INFORMATION CIRCULAR

DATE: June 22, 2018 — **N° 2018-13**

CATEGORY: **INVESTMENTS**

TO: Managing General Agents, Associate General Agents, Advisors, General Agents and National Accounts

SUBJECT: **Announcing free integrated co-browsing with the Fast & Full Investment Application**

The Fast & Full Investment Application just got better - introducing free integrated co-browsing. Following the successful launch of free integrated co-browsing into the Fast & Full Life Application Process, Empire Life is adding the same enhanced user experience to the Fast & Full Investment Application. Advisors using the Fast & Full Investment Application for Non-Face-to-Face (NFTF) sales must use screen sharing of the web browser session in real time. Now, advisors can use our new integrated co-browser functionality with their clients to seamlessly share their screen during the application process

Features

Benefits of Co-Browsing include:

- Allows clients to participate in completing the application and view progress.
- Reduced margin for error in the application process as you guide clients through each step. Ability to switch control between client and advisor in real time
- Web based and integrated directly into Fast & Full - no additional software installation needed.
- Initiate a video chat for a more personal NFTF client meeting
- Screen sharing functionality limited to Fast & Full App. only

How has Fast & Full changed?

How to initiate a co-browsing session

Advisors now have the option to start co-browsing for NFTF sales during Step 1: Owner Information.

1. Advisor selects “Non-Face-to-Face” option in the “My client(s) and I are meeting” section.
2. Advisor must confirm use of co-browsing technology
    - Advisors may still choose to use other screen sharing tools such as Join.me or WebEx.
3. A confirmation box for co-browsing will appear and advisor can click on “Start Co-browsing”.
4. A green “You are now in control” notice will appear at the top of the page.
5. To invite clients to the unique co-browser session, advisor can either (1) copy link to clipboard or (2) invite client by email.
    - The unique session code can be used to invite more than 1 person.
6. Client clicks on the session link via email or inserts the unique URL into a new browser window .
7. Both the advisor and client are notified when a new “Follower” has joined the session.
8. Advisor moves through the application process in real time with the client viewing the advisor’s screen. Advisor can switch control to the client to complete certain parts of the application (e.g. payment information) and can direct client’s attention to areas of the screen by drawing on screen with a “marker”.
9. Once the application has been completed, the co-browsing session automatically ends.

How co-browsing works

How to switch control between advisor and client:

1. Advisors selects the hand icon to “switch control”.
2. “Switch control” box pops up and gives advisor option to select which of the users in the session can take control. Clients are identified in this session as Follower 1, Follower 2, Follower 3, etc.
3. A green “[Follower 1] is now in control” appears at the top of the page. Both the advisor and client are notified when a new user takes control of the session.

How to initiate video chat between advisor and client:

1. Select "join video chat" icon on the bottom right hand corner of the control box.
2. Client and Advisor need to enable the usage of microphone and camera by clicking "Allow".
3. The video chat starts and a video session window will appear above the control panel.

How to upload a client's document

Advisor directs client to select the "share a document" icon at the bottom right hand corner of the control box.

1. Client needs to locate and select the electronic file and click "open".
2. A green box will appear at the top of the screen indicating "file uploaded" and the document will then show on screen for both the client and advisor screen.
3. Advisor and client can then choose to review the document together. The advisor has the option to click on the download icon and save the document. Please note only advisors can upload attachments to the application.
4. To return to the application process, advisor can click on the first tab in the co-browsing session. Advisor may also choose to click on the x to close off the attachment in the second tab.

How to restart co-browsing session

In the event the application is not completed during a co-browsing session, advisor needs to go to their My Clients Dashboard in Fast & Full, locate the customer name and click "resume application". This will lead to the application page where the advisor and client left off. Advisor must click on the "restart co-browsing" button at the top right hand corner of the page and repeat the steps to initiate a co-browsing session.

Other Details

Co-browsing will work on all modern browsers: Chrome, Firefox, Safari, Internet Explorer 10+, etc., as well as on mobile Android devices using the Chrome browser and Safari on Apple iOS devices.

Launch Date

Co-browsing will be available for NFTF Fast & Full Investment Applications beginning: **June 22, 2018**

Reference

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