



HOW TO

CA Agent Play Book

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Chapter 1: Everest Overview



1.1: Why Everest

- **One of a Kind:** First Nationwide Funeral Planning and Concierge Services across North America
- **24 Hour Planning Assistance:** Senior Advisors are expert, Licensed Funeral Directors that are available 24/7 to assist families with a personalized funeral plan¹.
- **Consumer Advocate:** Everest is independent, and not associated with any funeral home or funeral service providers. We work exclusively on behalf of our clients and their families.
- **Peace of Mind:** Families are able to make decisions in the comfort of their home
- **Global Services:** Ability to assist with funerals anywhere around the world and offering professional translation services for those families who do not speak English. Also, Everest offers toll-free and international numbers for families to contact us from anywhere in the world
- **Negotiation:** Negotiate funeral pricing; gather and compare pricing information for family to understand
- **Simple Application:** No medical exam
- **QuickPay²:** The proceeds of the life insurance may be paid to the beneficiary in as little as two business days after death, making funds quickly available to cover any expenses

¹Everest needs to be one of the first calls made after a client's death before committing to any contract with a local funeral home.

²Available after the 24th month Return of Premium period. Full coverage available on or after the 25th month.

1.2: Everest Tools – More Than Just Insurance

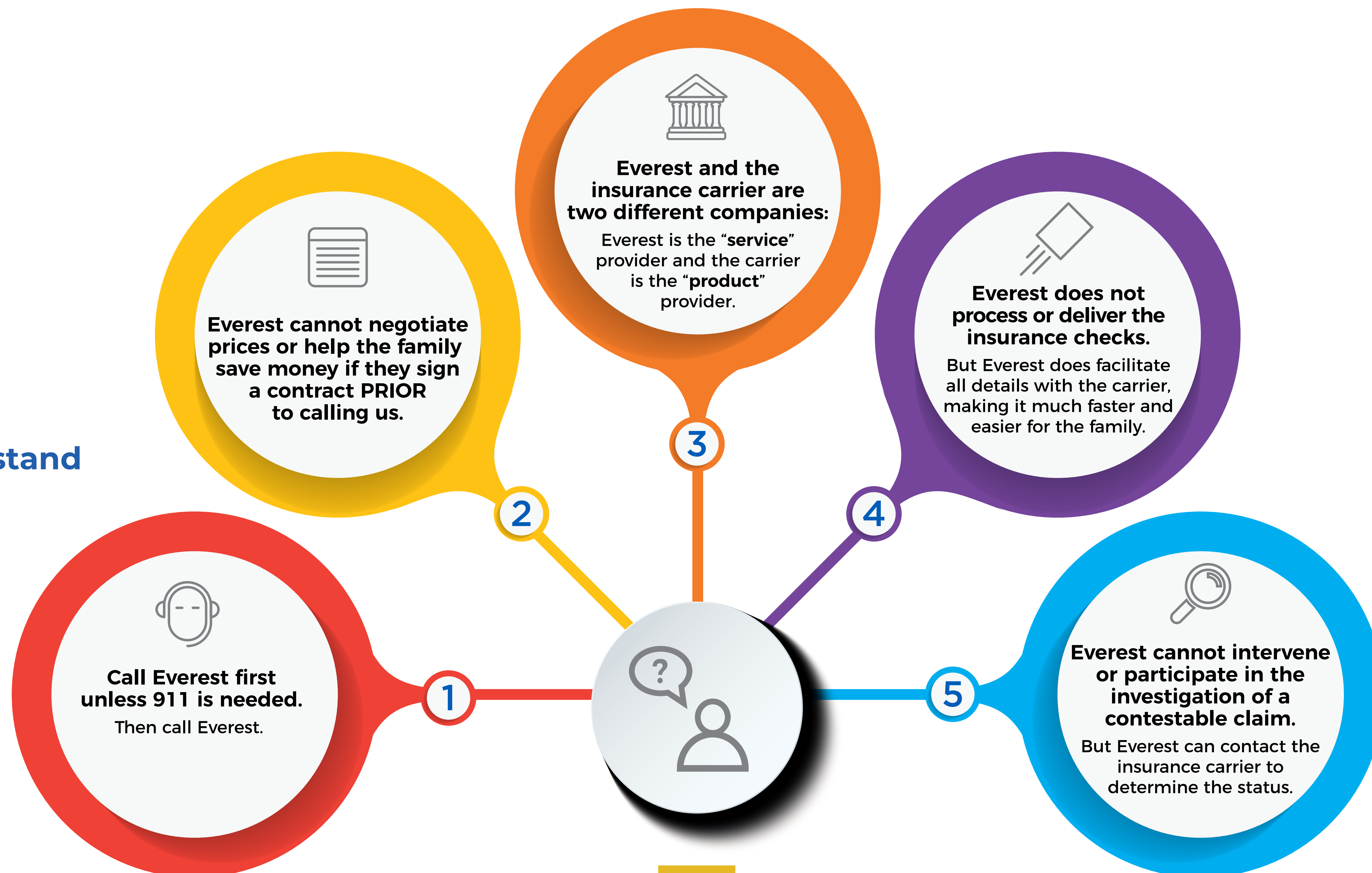
- **24/7 Concierge:** Senior Advisor will provide personalized assistance to each family's specific needs, negotiation assistance and facilitate getting the monies to the family with QuickPay. Will work with families and funeral homes anywhere in the world; translator services available in over 240 languages
- **Planning Tools:** My Personal History, 10 Key Decisions and "My Wishes" Planning Guide and more
- **Will Prep™:** Create customizable Will, Power of Attorney, Health Care Directive. [For more details view video.](#)
- **Tenzing™:** Personal storage of 100 GB of data that is protected by multi-layering encryption to easily store and retrieve important personal information. [For more details view video.](#)
- **PriceFinderSM Report:** Create a customized funeral home comparison report based on postal code or city. [For more details view video.](#)
- **"Everest Tools"** App now available on App Store and Google Play

