



## User Guide

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## USER GUIDE – ASSURE&GO

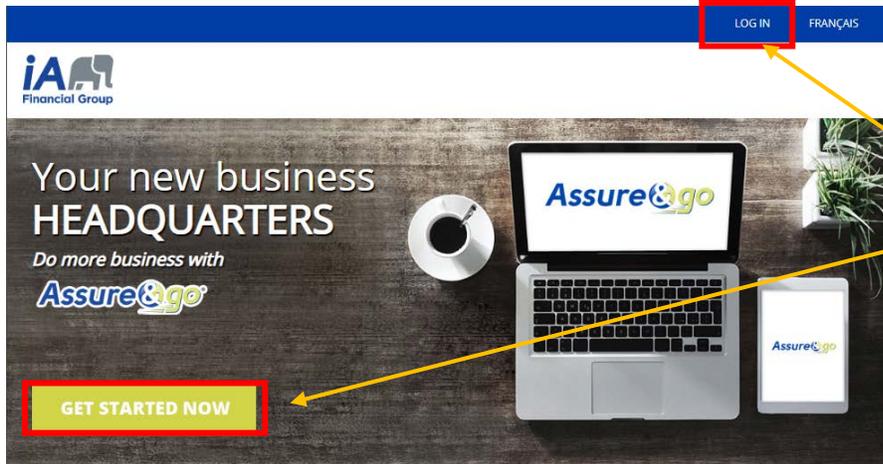
This guide is intended for advisors who are not familiar with the platform or do not have an existing account. The process is very intuitive and simple with a few steps that can get you there in no time.

### How to create an account

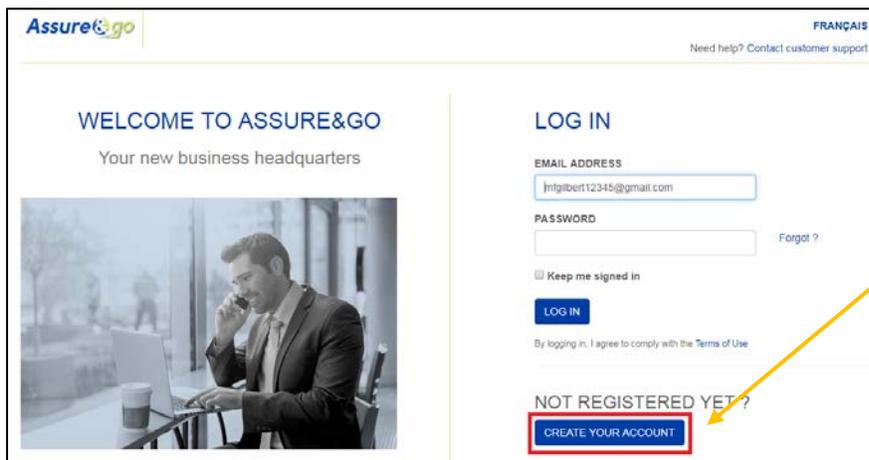
Prerequisites to create an account on Assure&go: an email address and a cell phone.

 <https://ago.iaexcellence.com>

Type: ago.iaexcellence.com



Click on “Log in” or “Get started now” to go to the login page.



Click on “Create your account”.

## CREATE YOUR ACCOUNT

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**EMAIL ADDRESS**

**CONFIRM EMAIL ADDRESS**

**PASSWORD**

**CONFIRM PASSWORD**

✓ I'm not a robot

reCAPTCHA  
Privacy - Terms

**CONFIRM**

Enter your email address and password twice. Confirm that you are not a robot by validating the images then click on "Confirm".

## ✉ VERIFICATION – STEP 1

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An email has been sent to your test@gmail.com email address.

Open this email and click on the confirmation link in order to move to the second step in our two-step verification: the validation of your phone number.

[Why do we use a two-step verification? ⓘ](#)

You have now reached step 1 of the verification process: an email will be sent to you. If you don't receive it within seconds, check your junk mail.

