

Member Guide

ONLINE ENROLMENT

Completing your enrolment
through My Client Space



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Part 1 – Create your access code and password for My Client Space

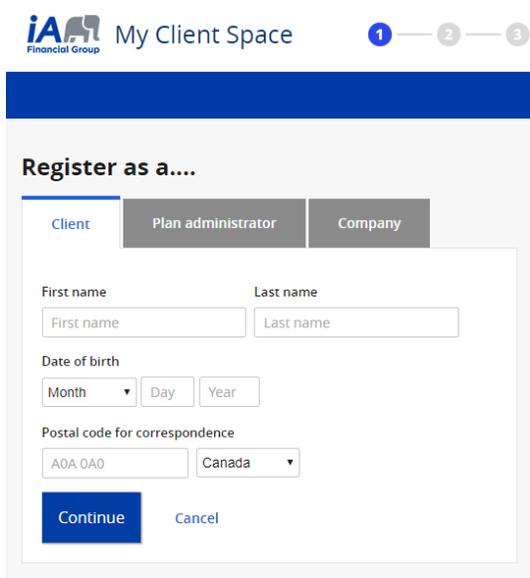
You will receive an email from iA Financial Group inviting you to create your account in My Client Space and complete your enrolment.

Step 1: Online registration

- Go to the following link: ia.ca/registrationkey

Step 2: Basic information

- Enter your first and last name, date of birth and postal code.
- Click on **Continue**.



The screenshot shows the 'My Client Space' registration page for iA Financial Group. The page has a blue header with the iA Financial Group logo and 'My Client Space' text. A progress indicator shows three steps, with the first step (1) highlighted. The main content area is titled 'Register as a...'. There are three tabs: 'Client' (selected), 'Plan administrator', and 'Company'. Below the tabs are input fields for 'First name' and 'Last name'. The 'Date of birth' section includes a dropdown for 'Month', and input fields for 'Day' and 'Year'. The 'Postal code for correspondence' section includes an input field for the postal code (with 'AOA OAO' as a placeholder) and a dropdown for the country (with 'Canada' as the selected option). At the bottom, there are two buttons: 'Continue' (highlighted in blue) and 'Cancel'.

Step 3: Activation key

- Enter your activation key, provided in the email from iA Financial Group.
Note: No other information can be updated at this screen.
- Click on **Continue**.

Step 4: Access code, password and security questions

- Enter your email, choose your password and your security questions.
- Read and accept [the terms of use](#).
- Click on **Continue**.

Some security basics

Email (This will be your access code) [?](#)

Password

Password confirmation

Security questions

Should you have trouble logging in, these security questions will be used to assist you. [?](#)

Question no 1

Answer no 1

Question no 2

Answer no 2

Question no 3

Answer no 3

I accept [the terms of use](#).

Continue

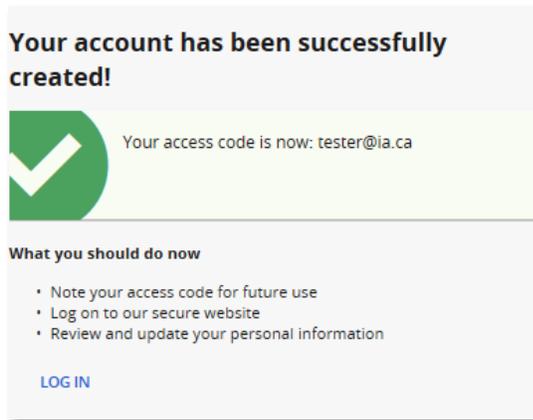
Step 5: Registration confirmation

You have now created an account and your new access code will appear on the screen. Make note of your access code and password as they are required to log into My Client Space.

Click on **LOG IN** to access My Client Space and complete your enrolment.

OR

You can go to ia.ca/myaccount anytime.



Your account has been successfully created!

