

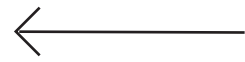
E-Business Solutions Guide

Manulife Insurance E-Business Solutions: *Easier, always.*

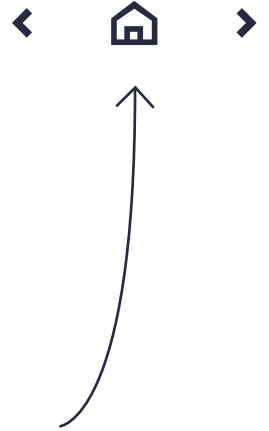
The Manufacturers Life Insurance Company



How to navigate



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Manulife E-Business Solutions:

Streamlining the “paperwork”
so you can focus on the
important work.

Your business isn't about filling out applications, it's about connecting with people, learning their concerns and goals and finding solutions that work best for them and their families. All that's tough to do when you're constantly on the road, or neck-deep in paperwork.

Building relationships with your clients is the foundation of your business. Manulife E-Business Solutions can help you streamline the backend, so you can process applications and manage inforce client needs much more efficiently, freeing up your precious time to focus on offering advice.

We're invested in making business *easier*, always.

Insurance should be hassle-free for you and your clients.

We know your client's experience is only as good as our process.

That's why Manulife E-Business Solutions makes it easier for you to sell by providing innovative and easy-to-use tools for a seamless experience.

Everything paper did, Manulife E-Business Solutions *does better.*

When you weave digital solutions into the fabric of your business, you raise the bar on customer experience. And that's not all. With a digital business approach, you can:



Save time

Say goodbye to resubmitting applications because of simple errors and wasting hours filling out and filing paper documents. Manulife's E-Business Solutions give you secure and easy-to-use tools that help streamline business processing, so clients enjoy quick and effortless transactions – something they're bound to appreciate.



Save money

Enjoy the cost savings on expenses like gas, couriers, postage, printer supplies, office supplies.... We could go on, but you get the picture. With more money saved on business expenses, you could give back to your team, your clients, and your community!



Save our planet

Enjoy the convenience and security of managing your business digitally. The less printing supplies and paper resources you use, the more you help shrink your environmental footprint. Small changes can add up to a greener future. Your clients, and our planet, will thank you.

There's never been a better time to connect with your clients digitally.

Technology is changing how we do business every day. Fact is, many of your clients are used to managing their money and completing transactions online, so by leveraging the latest technology you're able to create a seamless service experience your clients will appreciate. Simply put, Manulife E-Business Solutions can help you streamline your business so you can focus on what matters – creating a financial plan for your clients that meets their needs, without hassle.



Did you know

68% 
of insurance buyers
want to conduct their
transactions online¹?

That means more of your clients might be pleased to complete parts of their insurance purchase with fewer face-to-face touchpoints than you think!

¹Source: The Economist (<https://www.the-digital-insurer.com/digital-adoption-in-the-insurance-sector-a-report-by-the-economist-intelligence-unit/>)

The Manulife E-Business Solutions guide

These digital tools streamline your business, so you have more time to focus on meeting your clients' needs – and growing your business.



Overview of tools

Page

E-Application

8

Go from app to issue quicker using our dynamic online submission platform for all your new client applications. Built-in features help save time, effort and money with fewer errors and less back and forth.

eSignature

10

Save travel time and costs for you and your clients by offering the option to sign details back to you electronically. Meeting in person? No problem. Your client can still eSign for a smoother experience. The choice is all yours!



E-Delivery

11

Provide real-time updates on your client's application. You'll be notified immediately by email when their application is approved. Give them the good news and let them know they can expect an email with a copy of their policy for review and electronic signing.



eForms

12

Offer a safe and seamless way for clients to make and authorize important changes to existing coverage.



E-Application

Save time, effort and money while offering clients convenient and exceptional service.



Meeting face-to-face isn't always convenient for you, or your clients. And if your sale requires multiple touchpoints, finding time to meet in person can really slow things down. So, skip the hassle with our dynamic online submission platform for new apps. Its built-in features are designed to save time and money for you and your clients.

With E-Application you can:

- Save your work in progress and come back to it later or share it with your Marketing Assistant so you can edit it together.
- Capture client signatures electronically as soon as the application is ready, rather than waiting for them to come to your office, losing several days just to get a wet signature.
- Experience more flexibility and efficiency in the application process, speeding up submission, review and approval – all without face-to-face interaction.
- Offer your clients the option to use pre-authorized debit for the initial and monthly premiums.
- Get your case from submission to issue in as little as five days! Our artificial intelligence decision algorithm speeds up underwriting for your routine cases with healthy clients.

When you make E-Application your go-to for submitting business, you get:

- **Faster processing:** Speed up the time it takes for an application to be processed – up to 10 days faster than paper applications².
- **Automation:** Auto-populate form fields for less complicated applications to reduce simple errors and improve decision time.
- **Error notification:** Provide smart-form technology that instantly flags errors or missing information fields before you submit.
- **Convenience:** Capture your client's signature digitally, the second the application is ready, for faster turnaround. Being available and ready to use on any device, anytime, anywhere means you won't lose time juggling calendars and booking appointments.