**INVESTED IN YOU.**

**DO NOT REPLY TO THIS EMAIL**

Hi,

Welcome to Assure&go!

We have successfully received your request to join our list of highly satisfied Assure&go users.

All you have to do next is to click the following link to confirm your email address:

[Confirm](#)

Please note that this link expires in one hour.

In such a case, visit [ago.iaexcellence.com](http://ago.iaexcellence.com) again, sign in to proceed to the next step in creating your account.

Sincerely,

**IA Financial Group Team**

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Industrial Alliance Insurance and Financial Services Inc.  
1811 Cremazie Blvd, East, Suite 900  
Montreal (Quebec) H2M 2P2  
Telephone: 1-800-465-5818

This message may contain privileged or confidential information. If you are not the intended recipient of this message, or if you have received it by mistake, please notify the sender immediately and delete the original without making a copy or disclosing its content.

Open the email from iA Financial Group and click on "Confirm".

## VERIFICATION – STEP 2

**YOUR CELL PHONE NUMBER**

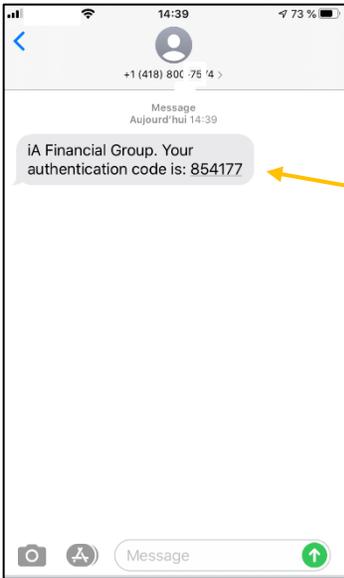
ex: 999 999 9999

After confirming your cell phone number you will receive an SMS containing an authentication code.

Why do we use a two-step verification? ⓘ

**CONFIRM**

You are now at step 2 of the verification process. Enter your cell phone number.



A six-digit authentication code will be texted to the given phone number for validation.

## VALIDATION

An SMS containing an authentication code has been sent to the cell phone number you provided.

**YOUR AUTHENTICATION CODE**

129757|

I will frequently use this computer. ⓘ

Keep me signed in

**CONFIRM**

If you have not received it, click on get a new code.

**GET A NEW CODE**

Enter the six-digit code and click on "Confirm".

We advise you to check both boxes "I will frequently use this computer" and "Keep me signed in" to save time whenever you log in.

If you don't receive a code, click on "Get a new code".

## YOUR INFORMATION

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FIRST NAME

LAST NAME

PROVINCE

LICENSE NUMBER

ADVISOR CODE

Enter your information: name, province, license number and advisor code, then click on "Confirm".

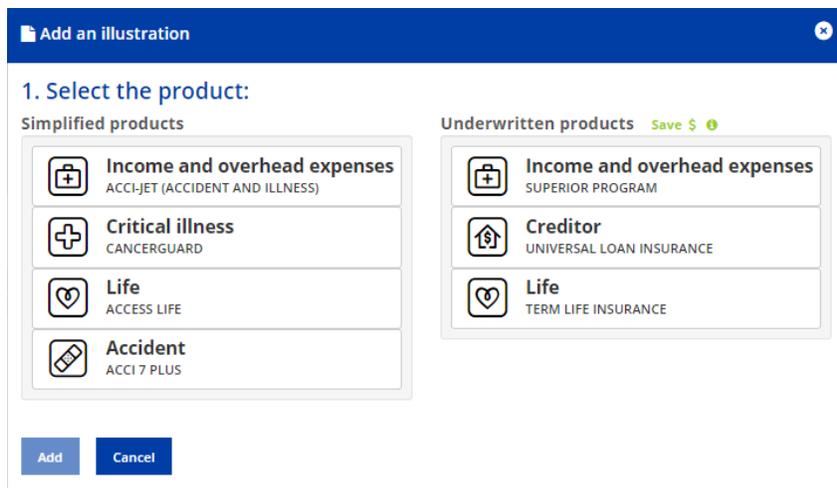
You're all set! Your account is now ready to start selling. You can access and modify your profile information at the top of the screen.