 Your access code is now: tester@ia.ca

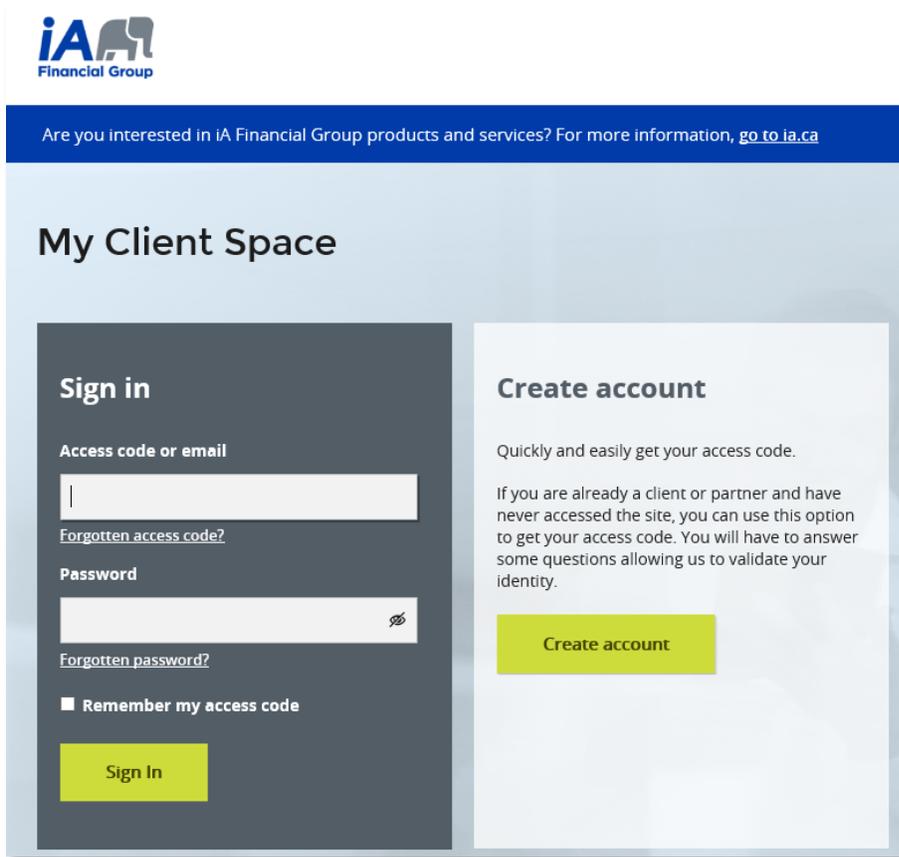
What you should do now

- Note your access code for future use
- Log on to our secure website
- Review and update your personal information

[LOG IN](#)

Step 6: My Client Space login

- Log into My Client Space using the access code and password you created.
- Click on **Sign In**.



The screenshot shows the IA Financial Group logo at the top left. Below it is a blue banner with the text: "Are you interested in IA Financial Group products and services? For more information, [go to ia.ca](http://go.to.ia.ca)". The main heading is "My Client Space".

Sign in

Access code or email

[Forgotten access code?](#)

Password

[Forgotten password?](#)

Remember my access code

Sign In

Create account

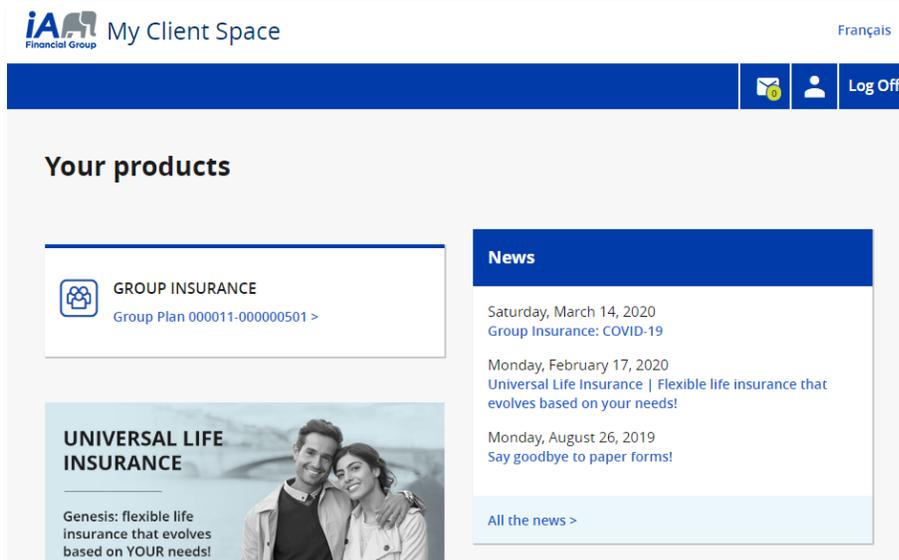
Quickly and easily get your access code.