Instructional Videos are available for PriceFinder, Will Prep, and Tenzing on our agent, and client websites for demonstration purposes. Agents have access to PriceFinder. Agents must be a client to have access to Will Prep and Tenzing.

1.3: How Everest Works at the Time of Need



Important to Understand



Chapter 2: Simplified Issue/Guaranteed Issue



2.1: Insurance Specifics: Simplified Issue and Guaranteed Issue Underwritten by ivari

- The Everest Package offers two permanent life insurance products: prosperity Simplified Issue and prosperity Guaranteed Issue issued by ivari. Everest's services and tools are included in both product offerings:

- **Simplified Issue ages 18-74 (Insurable Age)**

- Minimum face amount \$10,000 and Maximum face amount \$50,000; available in increments of \$5000*
- Insured and Owner must be the same
- Beneficiary must be an Individual or Estate
- Monthly PAD
- Quick Pay available after 24 months return of premium period

- **Guaranteed Issue ages 18-69 (Insurable Age)**

- Minimum and Maximum face amount available, only - \$10,000
- Insured and Owner must be the same
- Beneficiary must be an Individual or Estate
- Monthly PAD
- Quick Pay available after 24 months Return of Premium period

*Sum insured increase not allowed within the same policy

2.2: Eligibility Criteria for Insurance Products

- Landed Immigrant, Permanent Resident, Canadian Citizen, And Work Visa Holder (Non- Seasonal)
- Application must be completed on ivari 360
- Must use ivari's credentials to access application.