If you face any issues, you can always seek the help of our Customer Service at 1-800-465-5818.

# How to complete an illustration



To start, click on "Get an illustration".



Select one of our seven available products.



Select the client (new or existing) and click on "Add".

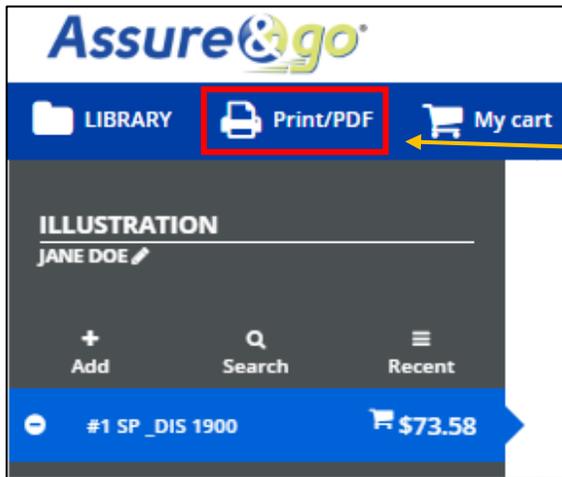
You are now all set to create an illustration!

The process is very clear and spontaneous. If you ever leave something out or make a mistake, the system will automatically alert you in red or with an error message.

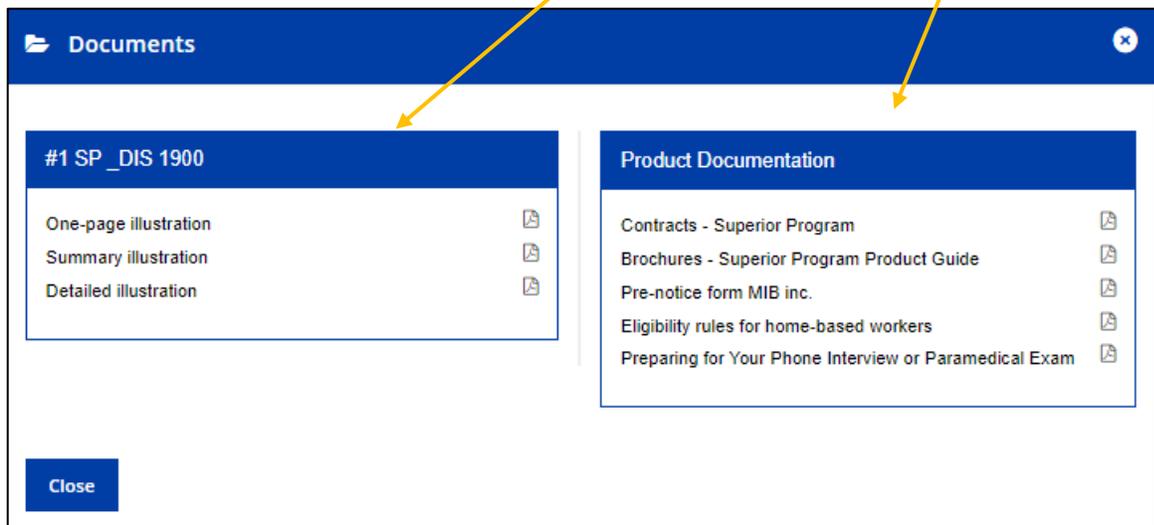
Here are the steps required to complete an illustration:

Enter the basic client information (name, gender, date of birth, etc.).

Complete the "Coverage" section which includes all available options depending on the product of choice.



When all information in the "Coverage" section is complete, the "Print/PDF" button gives you access to the PDF illustration as well as to all product-related documentation.