We all play a part in saving our planet. Switching to E-Application can save

 **580 trees every year.**³

Hot tip

- 1 Complete [E-Application worksheets](#) that capture client particulars before you meet, so you have everything you need for a productive meeting.

²Source: Manulife Insurance. Comparison of paper application and long-form e-application from Jan. 2, 2018, to Feb. 28, 2018.

³Source: Manulife Retail New Business produces approximately 4.83 million pieces of paper each year, equivalent to approximately 580 trees. This number is dependent on 100% E-Business adoption.

Use E-Application for*:

Term Insurance

- Family Term™
- Family Term with *Vitality*™
- Business Term®
- Manulife Quick Issue Term®

Universal Life

- Manulife UL
- InnoVision®
- Security UL®


Whole Life

- Manulife Par
- Performax Gold®

Critical Illness Insurance

- Lifecheque®

Updated guidelines

Due to the current COVID-19 situation, our guidelines have been temporarily adjusted. We offer E-Application on all products and face amounts. [Learn more](#) 

Short application or long? The choice is yours!

Nobody knows your clients like you do. That's why when it comes to understanding their medical history, you have options. Use the short e-application if medical questions feel too sensitive. A medical interviewer will follow up with your client by phone to complete the application. Otherwise, use the long e-application to complete all sections immediately with your client.

Ready to streamline your business with E-Application?

To learn more, watch the [advisor training video](#) and/or login to review these additional resources:

- [E-Application feature sheet](#)
- [E-Application FAQ](#)
- [Non-face-to-face guidelines](#)
- [Combination cases using E-Application](#)

Hot tip

- 2 Don't let your hard work go to waste.** While you're hard at work completing a life app, you can submit a shorter than usual application for disability insurance (DI) or critical illness insurance (CI). [Login to check it out!](#)

Practice makes perfect. So, give it a whirl!

Getting used to a new way of doing things before putting it into practice just feels better. We get it! So, give it a try. You can practice completing an E-Application, and get comfortable with the functions, without having to submit.

**Ready to get started?
Login to try E-Application now.**



eSignature

A time-saving tool you and your clients will truly appreciate.

Print, sign and scan ... that's so 2017. Skip the hassle with an electronic signature so you can keep your client's app moving without skipping a beat.

With eSignature, clients get their application right to their inbox. They have the time to review and then sign digitally from any device before emailing it back to you. What might have taken days if not weeks, now takes seconds. Not too shabby!

Before using eSignature, remember:

- Each signer must use their own email address.
- Clients with more than one policy will need to use separate forms.

Ready to streamline your business with eSignature?


To learn more, login to our [step-by-step guide to eSignature for advisors](#) or watch our [signing by email](#) video.

eSignature reduces turnaround time AND errors by **80%**.

 **That's like saving 22,000 hrs a year!**⁴

Hot tip

3 **When making an inforce policy change, look for the eSignature icon.** To find out whether the form you're using accepts eSignature, visit the **Quick Links** section on [Advisor Portal \(login required\)](#) and select **Insurance eForms**.

4 **Save your faves!** Under the **Forms & Marketing Materials section** on [Advisor Portal \(login required\)](#), click on the **bookmark** icon  to save the forms you use most often to your homepage favourites.

5 **Not sure who needs to sign?** Login and go to **My Clients**. Under **Related Parties and Beneficiary Information**, the Client Information screen will tell you whose signature is required.

⁴ Source: FinancesOnline. (<https://financesonline.com/25-essential-e-signature-statistics-analysis-of-trends-data-and-market-share/#link5>)



E-Delivery

Immediate notification of approved applications for a more satisfying client experience.



Finalizing a policy just doesn't feel finalized until your client can see their approved policy contract with their own eyes. Traditionally, even after approval, it often takes days or weeks before your client knows they're covered, which is why using E-Delivery for eligible applications makes so much sense.

E-Delivery works seamlessly with E-Application but also works with paper applications, so you can give your clients peace of mind and all the information they need once their application has been approved.

With E-Delivery, your client is notified immediately by email, along with next steps to get their coverage started. At the same time, you'll get a New Business Notification along with your copy of the details. So, you and your client have everything you need in one convenient place.

Use E-Delivery when*:

- The person insured is between the ages of 18 and 60.
- You have each policy holder's valid mobile number and email address.
- Total coverage (including riders) is less than \$1 million per policy.
- The person paying for the policy is also the insured and/or owner of the policy.
- The policy owner is a person and not a corporation.

Updated guidelines

Due to the current COVID-19 situation, our guidelines have been temporarily adjusted. There are no limits on face amount or products, excluding corporately owned policies, DI policies and for clients under age 18.

Ready to streamline your business with E-Delivery?

