



A P E X A

SIMPLY CONNECTED

REQUESTING A NEW CONTRACT

INDIVIDUAL ADVISOR TO MGA/AGA

Version 1.0

January 2020



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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**

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

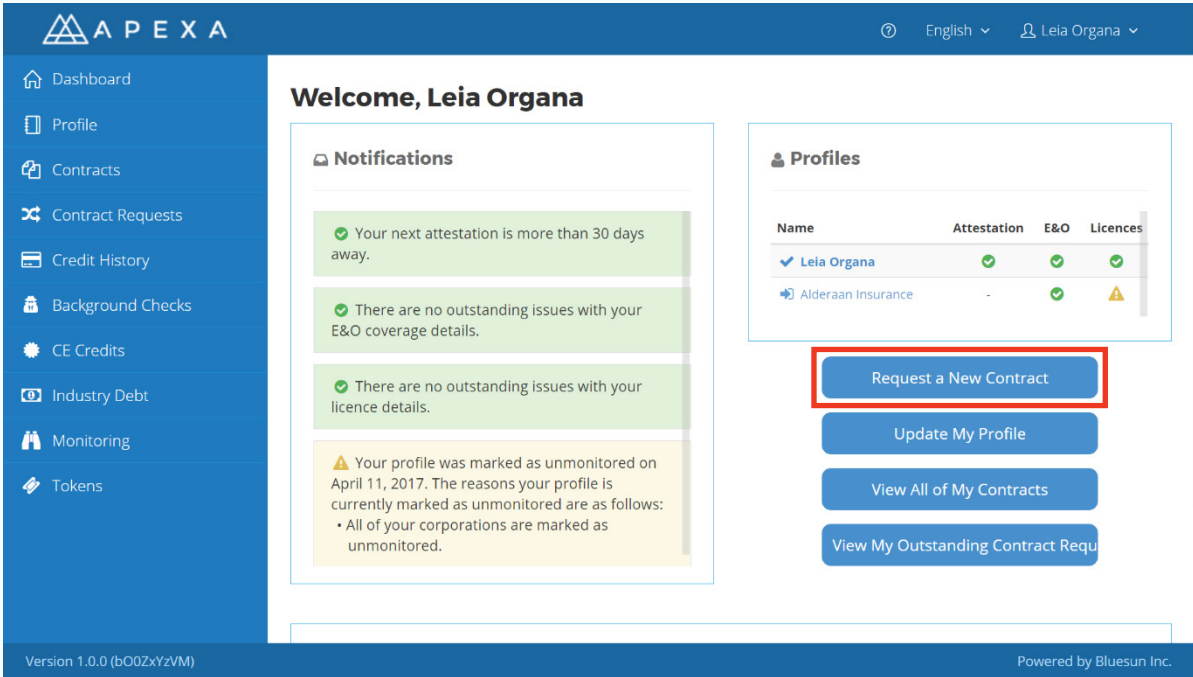
8:00 AM - 11:00 PM ET for English calls or emails originating outside of Quebec;

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

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

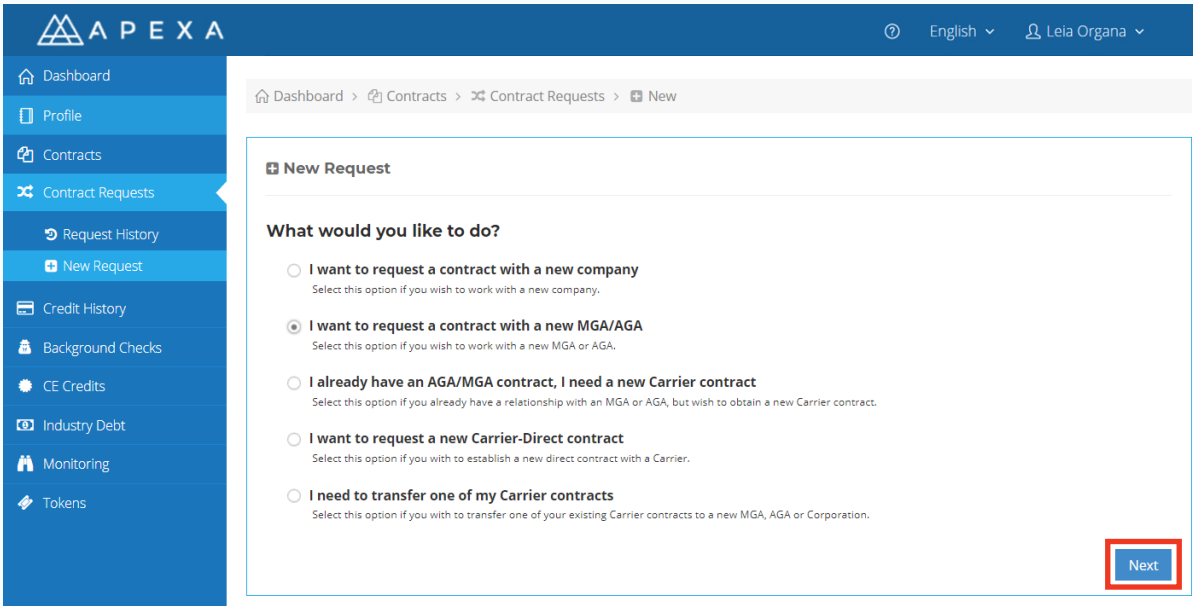
+ REQUEST A NEW CONTRACT

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



The screenshot shows the APEXA Dashboard for user Leia Organa. The left sidebar contains navigation links: 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 green checkmark messages and one yellow warning message. To the right, under 'Profiles', there is a table with columns: Name, Attestation, E&O, and Licences. The table lists 'Leia Organa' and 'Alderaan Insurance'. Below the table, the 'Request a New Contract' button is highlighted with a red box. Other buttons include 'Update My Profile', 'View All of My Contracts', and 'View My Outstanding Contract Requi'. The footer shows 'Version 1.0.0 (b002xYzVM)' and 'Powered by Bluesun Inc.'.