If you are already a client or partner and have never accessed the site, you can use this option to get your access code. You will have to answer some questions allowing us to validate your identity.

Create account

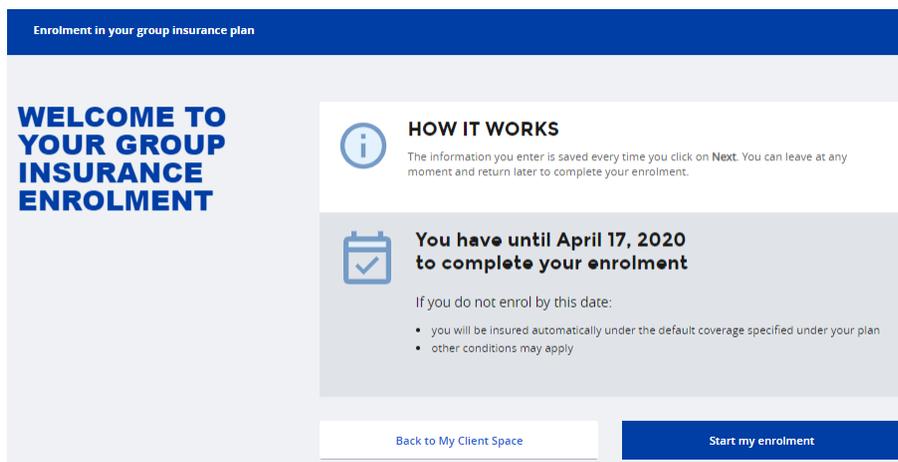
Step 7: Group insurance section

Click on the “Group Plan ###” link below the “GROUP INSURANCE” heading (Example: the link in this screenshot shows as “Group Plan 000011-000000501”).



The screenshot shows the 'My Client Space' interface. At the top left is the 'iA Financial Group' logo. The page title is 'My Client Space' and the language is set to 'Français'. There are navigation icons for a mailbox, a user profile, and a 'Log Off' button. The main content area is titled 'Your products' and features a 'GROUP INSURANCE' card with a link to 'Group Plan 000011-000000501 >'. Below this is a 'UNIVERSAL LIFE INSURANCE' card with the text 'Genesis: flexible life insurance that evolves based on YOUR needs!' and an image of a smiling couple. To the right is a 'News' section with three articles: 'Saturday, March 14, 2020 Group Insurance: COVID-19', 'Monday, February 17, 2020 Universal Life Insurance | Flexible life insurance that evolves based on your needs!', and 'Monday, August 26, 2019 Say goodbye to paper forms!'. A link 'All the news >' is at the bottom of the news section.

You will be directed to the online enrolment welcome page. The information box provides the target date in which the enrolment must be completed. If it is not completed by the date indicated, default benefits will be automatically applied.



The screenshot shows the 'Enrolment in your group insurance plan' page. The header is 'Enrolment in your group insurance plan'. The main heading is 'WELCOME TO YOUR GROUP INSURANCE ENROLMENT'. Below this is a 'HOW IT WORKS' section with an information icon and the text: 'The information you enter is saved every time you click on Next. You can leave at any moment and return later to complete your enrolment.' A calendar icon is next to the text: 'You have until April 17, 2020 to complete your enrolment'. Below this is a section titled 'If you do not enrol by this date:' with a bulleted list: '• you will be insured automatically under the default coverage specified under your plan' and '• other conditions may apply'. At the bottom are two buttons: 'Back to My Client Space' and 'Start my enrolment'.

To complete the enrolment, click on **Start my enrolment**.

Part 2 – Complete your online enrolment

Step 1: Verification of personal information

Each screen has an **Information** box that provides details to help you complete your selections.

The information on this screen has been added by the person in charge of the group insurance plan in your organization. Verify that the information is accurate and click on **Next** to continue. If information needs to be corrected, you will need to advise the person in charge of the plan once you have completed your enrolment.

PERSONAL INFORMATION

Please review your personal information. If any information needs to be updated, contact the person in charge of your plan in your organization.

