row for Leia Organa. Below this, four buttons are visible: 'Request a New Contract' (highlighted with a red box), 'Update My Profile', 'View All of My Contracts', and 'View My Outstanding Contract Requests'. At the bottom, the 'Contracts Assigned to Me' section shows a table with columns for Application ID, Primary, MGA, AGA, Corp., and Sub-Corp., with a message 'There are no contracts to display.'

+ REQUEST A CONTRACT WITH A NEW COMPANY

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



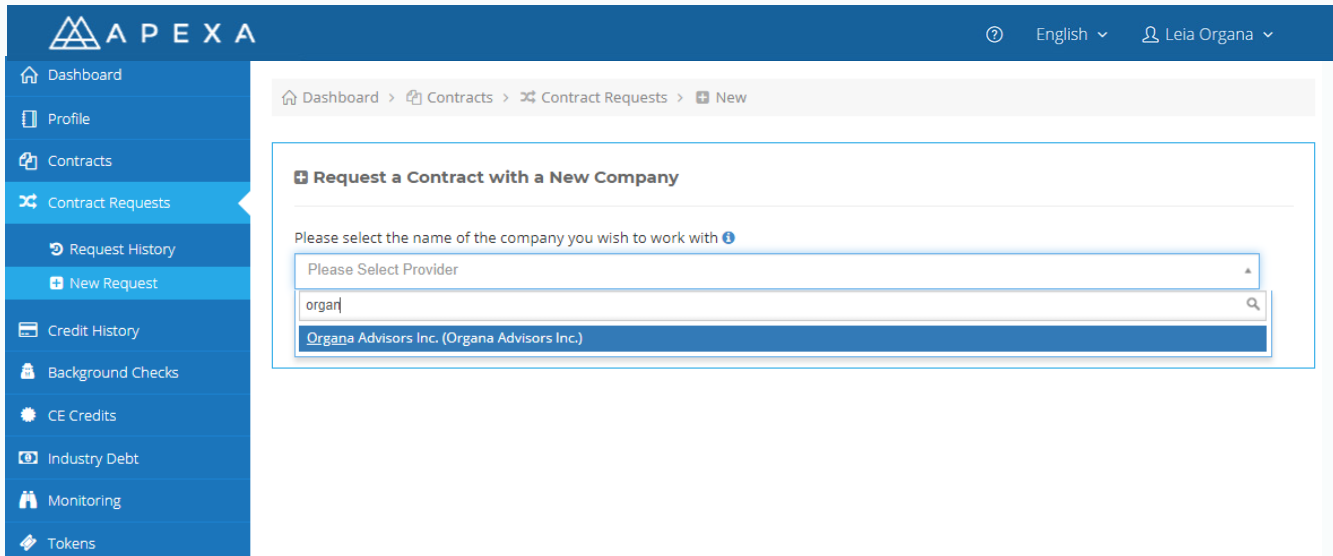
The screenshot shows the 'New Request' form in the APEXA system. The breadcrumb trail is 'Dashboard > Contracts > Contract Requests > New'. The form title is 'New Request' and the question is 'What would you like to do?'. There are five radio button options:

- 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 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 'Next' button is located at the bottom right of the form and is highlighted with a red box.