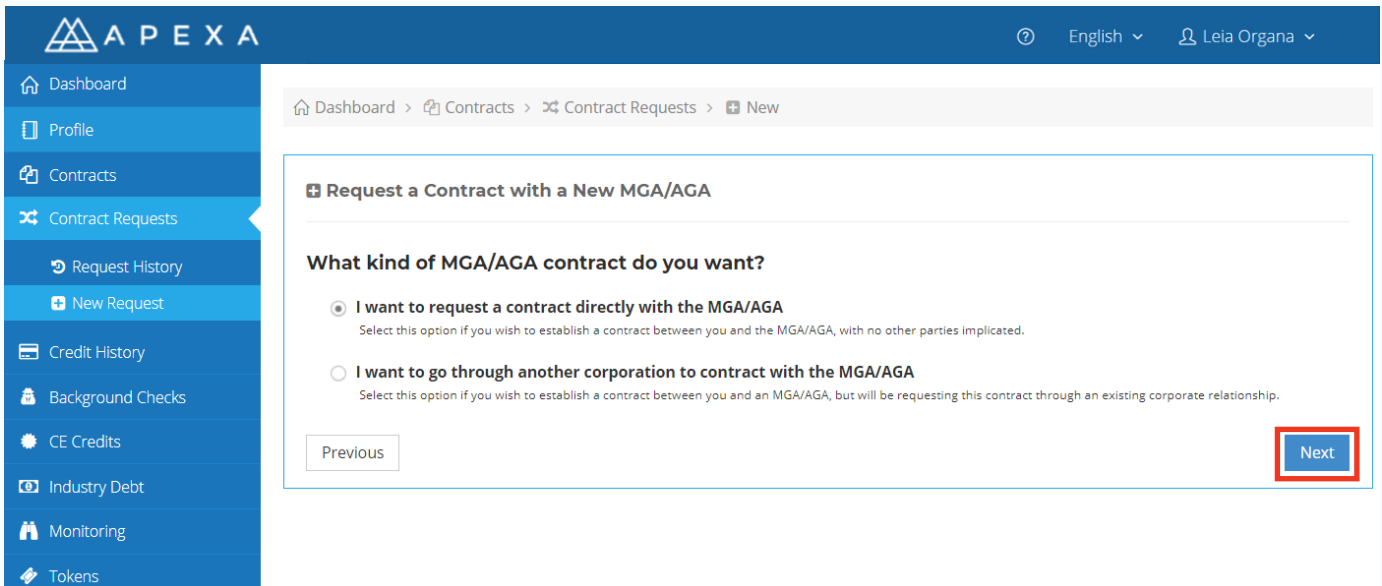
2) From the **Contract Requests > New Requests** tab select **I want to request a new contract with a new MGA/AGA** hit **Next**.



The screenshot shows the 'New Request' form in the APEXA system. The breadcrumb trail at the top reads: Dashboard > Contracts > Contract Requests > New. The form title is 'New Request'. Below the title, the question 'What would you like to do?' is followed by five radio button options. The second option, 'I want to request a contract with a new MGA/AGA', is selected. At the bottom right, the 'Next' button is highlighted with a red box.

+ REQUEST A CONTRACT DIRECTLY WITH A NEW MGA/AGA

3) From the **New Requests > New Requests** tab, select **I want to request a contract directly with the MGA/AGA** and hit **Next**.



APEXA English Leia Organa

Dashboard > Contracts > Contract Requests > New

Request a Contract with a New MGA/AGA

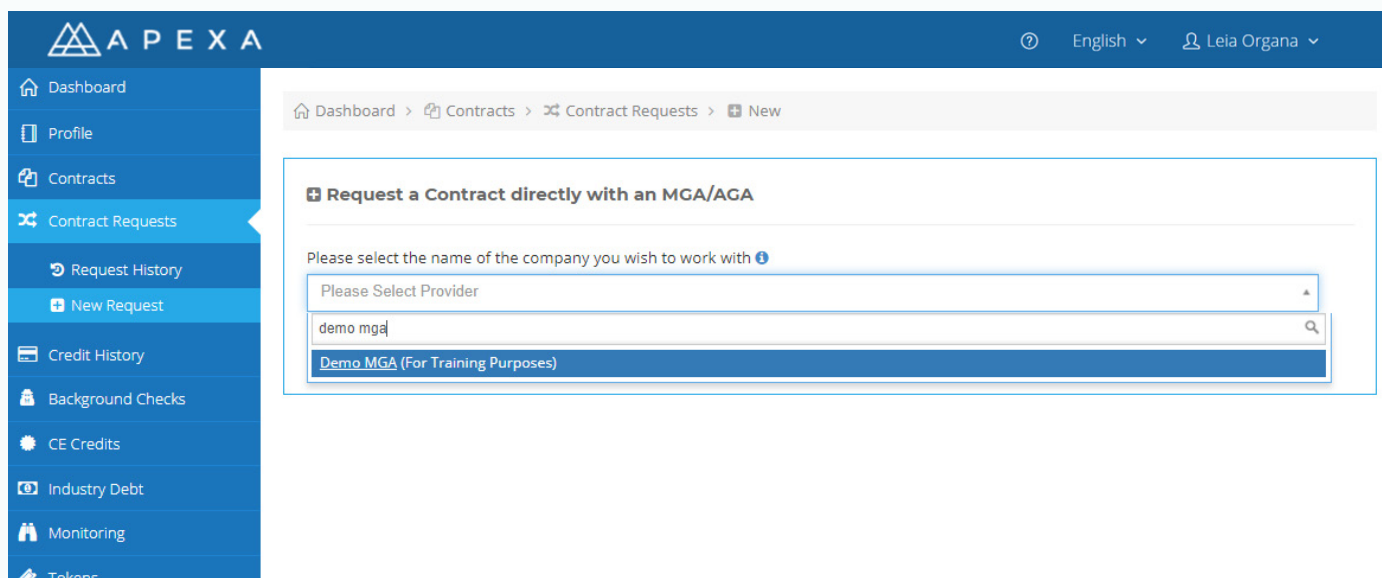
What kind of MGA/AGA contract do you want?