Name	Gender	Date of birth
DEMO TEST	Male	January 1, 2000

Address
1000 STREET, TORONTO (ON) M5G 5Y7

Annual salary
\$45,000.00

In the last 12 months, have you used, in any form whatsoever, tobacco, nicotine or cannabis mixed with tobacco?

Step 2: Dependents

If you have any eligible dependents, you must enter the required information by answering **Yes** to the question “Do you have dependents?” and then by clicking on **⊕ Add a dependent**.

The screenshot shows a digital form interface for defining dependents. It is divided into two main sections: 'A spouse' and 'A child', each with a list of conditions. Below these sections is a question 'Do you have dependents?' with 'Yes' and 'No' buttons. Underneath the question is a blue button with a plus sign and the text 'Add a dependent'. At the bottom of the form are two navigation buttons: 'Previous' and 'Next'.

Definition of a dependent

A spouse

Must meet one of the following conditions:

- is married to you
- is in a civil union with you
- has been living with you for at least 12 months

A child

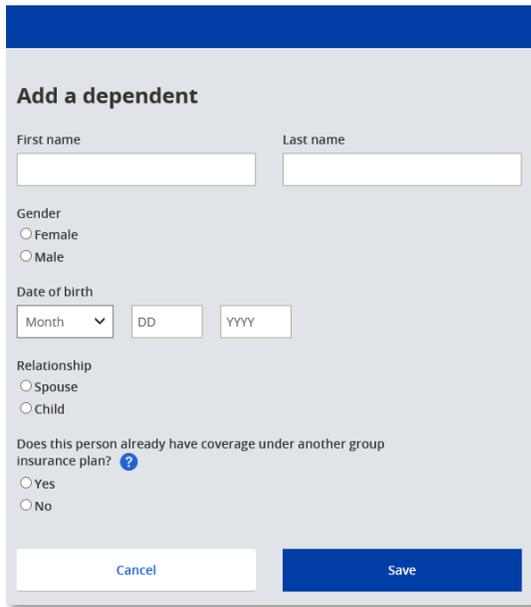
- is your child or your spouse's child
- is not married
- depends on you
- may or may not be living with you
- and must meet one of the following conditions:
 - is under 21 years of age
 - is under 26 years of age and is a full-time student
 - has a disability

Do you have dependents?

[⊕ Add a dependent](#)

[Previous](#) [Next](#)

Complete the information required and click on **SAVE**.



The screenshot shows a web form titled "Add a dependent" with a blue header bar. The form contains the following fields and options:

- First name** and **Last name**: Two text input fields.
- Gender**: Radio buttons for Female and Male.
- Date of birth**: A dropdown menu for "Month", and two text input fields for "DD" and "YYYY".
- Relationship**: Radio buttons for Spouse and Child.
- Does this person already have coverage under another group insurance plan?**: Radio buttons for Yes and No, with a blue question mark icon next to the question.
- Buttons**: A white "Cancel" button and a blue "Save" button.

If you do not have any dependents, simply answer **No**, then **Next** to continue.

There may be additional documentation required (late enrolment) if you wish to add dependents in your health and dental plan after the enrolment period (31 days of joining). Refer to the definition of a dependent.

Once you have entered all your eligible dependents, click on **SAVE** to continue.

A list of dependents added will appear for you to verify.

You can select the **pencil** to make any changes or the **garbage can** to delete any dependents. Click on **Next** to continue.

Do you have dependents?

Yes No

diane day			
Date of birth	Relationship	Gender	Coverage under another plan
March 8, 1978	Spouse	Female	None

bryan day			
Date of birth	Relationship	Gender	Coverage under another plan
March 20, 2000	Child	Male	None

[Add a dependent](#)

[Previous](#) [Next](#)

Step 3: Basic benefits

Some of your benefits may be mandatory which will be added to your cart automatically. Once you have reviewed the benefits and the cost, click on **Next**.

BASIC BENEFITS

 Your total cost per pay: **\$4.14** >

 The following benefits are mandatory and have been added to your cart.
To see the description of these benefits, download this document.