You can save or print one of the three available illustration formats:

The *One-page illustration* provides brief details on premium and coverage. The *Summary illustration* provides a complete product description and coverage options. The *Detailed illustration* provides main definitions and product-related limitations and exclusions that you should become familiar with.

For efficiency purposes, we strongly recommend completing an electronic application. If for any reason you prefer to complete a paper application, kindly enclose the *One-page summary* with the application.

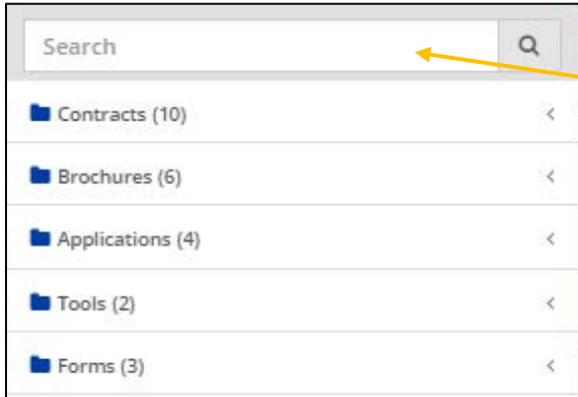
### Keep in mind...

**CancerGuard and Access Life:** Rates will be accessible only after providing answers to eligibility questions since rates vary depending on each client's health status.

**Access Life:** Available electronically on Assure&go only.

**Acci 7 PLUS:** Only the one-page illustration is available.

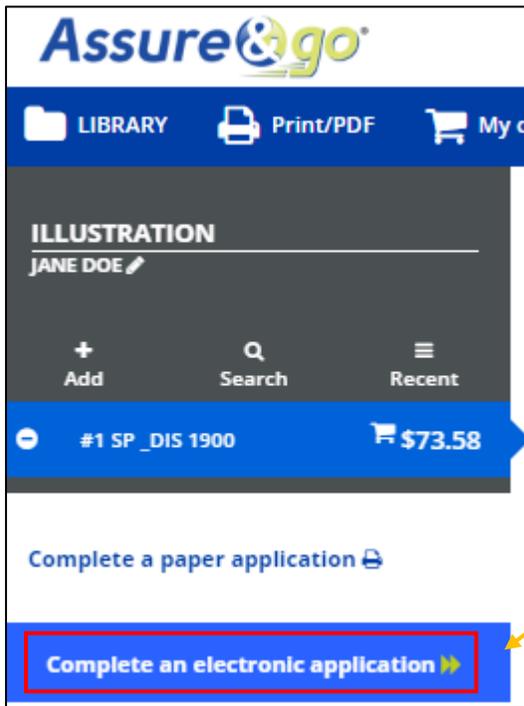
All documentation related to sales are always available through our “Library”.



Use the search bar to quickly find a document.

# How to complete electronic applications

Once you have completed the illustration based on your client's needs, follow the steps below:



Click on "Complete an electronic application".