☒ **I want to request a contract directly with the MGA/AGA**
 Select this option if you wish to establish a contract between you and the MGA/AGA, with no other parties implicated.

☐ **I want to go through another corporation to contract with the MGA/AGA**
 Select this option if you wish to establish a contract between you and an MGA/AGA, but will be requesting this contract through an existing corporate relationship.

Previous **Next**

4) From the **Request a Contract Directly With an MGA/AGA** page, start typing the name of the MGA/AGA you are requesting a new contract with and select the MGA/AGA name from the drop-down menu.



APEXA English Leia Organa

Dashboard > Contracts > Contract Requests > New

Request a Contract directly with an MGA/AGA

Please select the name of the company you wish to work with ⓘ

Please Select Provider

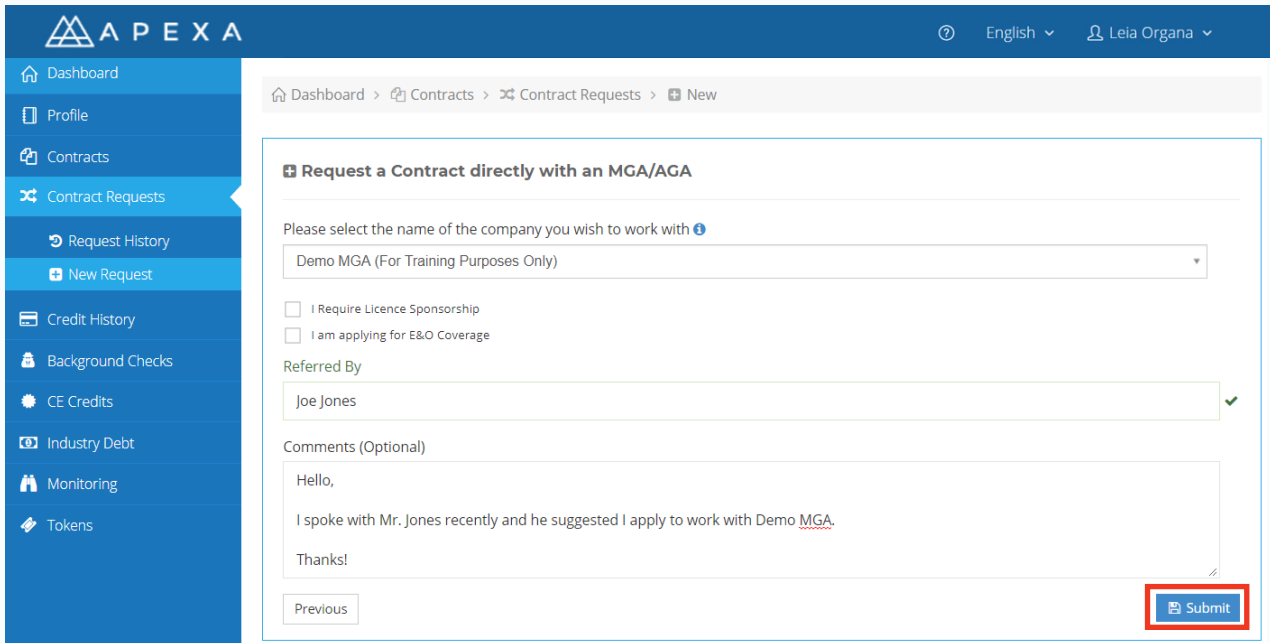
demo mga

Demo MGA (For Training Purposes)

+ SUBMITTING TO MGA/AGA

5) From the **Request a Contract Directly With An MGA/AGA** page, confirm the correct MGA/AGA name is listed and hit **Submit**.

Note: If the Advisor 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 also selected.*



Request a Contract directly with an MGA/AGA

Please select the name of the company you wish to work with ⓘ

Demo MGA (For Training Purposes Only)

☐ I Require Licence Sponsorship

☐ I am applying for E&O Coverage

Referred By

Joe Jones ✓

Comments (Optional)

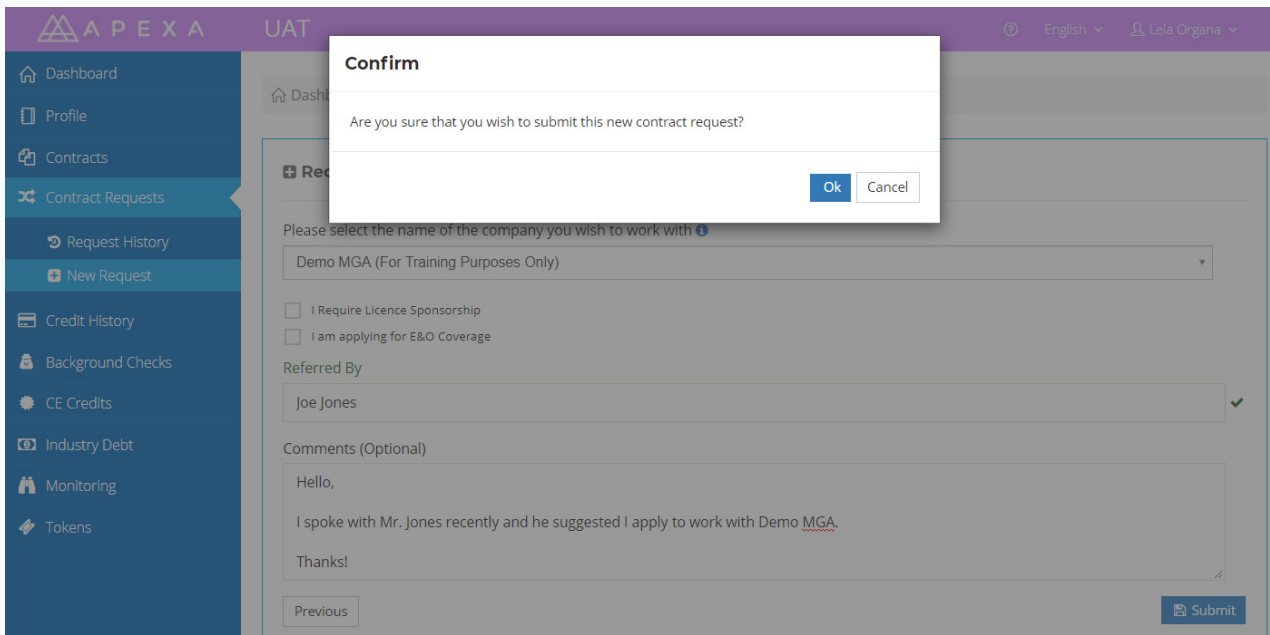
Hello,

I spoke with Mr. Jones recently and he suggested I apply to work with Demo MGA.