Life insurance

For you	
You pay	\$1.20

For your dependents

You pay	\$0.54
---------	--------

Short-term disability

For you	
You pay	\$0.62

Long-term disability

For you	
You pay	\$1.78

[Previous](#) [Next](#)

At any time throughout your enrolment, you may click on the cart if you wish to see the costs in more detail:

Cart

Your cost per

Pay	Month	Year	\$4.14

Life insurance

	You pay
For you	\$1.20
Sales tax	\$0.00
Total	\$1.20

Dependent life insurance

	You pay
For your dependents	\$0.54
Sales tax	\$0.00
Total	\$0.54

Step 4: Health and dental

If you have added dependents, your coverage type choices will appear.

Note: If you have not entered any dependents, only **Individual** will be shown as a choice.

Select your type of coverage and click on **Select**.

HEALTH AND DENTAL

To see the description of the options available to you and make a selection, download this document.

This coverage is mandatory for you. It is also mandatory for your dependents UNLESS they are already covered under another group insurance plan.

Individual Couple Single parent Family

Your option

Dental	
You pay	\$2.64

Health	
You pay	\$3.52

Total cost	
You pay	\$6.16

Select

Previous Next

The cost of your health and dental option is displayed. Click on **Next** to continue.

HEALTH AND DENTAL

Your total cost per pay: **\$24.15**

To see the description of the options available to you and make a selection, download this document.

This coverage is mandatory for you. It is also mandatory for your dependents UNLESS they are already covered under another group insurance plan.

Individual Couple Single parent **Family**

Your option

Dental	
You pay	\$8.47

Health	
You pay	\$11.54

Total cost	
You pay	\$20.01

Selected

Previous Next

Note: At anytime throughout your enrolment, you may click on **Previous** to change your options or information entered.

Step 5: Beneficiaries

If you wish to designate a beneficiary, you may enter the required information by answering **Yes** to the question and then by clicking on **⊕ Add a beneficiary**.

If you do not wish to designate a beneficiary, simply answer **No** and **the life insurance amount will be payable to your estate**.

BENEFICIARIES

Your total cost per pay: **\$24.15**

By designating a beneficiary, you decide who you want to receive the life insurance amount under your group insurance in the event of your death. If you do not designate a beneficiary, the life insurance amount will be payable to your estate.

Would you like to designate a beneficiary?

- Complete the information required, click on **Save**.
- Repeat this process to add more than one beneficiary, until you reach the total of 100%.
- Once you have entered all beneficiaries, click on **Save**.

Add a beneficiary

First name* Last name* Relationship to you*

Date of birth

Month DD YYYY

Percentage* %

Type of designation* Revocable Irrevocable

If you want to designate contingent beneficiaries:

- Click on **⊕ Add a contingent beneficiary**.
- Repeat this process to add more than one contingent.
- Once you have entered all beneficiaries, click on **Save**.

If you do not wish to designate contingent beneficiaries, click on **Next** to continue.

The screenshot shows a web interface for designating beneficiaries. On the left, a blue header reads "BENEFICIARIES" and a shopping cart icon is next to the text "Your total cost per pay: \$24.15". The main content area is titled "Would you like to designate a beneficiary?" with "Yes" and "No" buttons. Below this, a beneficiary named "diane day" is listed with a table of details:

Date of birth	Relationship to you	Type of designation	Percentage
	Common-law spouse	Revocable	100.000 %

Below the table, there is an "Add a beneficiary" button and a "100.000%" label. A section titled "Contingent beneficiaries" explains that contingent beneficiaries are individuals who would receive the life insurance amount upon the death of all primary beneficiaries. It includes an "Add a contingent beneficiary" button. At the bottom, there are "Previous" and "Next" navigation buttons.

Step 7: Summary of choices

The Summary of choices page will appear. You can review the choices you have made and the details.

SUMMARY OF CHOICES

 **YOU'RE ALMOST DONE!**
Please review your choices and **confirm your enrolment** at the bottom of this page.

Personal information

Name NANCY TEST1	Date of birth September 9, 1978
Gender Male	Email nancy.bothelo@ia.ca
Address B, D, QC, H7G 0K8	

Life insurance

	You pay
For you	\$1.20
Sales tax	\$0.00
Total	\$1.20

If you wish to change any information, you can click on **Modify** next to the benefit you wish to update and you will be taken back to that benefit information. You can also click on the **Previous** button at the bottom of the page to return to the previous pages.