+ LOCATING THE COMPANY & SUBMITTING THE CONTRACT REQUEST

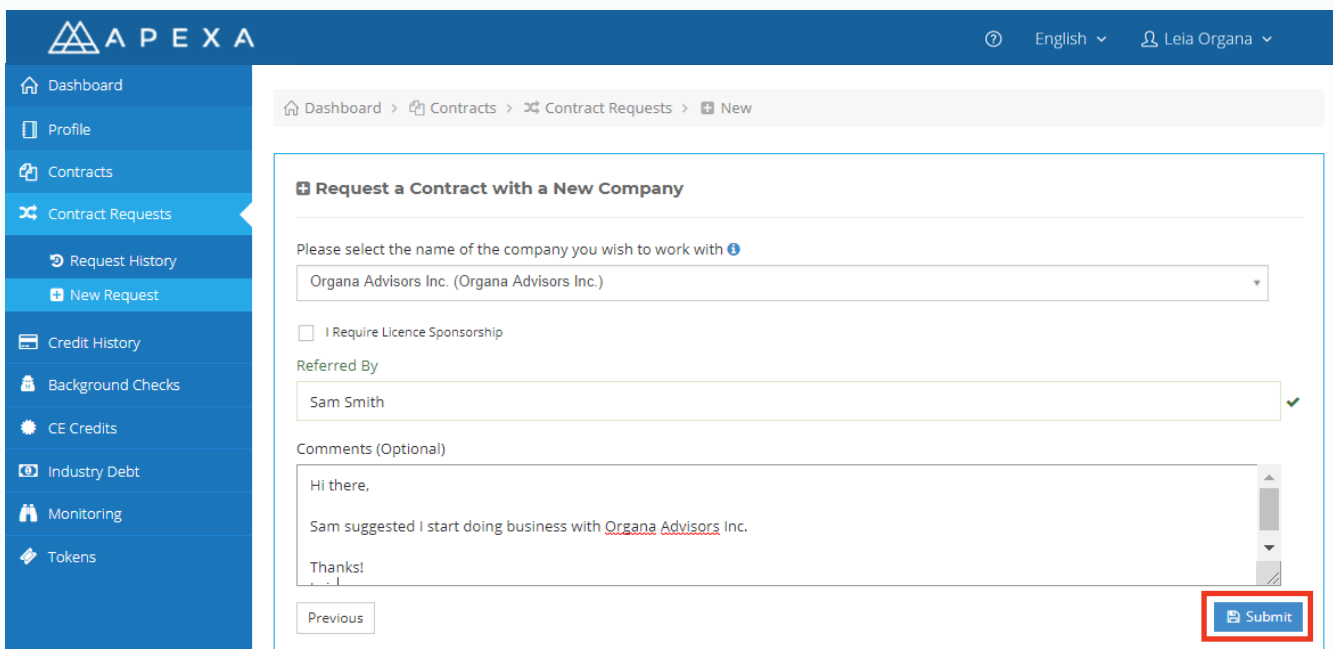
3) From the **Request a Contract With a New Company** page, start typing the name of the **company** you are requesting a new contract with and select the company name from the drop-down menu.



The screenshot shows the APEXA interface. On the left is a navigation menu with options like Dashboard, Profile, Contracts, Contract Requests, Request History, New Request, Credit History, Background Checks, CE Credits, Industry Debt, Monitoring, and Tokens. The main content area is titled 'Request a Contract with a New Company'. It contains a prompt: 'Please select the name of the company you wish to work with'. Below this is a search input field with 'organ' typed in. A dropdown menu is open, showing 'Organa Advisors Inc. (Organa Advisors Inc.)' as the selected item.

4) From the **Request a Contract With a New Company** page, confirm the correct **company** name is listed and hit **Submit**.

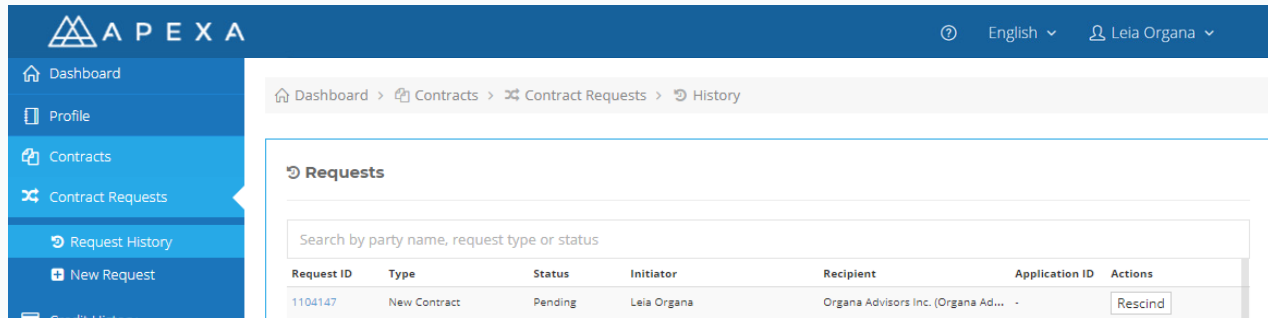
**Note: If the Advisor requesting a contract with a new company requires License Sponsorship confirm that the "I Require License Sponsorship" is selected.*



This screenshot shows the same APEXA interface as the previous one, but further down the form. The company name 'Organa Advisors Inc. (Organa Advisors Inc.)' is now selected in the dropdown menu. Below the dropdown is a checkbox labeled 'I Require Licence Sponsorship' which is checked. There is a 'Referred By' field with 'Sam Smith' and a green checkmark. A 'Comments (Optional)' text area contains the text: 'Hi there, Sam suggested I start doing business with Organa Advisors Inc. Thanks!'. At the bottom right, the 'Submit' button is highlighted with a red rectangular box.

+ ACCESSING REQUEST HISTORY

5) On the **Dashboard** under **Contract Requests > Request History**, the New Contract request with the company will reflect as **Pending**.