Thanks!

Previous Submit

6) In the **Confirm** pop-up box, hit **Ok**.



Confirm

Are you sure that you wish to submit this new contract request?

Ok Cancel

Request a Contract directly with an MGA/AGA

Please select the name of the company you wish to work with ⓘ

Demo MGA (For Training Purposes Only)

☐ I Require Licence Sponsorship

☐ I am applying for E&O Coverage

Referred By

Joe Jones ✓

Comments (Optional)

Hello,

I spoke with Mr. Jones recently and he suggested I apply to work with Demo MGA.

Thanks!

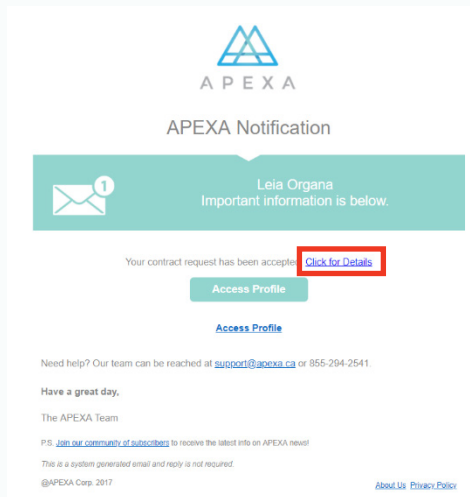
Previous Submit

+ APEXA NOTIFICATION EMAIL (CONTRACT ACCEPTED)

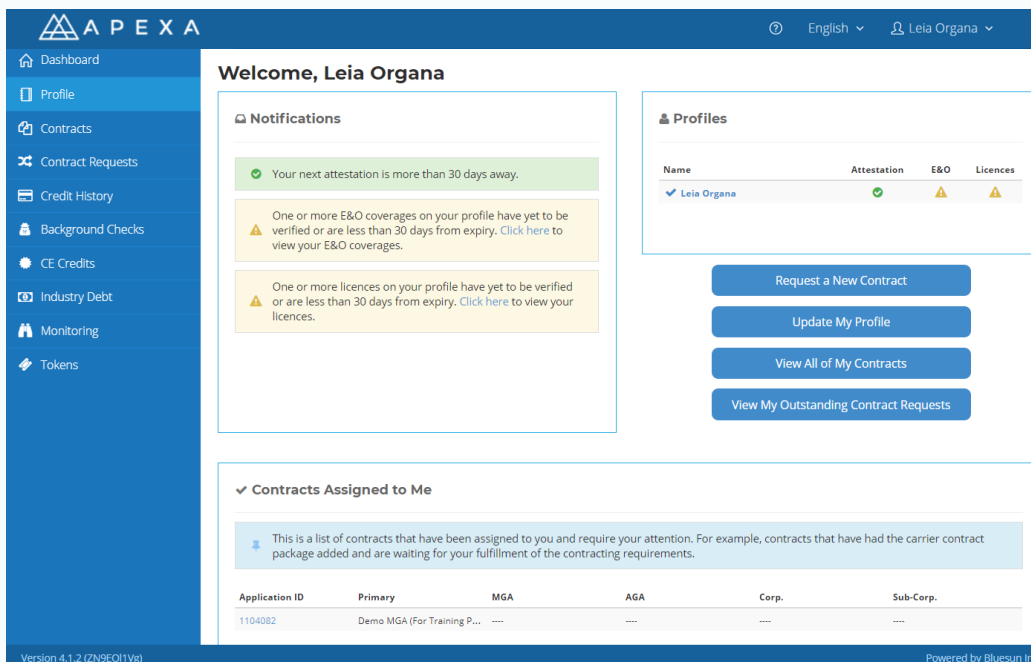
**NOTE: At this point, the MGA/AGA will receive a New Contract Request Trigger from the Advisor in APEXA so they can perform their functions to add the Contract Package and send backwards to the Advisor for completion and electronic signature.*

7) Once the MGA/AGA 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 access the Contract in APEXA to complete and sign via electronic signature.



8) From the APEXA Dashboard, access the new pending contract by selecting **Application ID** in **Contracts Assigned to Me**.