Dental - Family
[Modify](#)

	You pay
For you and your dependents	\$8.47
Sales tax	\$0.00
Total	\$8.47

Health - Family
[Modify](#)

	You pay
For you and your dependents	\$11.54
Sales tax	\$0.00
Total	\$11.54

Dependents
[Modify](#)

Name Emma De frias	Date of birth March 15, 2010	Coverage under another plan Health: Family Dental: Family
Gender Female	Relationship Child	

Beneficiaries
[Modify](#)

Name diane day	Percentage 100.000%
Relationship to you Common-law spouse	Designation type Revocable

Direct deposit
[Modify](#)

To benefit from direct deposit, [notification](#) and online claims, you must provide your banking information. If you do not have this information now, you can provide it later in My Client Space.

Your cost per

Pay	Month	Year	\$24.15
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Once you have confirmed the information is accurate, click the check box in the **Confirmation/Authorization and Disclosure** section and click on **Confirm** to complete your enrolment.

SUMMARY OF CHOICES

IMPORTANT

Cost

- The cost of your benefits is calculated based on:
 - the current pricing for your group
 - your choice of benefits
 - your eligibility for benefits
 - the addition or not of dependents
 - your salary
- If one or more of the items changes, the cost of your benefits may be adjusted.

Benefits

Some benefits may be reduced or removed because of your age, the age of your dependents or other eligibility criteria.

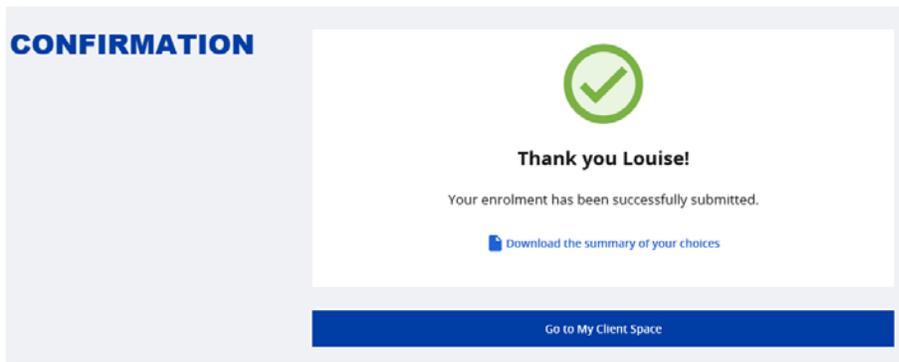
I have read and agree to the terms stated in the Confirmation/Authorization and Disclosure

[Previous](#) [Confirm](#)

Customer Service
Monday to Friday, 8:00 am to 8:00 pm (Eastern time)
 1-877-422-6487

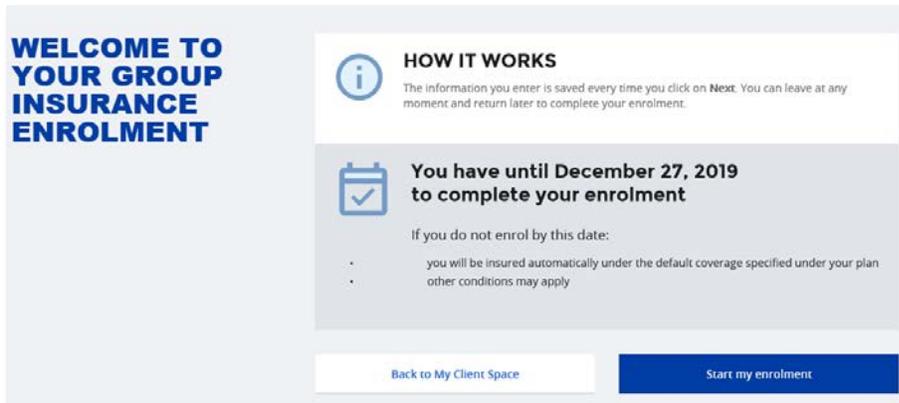
You will see a confirmation screen. **Congratulations! You have now completed the enrolment.**

You can also click on [Download the summary of your choices](#) to see a summary of the completed enrolment choices.



Enrolment follow-up process

You will have 31 days from the date the enrolment process began to complete your enrolment. Once you register to My Client Space, you will be directed to the enrolment screen and the information box will provide the target date in which the enrolment must be completed.