To learn more, watch the E-Delivery [advisor training video](#) and/or review these additional resources:

- [Submitting business](#)
- [E-Delivery – Client experience](#)
- [Advisor FAQ](#)

Hot tip

6 Does your client qualify for the Simple Issue Lifecheque Offer?

When they apply for life insurance, they could get approved faster and more efficiently for critical illness insurance through E-Delivery – so let them know!

eForms

The most seamless way for clients to authorize important changes to existing coverage.



The insurance business isn't just about making new relationships, it's also about maintaining existing ones. When your client's needs change, their policy tends to need changes, too. From adding a beneficiary to updating banking details and everything in between, eForms can save you both a lot of time and hassle.

With nearly 60 eForms to choose from, managing changes is easy, especially when you can pre-fill information. Some forms allow you to pre-fill the general information section while others allow you to pre-fill the entire form!

Want to know which forms feature this capability? Visit the **Forms & Marketing Materials** section on [Advisor Portal \(login required\)](#) and look for the **eForm link**. And when you're ready, you can send to your client digitally to complete.

Before using eForms, remember:

- Each eForm signer must use their own email address.
- Clients with more than one policy will need to use separate forms.

Ready to streamline your business with eForms?

To learn more, login and check out the sending forms electronically using [eForms job aid](#) and/or watch our [advisor training video](#).

Hot tip

7 Not sure who needs to sign? Login and go to **My Clients**. Under **Related Parties and Beneficiary Information**, the Client Information screen will tell you whose signature is required.

8 When making an inforce policy change, look for the eSignature icon. To find out whether your client's request can be made using eForms, visit **Quick Links** section on [Advisor Portal \(login required\)](#) and select **Insurance eForms**.

9 Want to check the status of your client's request? Use the Tracking eForms Request found in the **Quick Links** section of [Advisor Portal \(login required\)](#).

Accelerated underwriting

Streamline your client's application process with a fluid-free experience.



Let's face it — fluid samples are a hassle. That's why we've put a lid on them. With accelerated underwriting, your clients age 18-50 applying for up to \$3 million and clients age 51-60 applying for \$1 million can skip the fluids. Better experience for them and faster decisions for everyone!

Accelerated underwriting is available for:

- Family Term and Family Term with *Vitality*
- Business Term
- Manulife UL
- Manulife Par
- InnoVision
- Security UL
- Performax Gold
- Synergy

When will additional medical information be required?

The right coverage is based on the right information, so while **more than 80% of clients between aged 18 and 50 get approved for accelerated underwriting**, additional testing may be required if your client:

- Has a personal or family history of heart disease, stroke, cancer or diabetes.
- Has had three or more driving infractions in the past 24 months or has been charged with impaired driving in the past 10 years.
- Has a build greater than [Manulife's Healthstyle 2 chart](#).
- Has been diagnosed with high blood pressure or elevated cholesterol before age 45.
- Falls under our [New Canadians Guidelines](#).

Learn how accelerated underwriting can simplify the application process.

To learn more, login and check out our [accelerated underwriting guidelines](#).

Thanks to accelerated underwriting, E-Applications received in good order can be approved in

 **as little as 7 days.**

That lightning speed will surely impress your clients!



Get started with Manulife E-Business Solutions

Manulife E-Business Solutions' suite of digital tools are designed to help make the administrative side of your business more efficient, so you can focus on your clients, and your business.

To help get started, check out:

[Non face-to-face guidelines](#)

[Training corner](#)

Non face-to-face guidelines

E-Business is a great way to help your clients get the coverage they need, provide a best-in-class experience and save time – for everyone!

No limits on non face-to-face sales

Yes, you read that right! Just ensure you're licensed to sell insurance in the province where the policy owner lives and where the policy will be delivered. And don't forget to indicate on the Advisor's Report that the client meeting was not in person.



Same-day approvals

for 27% of E-Application cases that don't require fluids



62% of all approved cases
E-Delivered within 48 hours
of approval



Updated guidelines

Due to the current COVID-19 situation, our guidelines have been temporarily adjusted. We offer E-Application on all products and face amounts.

Learn more about the revised limits >

Training corner

Like anything new, it may take some time to get comfortable with a new way of doing business. That’s why we’ve got support for your day-to-day needs available at your fingertips — literally! Just login to tap in to relevant, up-to-date resources at the Insurance Training Corner, like:

Take-five videos	View short, informative videos about what you need to know to navigate Advisor Portal (login required) and use Manulife’s core applications.
Self-serve modules	Drill down and explore in-depth information on specific areas such as policy loans and withdrawals, tax reporting and more.
Job aids	Find quick tips, shortcuts and guidance on the tools you use on a daily basis.
Continuing-education courses	Upgrade your knowledge and earn the CE credits you need to maintain your certification and better serve your clients.
Onboarding resources	Find the support and guidance you need to get off on the right foot.
E-Business resources	Discover helpful E-Business resources and tools to help you get up and running.

Start exploring now! 



For more information, visit [Advisor Portal](#) or speak to your Manulife Insurance Wholesaler.

For technical support, please contact the [Distribution Technology Support Centre](#).

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