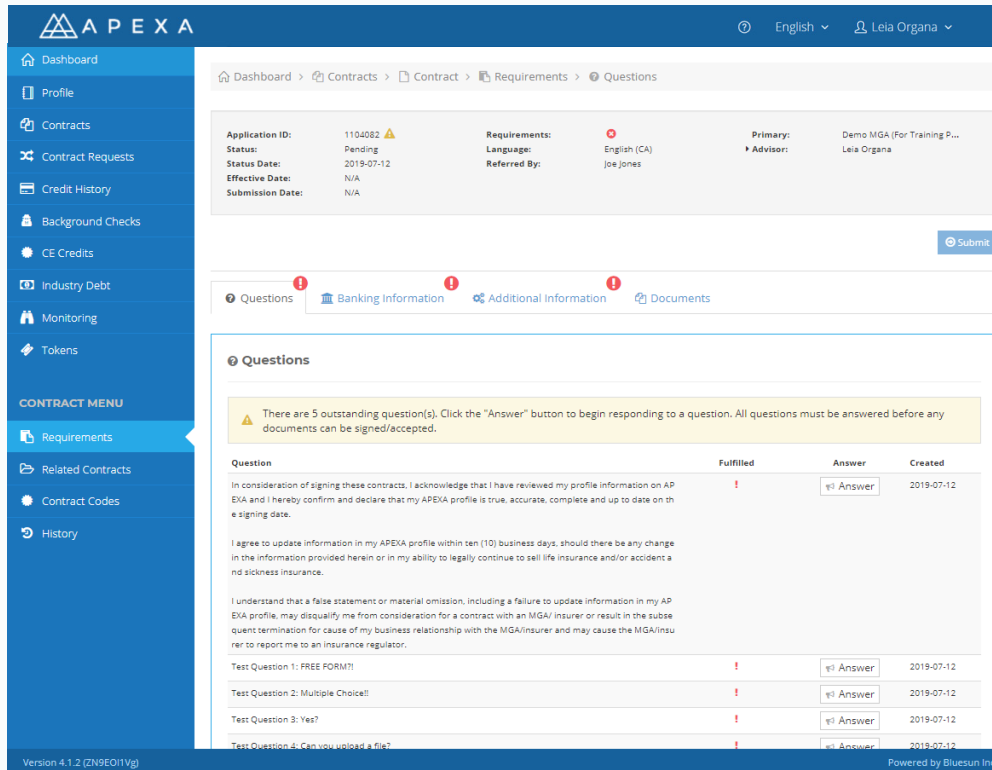
Contracts Assigned to Me

This is a list of contracts that have been assigned to you and require your attention. For example, contracts that have had the carrier contract package added and are waiting for your fulfillment of the contracting requirements.

Application ID	Primary	MGA	AGA	Corp.	Sub-Corp.
1104082	Demo MGA (For Training P...	----	----	----	----

+ 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.

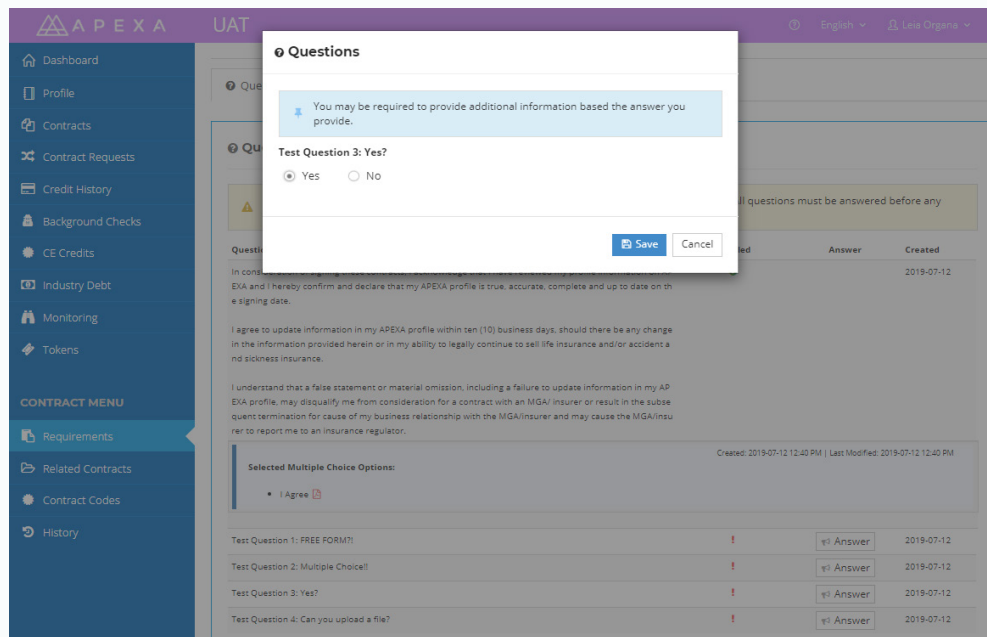


The screenshot shows the APEXA web application interface. The left sidebar contains a 'CONTRACT MENU' with 'Requirements' selected. The main content area displays a 'Questions' section with a warning message: 'There are 5 outstanding question(s). Click the "Answer" button to begin responding to a question. 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.	!	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?	!	Answer	2019-07-12
Test Question 2: Multiple Choice?	!	Answer	2019-07-12
Test Question 3: Yes?	!	Answer	2019-07-12
Test Question 4: Can you upload a file?	!	Answer	2019-07-12

Version 4.1.2 (ZN9E01Vg) Powered by Bluesun Inc.

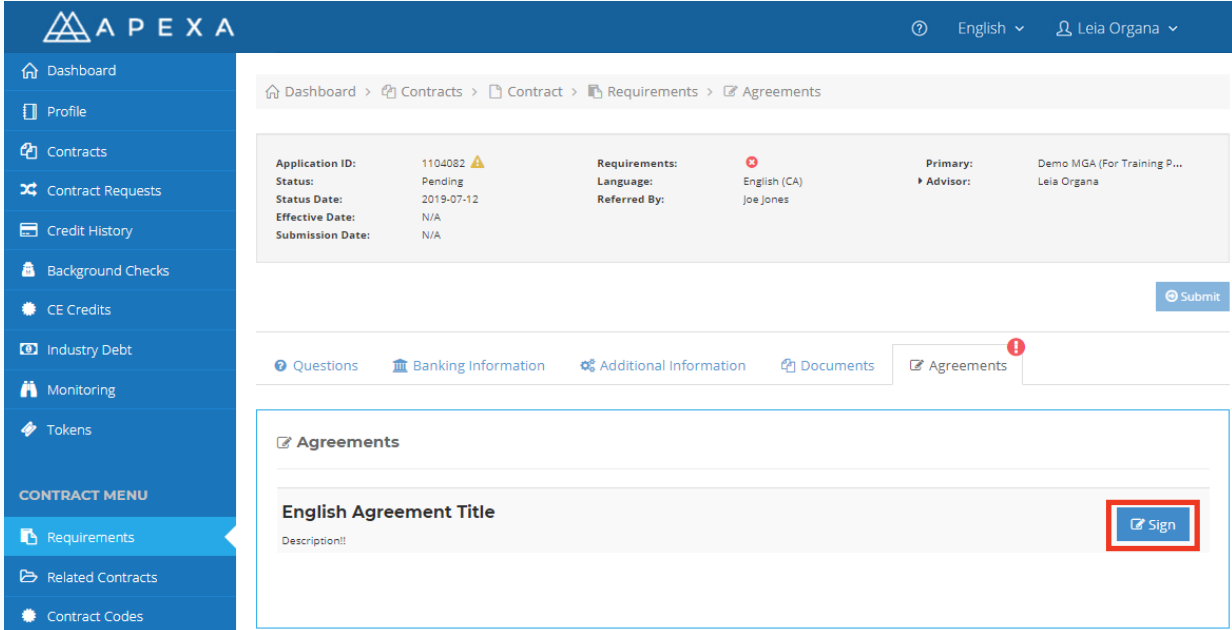
10) In the **Answer** pop-up boxes, review the question(s), answer fully and hit **Save**.