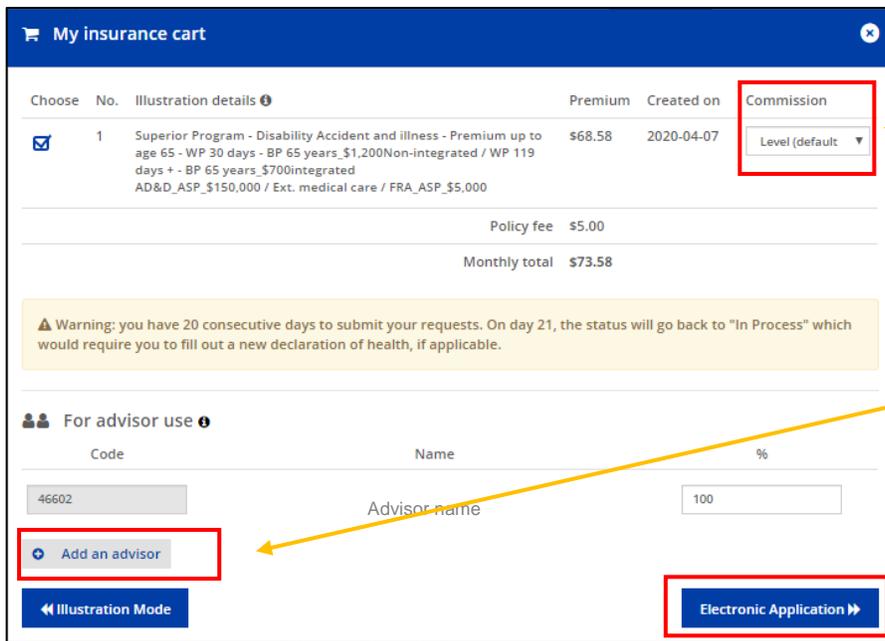


Illustration details show in the cart. If required, select the commission type.

If you want to share the commission, click on "Add an advisor".

Click on "Electronic Application".

You have now reached the electronic application step. The number of sections you need to complete vary by product. A simplified product application requires you to fill out less sections than an underwritten product. Below is a comparison example between CancerGuard and Superior Program.

APPLICATION # AG16881125 CANCERGUARD	
Language of correspondence	✔
▼ Jane Doe	✔
Eligibility	✔
Identification	✔
Beneficiary	✔
Policyholder	✔
Payment	✔
Confirmation	✔
<b>Declarations</b>	
Transmission	

APPLICATION # AG35345885 SUPERIOR PROGRAM	
Language of correspondence	✔
▼ Jane Doe	✔
Identification	✔
Professional information	✔
Insurance history	✔
Policyholder	✔
Declaration of health	✔
Requirements	✔
Payment	✔
Confirmation	✔
<b>Declarations</b>	
Transmission	

Navigation is smooth, and sections are marked with a green checkmark as they are completed.

To finish the process, you only have to proceed to the electronic signature.

## ELECTRONIC SIGNATURES

A confirmation code will be sent to you. The combination of your confirmation code and your name, when validated, constitutes your electronic signature. By sending your confirmation code to the advisor, you confirm that you have reviewed the declarations of eligibility and insurability that relate to you, that you agree with their content and that you consent to their being submitted to iA Financial Group in support of this application for insurance.

How do you want the confirmation code to be sent to you?

General declaration, Declaration of interim insurance agreement, Payment authorization, Authorization to collect and communicate personal information to third parties - Signature of primary insured Janet Doe

Signed in: City

1 Sending method:  Cell phone (text)  Email (514) 404-8220

2  \* If your client did not receive the confirmation code, click "Send code" again to send a new code.

3

4

A confirmation code is sent either to the client's cell phone or email. Once the code is entered, you just need to click on "Validate code" then "Submit". The electronic application is then automatically sent to our offices and will be processed at the earliest possible date.

Once done, you as well as the client will receive an email confirmation. You will also have access to the electronic application PDF which you can save or print.

## Personalized underwriting

To simplify the insurance process, we have integrated personalized underwriting – or electronic declaration of health – in Assure&go for clients who meet the following criteria:

Category	Product	Age	Insured amount
Disability	Superior Program	50 years old or younger	\$2,000 and less
	Universal Loan Insurance		
Life	Term Life T10-15-20-25		\$1,000,000 and less

Underwriting is **fully personalized** based on your client's state of health which speeds up the contract issue. The majority of cases – an estimated 75% of our clients – will no longer go through the telephone interview and the underwriter will process the application faster.

Applications for higher insured amounts and/or ages over 50 will follow the usual route, i.e., a telephone interview will be required.

Personalized underwriting has three sections:

1. Eligibility
2. Medical questions
3. Non-medical questions

### Simple menu navigation

Navigation is intuitive and error free. When you start the declaration of health, each completed section appears as you go through the carousel at the top of the page with arrows allowing you to side-scroll left and right.



