

# Providing digital and electronic instructions

## Adviser use only

Generation Life provides a number of methods that enable digital and electronic instructions to be sent.

Physically signed wet signatures, including scanned copies of wet signature signed documents are accepted for all documents and instructions.

To further help you and your clients manage transactions and requests hand-drawn electronic signatures and electronic signatures generated by e-signature facilities are accepted for most documents. In addition, for some requests, email instructions are also accepted.

## E-signature facilities

For most requests we currently support documents signed by using the following e-signature providers:

- Adobe Sign
- Annature
- DocuSign
- FuseSign
- OneSpan
- PleaseSign
- OpenText

We will accept most electronically signed documents where:

- the document has been signed with a drawn electronic signature using a stylus, mouse, or finger movement; or
- the document has been signed with an electronic signature generated via e-signature (i.e. using one of the accepted e-signature service providers).

## Hand drawn electronic signature criteria

Where a hand drawn electronic signature is provided (either via a scanned PDF or via one of the accepted e-signature service providers) the following requirements will apply:

- the drawn electronic signature must be clear and identifiable;
- the drawn electronic signature must match the signature we have on file (if not we may request further identification);
- the electronic signature certificate of completion must be provided with the electronically signed document;
- the signatory (investor or adviser) email that is listed on the certificate of completion must match the registered email we have on file or contained within the initial application form;
- where a TFN is provided, the investor's mobile number listed on the certificate of completion must match the mobile number we have on file or contained within the initial application; and
- the form must be received in full, partial documents will not be accepted.

## Electronic signature via e-signature facility (i.e. pre-formatted signature from one of the accepted e-signature service providers)

Where a pre-formatted electronic signature is provided the following requirements apply:

- the electronic signature certificate of completion must be provided with the electronically signed document;
- the signatory (investor or adviser) email that is listed on the certificate of completion must match the registered email we have on file or contained within the initial application form (where an initial application form is received);
- where a TFN is provided, in addition to the email confirmation above, the investor's mobile number listed on the certificate of completion must match the mobile number we have on file or contained within the initial application; and
- the form must be received in full, partial documents will not be accepted.

If the email address used to send us the request and in the certificate of completion is different to what we have on file or in the initial application form (or we do not have one on file), then additional security telephone or email confirmation with the signatory will be required.

Advisers and investors should also consider the signing instructions where joint investors or multiple signatories are recorded on an account (e.g., 'any one to sign', 'both to sign', etc.) before submitting a request.

## Email instructions with no signature

Email instructions (non-signed) will in some cases be accepted from financial advisers where an Authorised Representative facility is in place.

## Signature methods by instruction type

### Opening an account and making deposits

Instruction type/document	Email instruction (adviser initiated)	Hand drawn signature (pen) original including scanned forms and instructions	Electronic hand drawn signature, or electronic signature file upload	Electronic signature generated via pre-formatted e-signature facility
Application	-	Yes	Yes	Yes - A copy of identification for all signatories must be included where uploading via the online application process.  Applications not received through the online application portal to include certified identification for all signatories.
Queensland Client Care Statement	-	Yes	Yes	Yes
Certified documents (including trust deeds)	-	Yes – scanned copies accepted	No	No
Power of attorney documents	-	Yes – scanned copies accepted	No	No
FATCA/CRS	-	Yes	Yes	Yes
Regular Savings Plan	Yes – except where bank details are provided, updated, or established	Yes	Yes	Yes – except where bank details are provided, updated, or established.
Additional Investment via Direct Debit & Dollar Cost Averaging	-	Yes	Yes	Yes – except where bank details are provided or established.

### Changing investments in the account

Instruction type/document	Email instruction (adviser initiated)	Hand drawn signature (pen) original including scanned forms and instructions	Electronic hand drawn signature, or electronic signature file upload	Electronic signature generated via pre-formatted e-signature facility
Investment switching	Yes - Where Adviser Authorised Representative appointed	Yes	Yes	Yes

Updating an account

Instruction type/document	Email instruction (adviser initiated)	Hand drawn signature (pen) original including scanned forms and instructions	Electronic hand drawn signature, or electronic signature file upload	Electronic signature generated via pre-formatted e-signature facility
Account Guardian nomination	No	Yes	Yes	No
Adviser Authorised Representative appointment	-	Yes	Yes	Yes
Changes to ChildBuilder	-	Yes	Yes	Yes
Co-Signatory nomination	No	Yes	Yes	No
EstatePlanner nomination of beneficiaries	No	Yes	Yes	Yes
EstatePlanner Future Event Transfer	No	Yes	Yes	Yes
Life Insured and Change to Investment Term	No	Yes	Yes	Yes
Advice fees (including fee consents)	No	Yes	Yes	Yes
LifeIncome change to reversionary pension recipient details	No	Yes - must be password protected if TFN declaration provided.	Yes	Yes
LifeIncome TFN Declaration	No	Yes - must be password protected.	Yes	Yes
Transfer of Ownership	No	Yes	Yes	No
Change of Details	No	Yes	Yes	Yes - except where change of name, email, or mobile number is required.

## Withdrawals and claims

Instruction type/document	Email instruction (adviser initiated)	Hand drawn signature (pen) original including scanned forms and instructions	Electronic hand drawn signature, or electronic signature file upload	Electronic signature generated via pre-formatted e-signature facility
Withdrawals, regular withdrawals, maturities	No	Yes	Yes	No
Death benefit claim/notifications	Yes	Yes	Yes	No
FuneralBond Claim – Estates	No	Yes	Yes	No
FuneralBond Claim – Funeral Director	-	Yes	Yes	No
FuneralBond Transfer	-	Yes	Yes	No

## Changing mobile number and email details

To mitigate the potential for fraud, we can only update an account holder’s mobile or email address on receipt of signed instructions from your client. We are not able to accept these instructions from advisers or over the telephone from the account holder.

## Need more help?

There may be some situations that require alternative signing solutions. Please contact your local Business Development Manager or our call centre if you need further assistance.

## Scanned documents

If you are providing scanned documents all pages must be scanned together. We cannot accept partial scans even if sent in the same email.

## Contacting clients for confirmation

Please note that there may be circumstances where we may need to contact your client to confirm their identity.



### Postal address

GPO Box 263, Collins Street West  
Melbourne VIC 8007

### Email

enquiry@genlife.com.au

### Enquiries

Investor services: 1800 806 362  
Adviser services: 1800 333 657

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