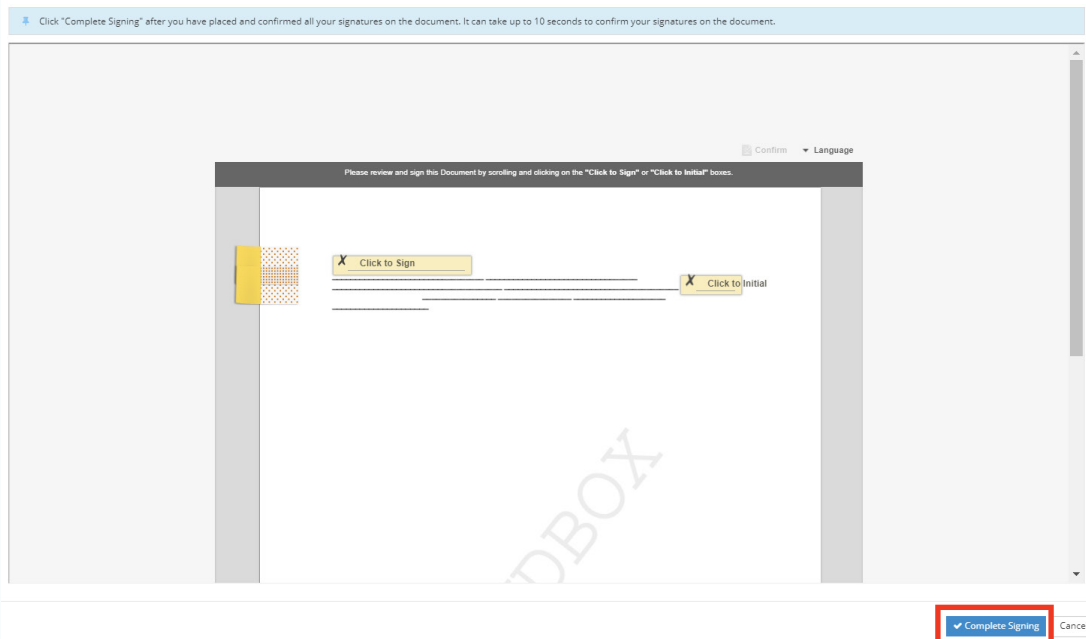
The screenshot shows the APEXA web application interface with a 'Questions' pop-up box. The pop-up box contains a message: 'You may be required to provide additional information based the answer you provide.' Below this is a question: 'Test Question 3: Yes?' with radio buttons for 'Yes' and 'No'. The 'Yes' button is selected. At the bottom of the pop-up box are 'Save' and 'Cancel' buttons. The background shows the same 'Questions' table as the previous screenshot.

+ E-SIGNING AGREEMENTS

11) From the **Contract** menu under the **Requirements** tab, click **Agreements**, then select **Sign**.



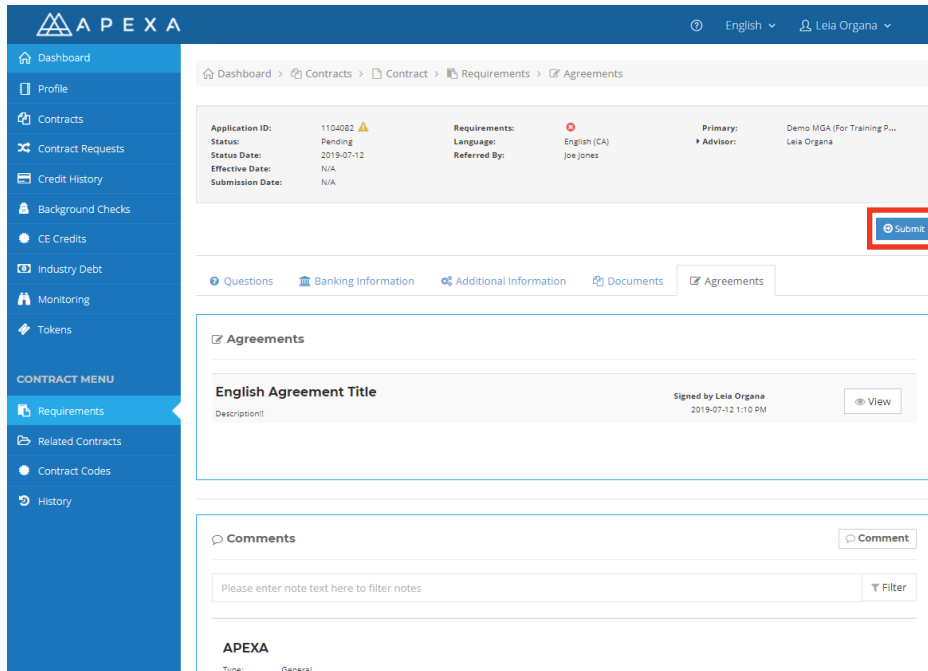
12) **Silanis e-Sign Enterprise (our chosen vendor for electronic signatures)** will open a new window to complete the Agreement via electronic signature. Please ensure you thoroughly review the Agreement. Once you have done so, then select **Click to Sign** and **Click to Initial** where indicated. 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.