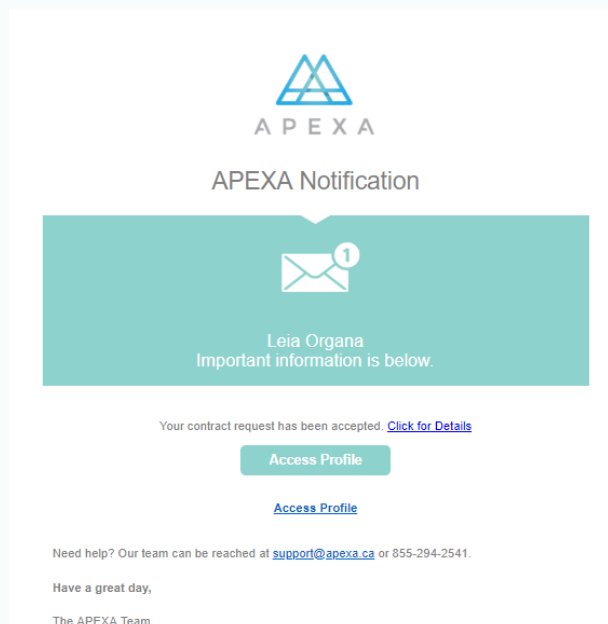


**Note: At this point, the selected company will receive a New Contract Request Trigger from the Advisor in APEXA to perform their functions and either approve or deny the request.*

+ APEXA NOTIFICATION EMAIL (CONTRACT ACCEPTED)

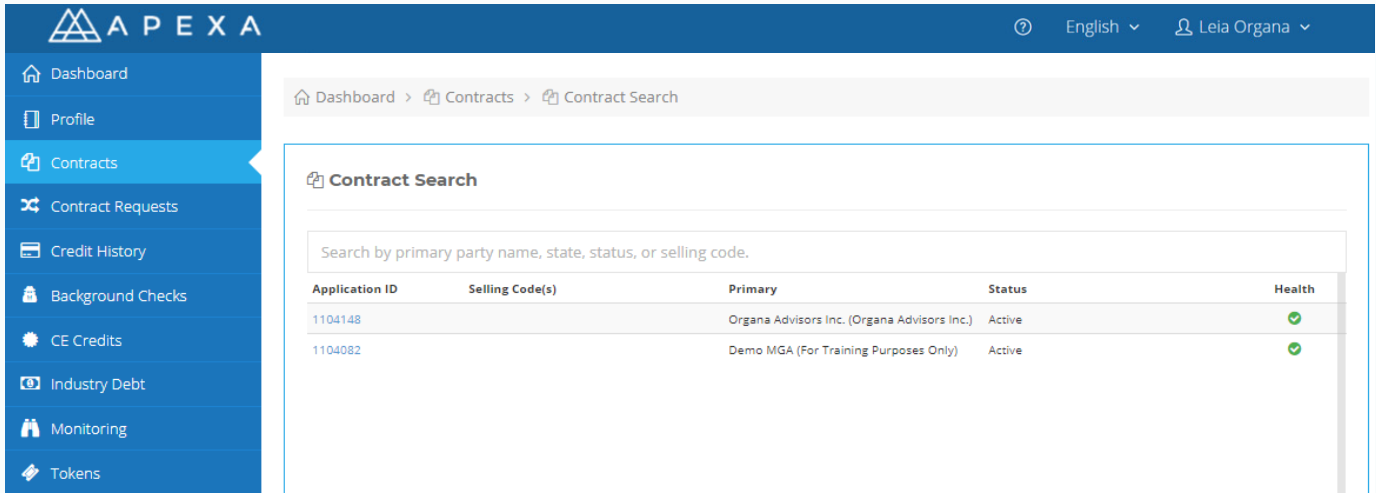
6) Once the **Company** performs their functions, the Advisor will receive an **APEXA Notification** via email confirming that the Contract Request has been **accepted**. From the email, select **Click for Details** to view the new two-party contract in APEXA.

**Note: For two-party contracts between an Advisor and a Corporation, there is no Contract Package completion or electronic signature required.*



+ REVIEWING ACTIVE CONTRACTS

7) On the **Dashboard** under **Contracts**, the new two-Party contract between the Advisor and Company will appear as **Active**.



The screenshot displays the APEXA web application interface. The top navigation bar includes the APEXA logo, a search icon, and the user's name 'Leia Organa'. The left sidebar contains a list of navigation items: Dashboard, Profile, Contracts (highlighted), Contract Requests, Credit History, Background Checks, CE Credits, Industry Debt, Monitoring, and Tokens. The main content area shows the 'Contract Search' page with a search bar and a table of results.

Application ID	Selling Code(s)	Primary	Status	Health
1104148		Organa Advisors Inc. (Organa Advisors Inc.)	Active	✓
1104082		Demo MGA (For Training Purposes Only)	Active	✓

+ 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



REQUESTING A NEW CONTRACT INDIVIDUAL ADVISOR TO CORPORATION

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.