2.3: Target Market

- This product is a good fit for those who have a specific need in mind OR those who want to care for the family they leave behind

- **Simplified Issue**

- Someone in relatively good health
- Wants quick hassle-free life insurance
- Doesn't want to undergo a medical exam
- Wants lifetime coverage
- Wants the monthly payments to stay the same for life
- Doesn't mind answering simple health-related questions

- **Guaranteed Issue**

- Has trouble qualifying because of poor health and history of medical condition
- Was previously declined for life insurance
- Needs insurance to cover final expenses
- Doesn't want to answer medical questions
- Wants the monthly payments to stay the same for life

Chapter 3: Sales Strategy



3.1: How to Start the Conversation

- **Introduce The Everest Package when you are already presenting another product.** Our product compliments the other solutions. Ask them 3 questions during the process:
 1. **“Do you have a will, estate plan, of power or attorney?”** Explain why legal protection is just as important and how planning for your family’s future without it is incomplete.
 2. **“Do you have a safe place to keep important documents?”** Advise the client the ‘Cloud’ is the safest, more easily accessible place to put all important documents.
 3. **“On average all life insurance-based products take 30-45 days to pay out because they require a certified death certificate. Would your family benefit and would it be comforting to you if we could make up to \$20K of this policy available to your family in 2 business days or less?”**. They will always say yes to this.
- **Business Review.** If agents are having business review calls with their clients, Everest has been instrumental in helping our business partners grow their business.

“Hello Mr./Mrs. XYZ, Thank you so much for your business and trust. “I was at training earlier this week for a product that’s offered as an employee benefit by some of the world’s largest companies in North America. It’s called “The Everest Package” and is offered to individuals by World Financial Group (WFG). Do you have a few minutes to hear about it?”
- **Families Impacted by National Disasters or Events.** There will be a time when families are impacted by disastrous events, prompting them to get their personal and financial affairs in order. There is no better time, than now to introduce Everest, since for many this will be the first discussion they have had about end-of-life decisions. Keep it simple and ask the following questions:
 1. “Have you ever planned a funeral?”
 2. “Are you aware of what the average funeral cost is in Canada?”
 3. “Who would you or your family call first?”

This is the time to introduce The Everest Package and show how it addresses the need for money right away, easy-to-qualify insurance that can pay in as little as 48 hours, and includes a 24/7 concierge service to help people navigate through the most difficult time of their life. Everest was built to bring services directly to you and your clients.

3.2 Positioning Everest



- **Focus on Everest's Concierge Service: Assistance available 24/7.** At the time of need, most families don't know where to start, think that they can't afford it, and fear being taken advantage of. They are also making significant financial decisions under considerable time pressure and when they are emotionally distraught and vulnerable.
- **Service and Protection Insurance** that provides a guaranteed death benefits, with premiums that never increase
- **More Than Insurance** – offers universal concierge services and benefits for all insurance packages, regardless of coverage amount.
- **Estate Planning:** Include Everest within Will and Estate Planning Conversation
- **Compliments client's existing life insurance coverage.** The benefits of our concierge service and QuickPay allows Everest's families to get assistance immediately and expedite the claim
- **Global Services:** Ability to assist with funerals anywhere around the world and offering professional translation services for those families who do not speak English. Also, Everest offers toll-free and international numbers for families to contact us from anywhere in the world
- **Everest Services are personalized** for the cultural or religious needs of every family
- **Simple Solution** to a complex and expensive life event that everyone will go through at some point
- **Share a story or show a testimonial** of how Everest worked at the time of need

3.3: Best Practices – Agent Testimonial

“Everest is “much more” than final expense. One of the key factors I teach my team to understanding and building this business is FOLLOW UP whether with prospects, teammates or clients. In helping my clients utilize the tools from the EVEREST package, follow up is again a key component.

First, is setting the expectation - before the sale, during and even after I ignite a genuine curiosity and hunger to learn more about how the tools will benefit them, from the brochure to reality. While all the tools/features hold value, typically the client has one or two that they really connect with. I focus there. And, like Tasha (from the Everest video) was there for my team member and very good friend 2 years ago at 2:30 AM, I am there for them.