+ SUBMITTING CONTRACT TO MGA/AGA (REQUIREMENTS COMPLETED)

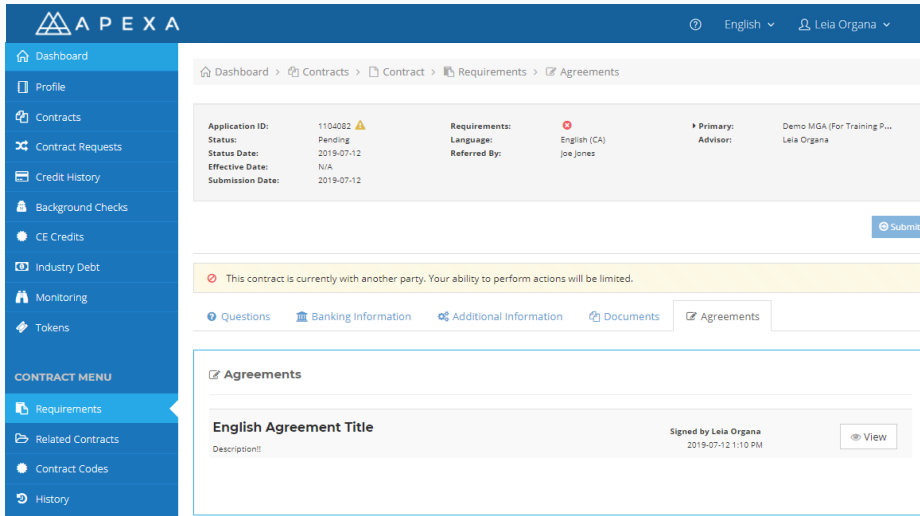
13) Once all outstanding questions have been answered and Agreements have been E-Signed, hit **Submit**.

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



The screenshot shows the APEXA user interface. On the left is a blue sidebar menu with options like Dashboard, Profile, Contracts, and Requirements. The main content area has a breadcrumb trail: Dashboard > Contracts > Contract > Requirements > Agreements. Below this is a summary card with fields for Application ID (1104082), Status (Pending), Effective Date (2019-07-12), Submission Date (N/A), Requirements (English (CA)), Referred By (Joe Jones), and Primary/Advisor (Demo MGA (For Training P...), Leia Organa). A red box highlights the 'Submit' button in the bottom right corner of this card. Below the summary card are tabs for Questions, Banking Information, Additional Information, Documents, and Agreements. The 'Agreements' tab is active, showing an 'English Agreement Title' with a 'View' button. Below that is a 'Comments' section with a text input and a 'Filter' button. At the bottom, there's an 'APEXA' section with a 'Type: General' label.

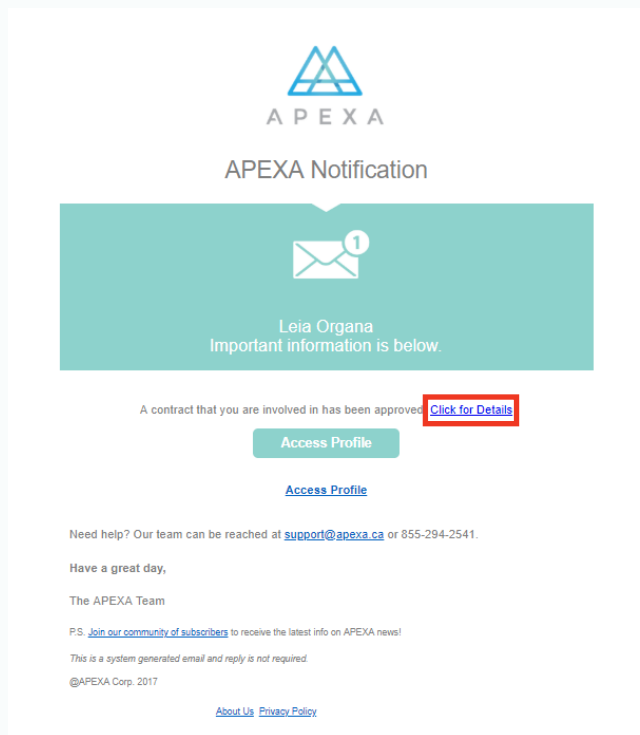
14) Once the Contract Request has been submitted, the contract will be passed on to the MGA/AGA (referred to in the system as the 'Primary' party) and your ability to edit the contract will be limited. At this point, the MGA/AGA will receive a Trigger Notification in APEXA to action the Contract Request.



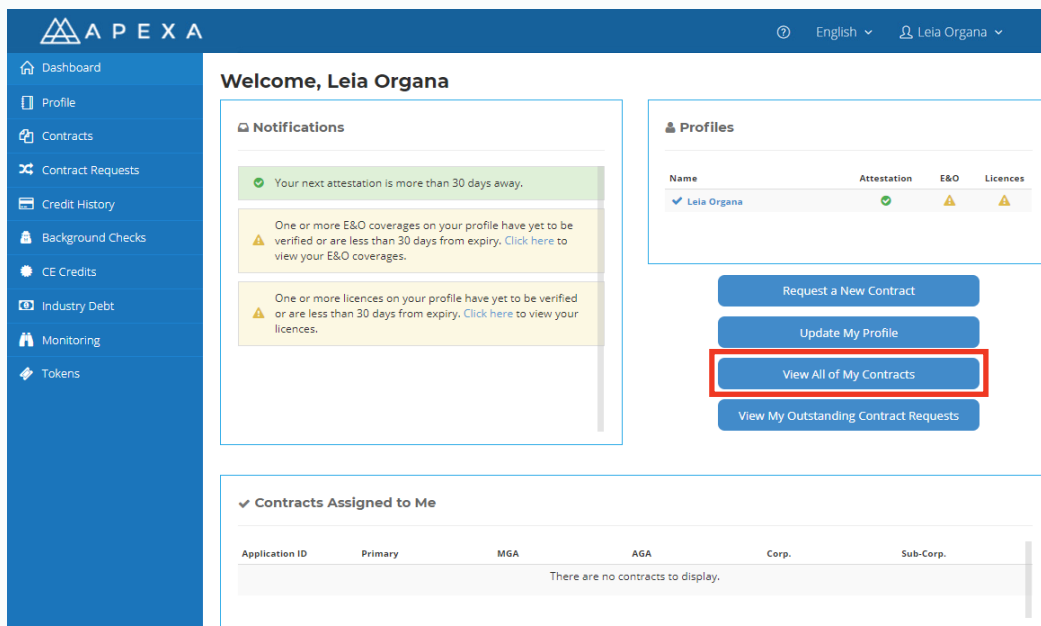
This screenshot shows the same APEXA interface as the previous one, but with a yellow warning banner. The banner contains a red exclamation mark icon and the text: 'This contract is currently with another party. Your ability to perform actions will be limited.' The 'Submit' button is now disabled and greyed out. The rest of the interface, including the sidebar, breadcrumb trail, summary card, and tabs, remains the same.