- 10 days prior to the target date, you will receive a reminder email to complete the enrolment.
- 5 days prior to the target date, you will receive another reminder email to complete the enrolment.
- If the enrolment is not completed by the target date, you will automatically be enrolled with the default benefits.

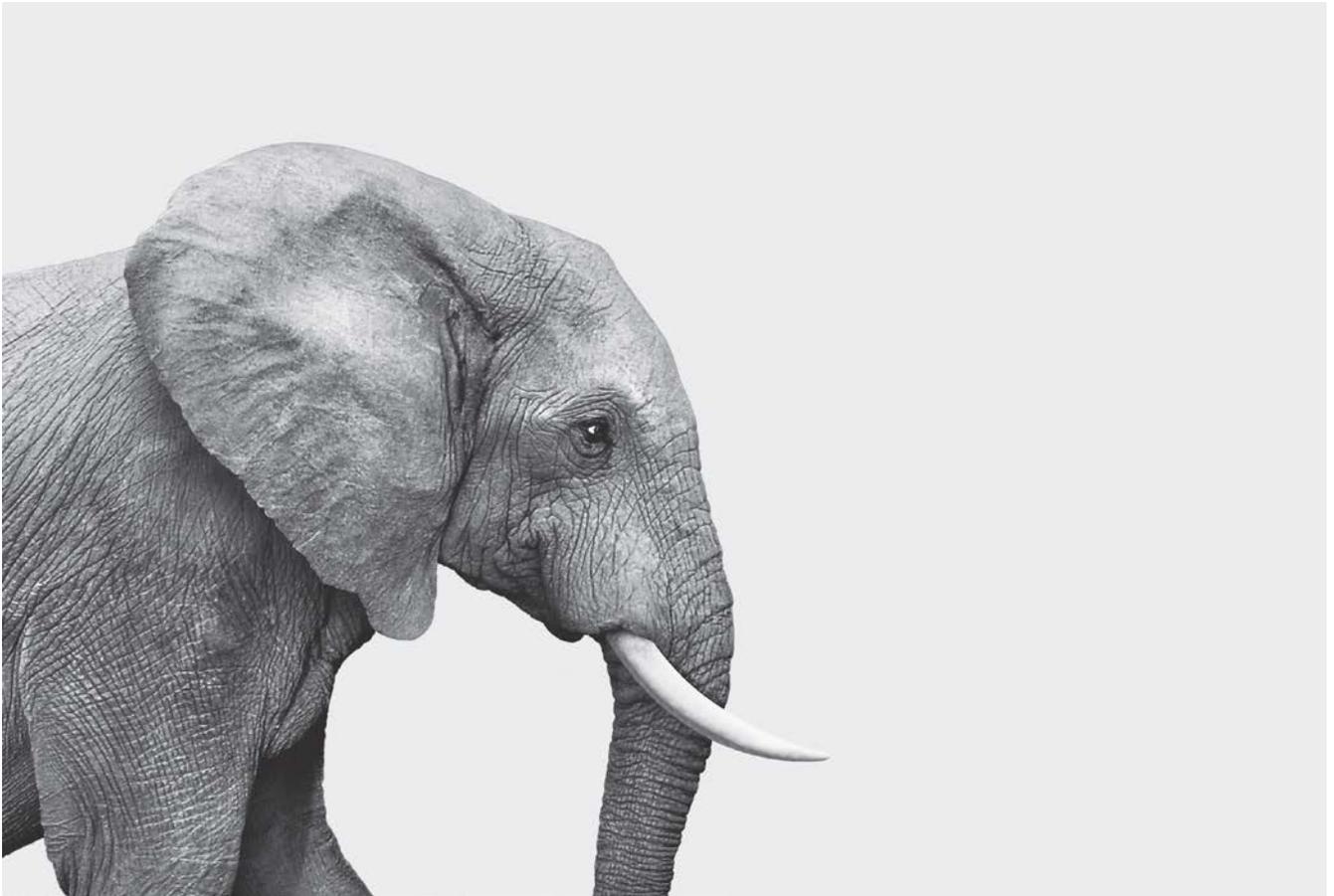
Questions? Need help?

Contact us.

1-877-422-6487

Monday to Friday, de 8:00 am to 8:00 pm (ET)

groupinsurance@ia.ca



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