

Update: Temporary Non face-to-face process

As the situation with COVID-19 continues to evolve, so is our non face-to-face process. We have since made further temporary enhancements to the process outlined on March 12th, which will make it easier for you to conduct business with Clients.

Effective immediately the [non face-to-face verification of identity form \(E4355\)](#) is no longer required when collecting VOI information for new or existing Clients and your Client does not have to meet with a mandatary or agent.

To facilitate the collection of new VOI information we will be leveraging the existing Dual Process method. For additional details related to the Dual Process method and the acceptable source documents see the Instruction page for completion of Identity verification for [individual owners](#) or [entity owners](#). As a temporary solution, we will be requesting that copies of the verified source documents be submitted via secure email link or fax as opposed to the current face-to-face requirement.

A revised summary of the temporary non face-to-face process is below.

Updates to Insurance Amount requirement for Non face-to-face handling

We have temporarily removed the \$10 million limit on our Life products, including our Permanent, Term and Universal products.

Additional documents that may be required

Any documents that require the Client's signature can be sent to the Client via secure email link and signed using the same method as the signature pages. Send a copy to the Client so that they can print, sign and return the documents back by fax or email (i.e. Signed Illustration Acknowledgements, Conversion Forms, Disclosure Forms, Policy Ownership Forms, Policy Delivery Documents etc.)

Term and Critical Illness	Universal Life and Permanent	
Existing and New Clients	Existing Clients	New Clients
<ol style="list-style-type: none"> 1. Send a copy of the application to your Client via fax, mail, or secure email link and ensure they have a printed copy available for your discussion 2. Use video chat (e.g. Zoom, Skype, FaceTime) to review and complete an application with your Client and verify their email address 3. Your Client can sign the application and fax, mail or scan it back to you 4. As in place today, the tele-interview is required and recorded 	<ol style="list-style-type: none"> 1. Verify previously collected Verification of Identity (VOI) and Anti-money Laundering (AML) information* 2. Send a copy of the application to your Client via fax, mail, or secure email link and ensure they have a printed copy available for your discussion 3. Use video chat (e.g. Zoom, Skype, FaceTime) to review and complete an application with your Client and verify their email address 4. Your Client can sign the application and fax, mail or scan it back to you 5. As in place today, the tele-interview is required and recorded 	<ol style="list-style-type: none"> 1. Send a copy of the application to your Client via fax, mail, or secure email link and ensure they have a printed copy available for your discussion 2. Use video chat (e.g. Zoom, Skype, FaceTime) to review and complete an application with the Client and verify their email address 3. Be sure to collect VOI information using the Dual Process method on the 4830 or 4831. Visually confirm the VOI information while on video chat with the Client. 4. Your client must send copies of the two verified source documents to you using secure email. 5. Your Client can sign the application and form 4830/4831 and scan or fax them back to you. 6. As in place today, the tele-interview is required and recorded
Current settlement process		
<ol style="list-style-type: none"> 1. Advisor mails policy and all required policy delivery documents to client 2. Advisor sets up video chat call with client to review 3. Advisor asks all relative questions 4. Client signs all required Policy Delivery documents (i.e. Policy Delivery Receipt, Acceptance of Changes, Signed Illustration, AML/VOI etc.) 5. Client scans policy delivery documents and void cheque for initial payment (if required) and sends them to Advisor via fax or secure email link 6. Advisor submits all documents to firm 		

*Note: For existing Sun Life insurance Clients, where you are selling a UL or Perm product we will accept current VOI and AML information on file that was collected within the last 24 months. You will need to confirm that the information is still accurate. In the event this information is inaccurate or over 24 months old, we will require you to collect new VOI and AML information by using the Dual Process method (see steps 2-3 under New Clients).

Please note that we are developing and FAQ to provide more details as the situation evolves. If you have any questions on the temporary process in the interim please continue to send them to Oliver.Salvati@sunlife.com.