In case of inconsistency or unanswered questions, the system alerts you with a yellow circle surrounding an exclamation mark and gives you hints on what you need to add.



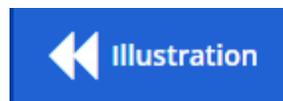
**WARNING !**



Question 'Do you work in hazardous sports field such as martial arts, skydiving, paragliding, hang gliding, climbing or mountaineering, underwater diving, motocross, dirt bike or rodeo, heli-skiing, cat-skiing, background skiing, mountain cycling?' is not answered.

With personalized underwriting, if the client needs to confirm a diagnosis date, for example, you can proceed to other sections and return to that specific question later.

The system gathers information from various sources and can easily detect missing or inconsistent information. If there is discrepancy in responses, you may need to return to the illustration to make corrections.



This can apply to job-related responses to determine the occupational class or to responses related to smoking status.

### Medical conditions not to report

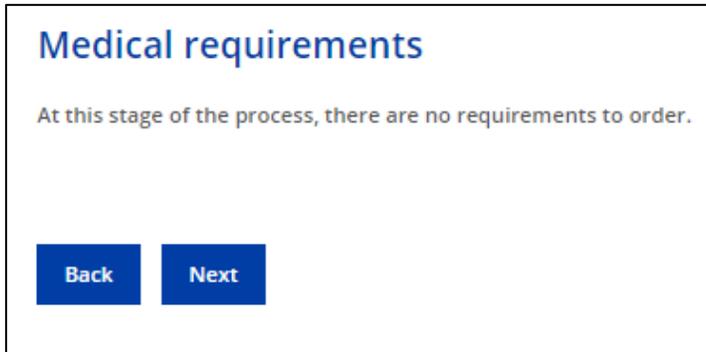
Thanks to personalized underwriting, clients no longer need to declare the following medical conditions:

- Acne
- Adenoids removal
- Allergies
- Contraceptives
- Cosmetic surgery without complications
- Hemorrhoids
- Menopause
- Otitis
- Pregnancy, delivery or miscarriage without complications
- Tonsils removal
- Vision impairment corrected by glasses or contact lenses

Please note that these exceptions do not apply to applications that require a telephone interview.

## Personalized medical requirements

Medical requirements may be necessary depending on the declared medical condition. You will be notified as soon as the electronic declaration of health is completed. Most of the time, you will see this:



## Advantages of personalized underwriting

- An innovative questionnaire with a reduced number of questions for the client to answer as compared to the telephone interview
- An interactive and automated pre-underwriting process
- Faster processing times
- Less notices of discrepancy at contract delivery due to the accuracy of occupational classification and smoking status
- A smooth and simple process that makes it easy for you to sell our underwritten products even if you have little experience
- Shorter processing delays, which means faster pay for you

## Non-face-to-face sales features

### Mandatory use of videoconferencing and screen sharing

To make a non-face-to-face sale, it is mandatory to use videoconferencing and screen sharing as stated below:

- Verify the identity of a new client by presenting an identity card during video call and not by email or text message; it is also strongly recommended to use videoconferencing for existing clients;
- Mandatory screen sharing with clients for every sale and throughout the whole process up until the electronic signature, including client identification, the declaration of health and all declarations and authorizations.

### Electronic signature

To activate the electronic signature, the client will have to share with you the confirmation code that they receive either by SMS or by email as seen below:

Confirmation code: 386785

Insurance application: AG84591871

By giving your confirmation code to your advisor in order for him to sign the application on your behalf, you confirm that you have seen and read all of the information recorded on your application by your advisor, including all related statements regarding your insurability, and consent to the declarations and authorizations required for your insurance request.

Once you enter the confirmation code, you will reach the final step which is to submit the application.

### Need help?

Please reach out to our Customer Service at 1-800-465-5818 or send us an email at [livingbenefits@ia.ca](mailto:livingbenefits@ia.ca).