One client in particular, I can recall helping him go through and set up his Will Prep documents on a Sunday evening in the basement of his home; wife and son were present and he said, I'm doing this for you. It was so touching. Everest, honestly sells itself. But, we (World Financial Group) are the advocates and bridge partners to bringing the tools to life. Taking the time to show how the PriceFinder works, making the client speechless, as many had no clue they could have access to something so powerful. A sale isn't done at the point of collecting a cheque, it's just beginning. Everest is much more than final expense, it's revolutionary and a part of THE NEW INDUSTRY of financial services, support and planning.”

Chapter 4: Agent Website



4.1: Helpful Marketing Materials and Videos

- Visit our agent site www.everestfuneral.ca/wfgagent
- Everest Tool Kit – Marketing Brochures, Instructional Videos for Everest Tools, and Testimonials
- SI/GI Tool Kit – Product Features, Premium Rate Card, Sample Application and Policies
- SI/GI premium calculator can be accessed with a one time, set up with agent ID
- All tools are available on our agent website for download and print

4.2: Everest Agent Access Set Up

1

Go to

www.everestfuneral.ca/wfgagent

2

Click on the Agent Dashboard or
explore Everest PriceFinder

3

Register as a “New User” using
your WFG email and Agent ID

Chapter 5: Application Process



5.1: Advisor Journey

1. Visit www.everestfuneral.ca/wfgagent
2. Login into ivari 360 by using ivari credential
3. Complete application face-to-face or non face-to-face and signing process through DocuSign.
4. Policy issued next business day once the first payment is drawn from the client’s bank account.
5. Policy documents uploaded to Webcappow once policy is in force
6. Email confirmation sent to the client through ivari Webcappow
7. Everest Welcome Brochure will be mailed to the client within 1 week of the policy issue date by Canada Post.
8. Set up a follow up appointment and assist the client in setting up Everest account



5.2: ivari 360 – Submitting an Application

1. Go to www.everestfuneral.ca/wfgagent
2. Review rate on SI/GI Premium Calculator
3. Login to ivari 360 with ivari credentials
4. Click on **“Create Application”**³
5. Create new client, fill in general information and legal consent
6. Consent to Everest Services, optional ivari promotional material consent
7. Answer Qualification Questions a) & b) and “yes” to further questions for Simplified Issue
8. Answer all 14 underwriting questions
9. Input client’s personal and additional information
10. Choose desired face amount
11. Complete beneficiary section
12. Complete payor section. If the payor is not the insured, their signature is required
13. If replacing an existing policy, must complete LIRD and upload in ivari 360 towards the end of the application
14. **Complete banking information. Funds will be taken out the next business day. If a preferred date of withdrawal is selected, there will be a double payment**⁴
15. Complete application acknowledgement and authorization
16. Review Forms – ensure applicants date of birth, and the monthly premium is correct
17. Complete Advisor Information – advisor split is available and must equal 100%
18. Review Forms
19. Upload any required documents, example LIRD
20. Advisor signature required through DocuSign, complete signature method drop down menu, then click “Apply My Signature”
21. Confirm Signature Status:
 - Go to ‘My Workspace’ • Click ‘Application tab’ • Choose the pending policy file
 - Click ‘Edit’ • Choose the option to verify the Signature status
22. Submit⁵ Application:
 - Check that the status is updated to “Signed” • Review the forms and click “Submit”
 - Ensure the pop-up message appears

³When starting a new application, you must only click on “Create Application”

⁴Payment change date form available after first monthly withdrawal

⁵The policy is available after application submission on webcappow and deliver to the client via email. No delivery receipt required. The Everest Welcome Brochure will be mailed directly to the client within 1 week.