+ APEXA NOTIFICATION EMAIL (CONTRACT APPROVED)

15) Once the MGA/AGA has approved the Contract Request, the following APEXA Notification is sent to the Advisor via email. Select **Click For Details**.

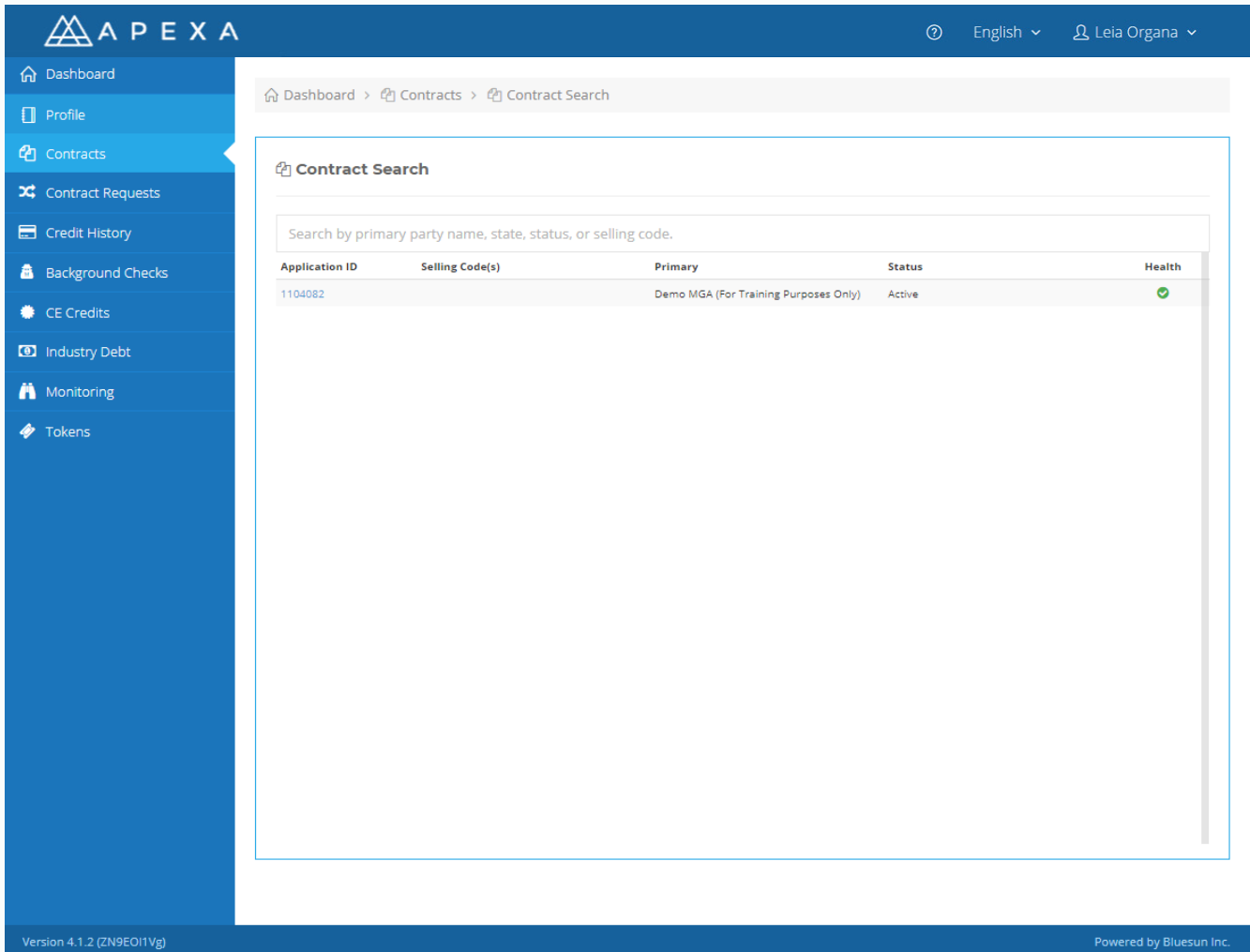


16) From the APEXA Dashboard, select **View All of My Contracts**.



+ REVIEWING ACTIVE CONTRACTS

17) The Contract between the Advisor and Primary (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.



The screenshot displays the APEXA web application interface. The top navigation bar includes the APEXA logo, a help icon, language settings (English), and a user profile (Leia Organa). The left sidebar contains a menu with options: 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 breadcrumb trail: Dashboard > Contracts > Contract Search. Below the breadcrumb is a search bar with the placeholder text 'Search by primary party name, state, status, or selling code.' A table displays the search results:

Application ID	Selling Code(s)	Primary	Status	Health
1104082		Demo MGA (For Training Purposes Only)	Active	✓

The footer of the application shows 'Version 4.1.2 (ZN9EO11Vg)' on the left and 'Powered by Bluesun Inc.' on the right.

+ 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.