Chapter 6: Will Prep

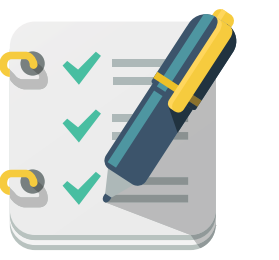


6.1: Importance of a Will – If There is No Will

- Assets – Distribution of property owned will be decided by provincial legislation where deceased resided. Estate is frozen until the Courts make a decision.
- Without a will, you die intestate - losing the opportunity to decide how your estate will be managed
- Married/Separated/Divorced/Common-law – affect, where assets are to be distributed, should be congruent with who you are with in life
- Dependant children – decided by provincial legislation and government agencies. Government becomes involved in your children's personal and financial lives
- Pets – who will look after them
- Peace of mind – the trauma of a loss of loved one, family disagreements
- Extra expenses – lawyer and court fees, which can erode your estate value

6.2: What to Prepare

- Who will serve as the Executor/ Trustee, as well as an alternate if your first choice is not able to serve? Along with their contact information.
- Who will serve as the Guardian to raise your children, as well as an alternate if your first choice is not able to serve? Along with their contact information.
 - if you have children under the age of 18
- What property to include in your will?
- Who will inherit your property?
- Who will inherit your personal property?
 - Furniture, household goods, art pieces, jewelry; motor vehicles; watercraft; and other items of sentimental value.
- Select two witnesses - who are unrelated to the beneficiaries and executor (beneficiaries, Executor and their spouses cannot be witnesses).
- Memorandum – Attach it to your will If there is more that you wish to express in writing such as how to distribute your personal items.
- Notarization of the Will – It is not required to be legally valid in Canada. It is valid if signed correctly in the presence of witnesses. It is recommended to be notarized as it can expedite the probate process.
- Where to store the Will – Originals to be placed in the safe place that can be easily accessed by the Executor and family. Also store the Electronic copy in Tenzing.
- Review the will every few years or after a major life event such as a birth, death, marriage, or divorce.



6.3: Setting Up Will Prep

1. Go to www.everestfuneral.ca
2. Log in
3. Click on “Will Prep”,
4. Click the “Get Started” button
5. Click Access Will Prep
6. Review sections: Available Legal Documents, Prepare to Get Started, and FAQ’s for Will Prep
7. Select the region/ province of residence and the document you would like to create by clicking the “ Get Started” button.
8. Answer the listed questions in order
9. If you do not understand a specific question. Click the “?” mark for a simple explanation. Alternatively, go to “Guidance Notes” at the top right of the page.
10. All sections must be in green and progress of 100%
11. Click “Finish”
12. Click “My Documents” and find your completed document
13. Click “Export” – either Word or PDF
14. Print the document to date, sign, and have 2 witnesses sign it to make it legal
15. Option to get document notarized⁶
16. Keep original document in a safe place, store the digital copy in Tenzing after signing
17. Repeat above steps to complete Power of Attorney and Health Care Directive.
18. For more details, check out our [Will Prep Video](#).

⁶Not all states/provinces require a will to be notarized, but some do. We suggest you get your will notarized. You may have your witnesses sign a “self-proving affidavit” in the presence of a notary. This affidavit can speed up the probate process as It is less likely for your witnesses to be called into court by a judge to validate their signatures and the authenticity of the will.

Chapter 7: Tenzing

7.1: Setting up Tenzing



1

Go to www.everestfuneral.ca

2

Log in

3

Click on “Tenzing”

4

Click “Get Started”
and agree to the
Terms of Use

5

Set up to 4 Designees – they
will have access to Tenzing with
customizable folder permissions.
Information available to
designees at client’s death.

The client has the option
to do this later.

6

Create folders - Based on your
needs, you can add, delete,
and rename.

See section “Setting up
Tenzing folders” for more
detailed information.

7

Faster upload speeds. You can drag and
drop multiple files.

Easily search, filter, and sort your stored data

8

Check out the “Everest Tools’ app available in the
Apple Store or Google Play

[Instructional video](#)

Recommend not to save the password on the smartphone to prevent privacy breach.



7.2: Setting up Tenzing Folders

- Based on the clients needs, folders can be added, deleted, and renamed.
- Complete the below checklist with your client and upload application documents to Tenzing

Finances

- Bank Statements
- Investment Statements and Portfolios
 - RRSP, TFSA, DPSP, RDSP, Non-reg, Pension Plan, etc
- Insurance policies
 - Life, Disability, Critical Illness, Health & Benefits, Home & Auto, Travel
- Debts
 - Mortgages
 - Loans
 - Line of credit
- ATM/Debit Card/Credit cards – pin numbers and contacts
- Credit report
- Tax returns
- Itemized monthly expenses

Personal

- Drivers license, health card, Passport, Visas
- Adoption, custody or Foster Care Records
- Citizenship, Permanent Residency documents
- Birth Certificates
- Marriage certificate/license
- Separation or divorce agreements
- Will, Enduring Power of Attorney, Health Care Directive
- Medical records, Primary care physician,

specialist contact information

- Immunization records
- Prescriptions
- Dental records
- Degree, diplomas, academic records, transcripts
- Itemized list of all assets – jewellery, collections, etc.
- Safety deposit box information and contracts
- Property title documents, lease agreement
- Vehicle information
 - Registration, title, bill of sale, license plate, VIN#
- Home security code and contact information
- Property tax record
- Employment records, contract, benefits
- Photos and videos
- Online passwords, ID
 - Social media, CRA, memberships, emails, etc
- List of emergency contacts with address/phone

7.3: Is Tenzing Safe to Store Information?

We have designed security measures in place to ensure the confidentiality and integrity of digital information that includes multiple layers of data encryption technologies, enhanced user authentication and industry-recognized best practices for network, server and application security. In addition, DXC performs regular “penetration tests” on Tenzing to ensure the appropriate security safeguards are in place and the software remains up to date. We continue to believe that the biggest security risk is a user mishandling their log-in credentials.

7.4: Tenzing Storage Capacity

You have personal storage up to 100 GB which is protected by multi-layered encryption. For your convenience, Tenzing™ displays a meter showing you how much space your files are currently consuming. You have easy online and mobile access to your files at all times, and the option of selecting people you trust (i.e., your Designees) to view the contents after you are gone.



Chapter 8: PriceFinder

8.1: What is the PriceFinder Report

Comprehensive up-to-date proprietary database that provides pricing on funeral services from providers in a given search area. It gives the option of searching multiple areas if needed. Saving time and the hassle of having to “price-shop” directly with funeral homes. Everest reaches out to funeral homes at least once a year to ensure the most current pricing information is available to make informed decisions.



8.2: Accessing the PriceFinder Report

1. Go to www.everestfuneral.ca
2. Log in
3. Click on “PriceFinder”
4. Enter City, Zip or Postal Code or choose “Use Current Location”. You have the option to change the radius up to 100 kilometers
5. Select up to 8 funeral homes in the selected area. Click “View Selections”
6. Review selections and then click “Create Report”
7. The PriceFinder Report will provide a detailed 7- page pricing schedule for each funeral home
8. You can print, email, or save the report to your computer
9. When you return later, you can view all previous reports created
10. You can access the PriceFinder Report via your computer or through the “Everest Tools” App
11. For more details, check out our [PriceFinder Video](#).

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Chapter 9: Key Contact Information



9.1: Product Provider Information



Everest Funeral Concierge Services

Toll-free: 1-800-913-8318 • Available 24/7

International: 011-1-905-754-1922

Agent Sales Desk Email:
salesdesk@everestfuneral.com



ivari

360 E-app: 1-800-646-1481

8AM - 2AM EST, 7 days a week

Email: ivari360support@ivari.ca

Product Enquires: 1-866-934-7625

8AM – 7PM EST, Monday – Friday

Email: wfgrocks@ivari.ca



Wawanesa/Western Life Insurance

Toll-free: 1-800-263-6785

Fax: 1-888-985-3872

Email: lifecustserv@wawanesa.com

9.2: Canadian Regional Sales Director Contact Information

EASTERN CANADA (ON, NB, NF, NS, PEI, QC, ON)

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