📝 Meeting Record

Company: Lavie Financial

Website: www.laviefinancial.com

Team Size: ~200 Agents

MGA: AlphaPrime

Current Systems: AlphaPrime CRM + In-house CRM

Goal: Implement a powerful, integrated CRM by the end of the year

Our Concerns: We are currently an AGA with a large team, but we are not an MGA. This means we don't have direct MGA API access authorized by insurance companies. However, we are a recognized AGA by many insurance providers, and some companies have already granted us AGA-level API access. We would like to know if your CRM can support this kind of integration?

🔧 Any questions for us (we will answer once we see it).

Equisoft:

- What insurance back-office system is currently used by Alpha Financial?
- What prompted the decision to develop your own CRM system?

We want to

- How is the CRM vendor selected, and what key factors or business drivers influenced the decision-making process?

🔧 Technical Questions (IT Team)

1. Data Integration

- How does your CRM pull data from insurance companies?

Equisoft: Equisoft/connect connect directly to the insurance companies' agent portals, allowing /connect to download and periodically update client information automatically. Advisors only need to enter their credentials once during onboarding to activate the gateway process. All client records and data are imported seamlessly, saving advisors valuable time when they begin using our CRM platform.

- How do you get API access from large insurance companies like Canada Life and Manulife? Do you have contracts with them? Is it legally authorized?

Equisoft: This solution is not API-based; instead, we use a secure scraping tool to extract information directly from the insurance companies' agent portals. This approach simplifies the activation process and accelerates the development of new gateways.

- Is the data pulled automatically and updated regularly?

Equisoft: Yes, the data is pulled automatically after the agent enters their credentials once during onboarding. The information is then updated on a weekly basis.

- We have 2 data resources, from AGA and MGA, how do you deal with data in this situation ?

- Do you already support integrations with the following six companies:

Equisoft: We currently support insurance integrations with Manulife, Sun Life, Canada Life, iA Financial Group, and Desjardins. While we plan to develop an insurance gateway for Equitable

Life, it is not yet available.

Manulife, Sun Life, Canada Life, Equitable Life, iA, and Desjardins?

- Can the system pull:
  - **Client's personal information?**
    - Yes
  - Yes **Basic policy information?**
    - Yes
  - **Latest/current policy status?**
    - Yes

What do you need from our company or from insurance providers to enable this integration?

Equisoft: No information is required from LavieFinance in advance. During onboarding, each agent will enter their own insurance company code, which is used for the initial configuration. This process is handled directly by the agent, so there's no need to share the code with us.

- Can **agent commission data** be pulled directly from each insurance company?

Equisoft: Commission data is not currently imported into the CRM. Depending on the insurance back-office system used by Alpha Prime, we could explore whether this functionality is feasible. However, our existing Insurance Gateway does not support this feature at the moment.

- Can we **submit policies directly** through Equisoft? Is it **real-time**?

Equisoft: While we currently don't support this out of the box, there is potential for integration with our quoting engine, including the ability to embed softlinks to insurance company eApps directly within our platform. This would require custom development and a functional analysis to assess feasibility and scope.

2. Integration with Our Internal System

- We have our own CRM—can Equisoft **sync data** with it?

Equisoft: Equisoft platform has REST API with endpoints for Contact and holdings (insurance and investment products). Insurance-specific endpoints can be developed.

- Does Equisoft provide an **API for integration**, or should we request it from insurance companies?

Equisoft: Equisoft connects to various insurances companies for data feeds. Equisoft will work directly with the insurance company to develop a gateway for platform

  - If Equisoft provides it, is it **included with the license**?
    Engine, six carrier, get feed
  - Are there **usage restrictions or limits**?

3. System Compatibility & Security

- How do you ensure compliance with **Canadian financial and insurance regulations** like **PIPEDA**?

- How is **data stored and encrypted**?

Equisoft: Hosted on AWS. Encrypted at rest.

4. User Management & Scaling

- What is your **pricing model** for a team of ~200 agents?

Equisoft: See last section at the end of the document.

- How is **access control managed** for agents vs. administrators?

Equisoft: We offer robust configuration capabilities, allowing system administrators to define granular access rights to specific features. These settings can only be modified by designated database administrators. Users can be assigned to specific groups and profiles, ensuring their access rights align with their role and status within the firm.

- Can we **purchase a single account for one month** as a trial?

Equisoft: Yes, you can purchase a single account on a monthly basis directly through our website or by talking to one of our agent.

👩‍💼 Agent-Centered Questions

1. Usability & Training

- Is the CRM **user-friendly** for agents with limited technical skills?

Equisoft: Absolutely. We offer a comprehensive onboarding program that includes customized step-by-step training activities and dedicated support resources. In addition, our online Help Center provides a complete overview of the platform's features and functionalities to help advisors quickly get up to speed and make the most of the system.

- How long does it typically take for a new agent to **get up to speed**?

Equisoft: For younger, tech-savvy agents, 1–2 hours is typically enough to become comfortable with the platform's navigation. An additional day may be needed to explore more advanced features such as reporting and workflow.
For older or less tech-savvy agents, 2–3 days may be required, including time to watch our comprehensive training videos (we offer over 14 hours of training across all core modules).
On average, an 8-hour period is sufficient for most users to get up to speed and use the platform confidently.

- Do you offer **support and training** for agents?

Equisoft: Yes, we provide comprehensive support and training. All our clients have access to a complete online training center, where they can learn both basic and advanced functionalities of the system at their own pace.
Dedicated team with expertise in equisoft/connect, equisoft/plan, LifeGuide and equisoft/analyze solutions.

equisoft/connect support offer

- Make an appointment: One-on-one meeting on request via a scheduling calendar: Book a 15-minute appointment with a support expert and get answers the same day

- Help Center 24/7 – submit a request (ticketing support) : Submit your request through the Help Center for fast and efficient support. A ticket will be opened and processed without delay
- Email support at support@equisoft.com
- Help Center – "Assistance agent" : Quickly find the solution to your questions and easily contact our team if necessary!

equisoft/connect training and onboarding

- Access to the Help Center
- Help Center – "Weekly Trainings" (GoTo); Choose a pre-recorded product training, sign up, and ask your questions. An expert will get back to you within 24 hours
- Help Center – "Assistance agent":Quickly find the solution to your questions and easily contact our team if necessary!
- What's New Information Centre : your dedicated space to discover all the latest updates, important announcements and enhancements to Equisoft/connect
- Equisoft University - Find a course :Whether you're a new user or a seasoned expert, Equisoft University offers you the resources you need to master our solutions and achieve your goals
- Customized online training: Depending on our current rates, you can schedule online training, by block of hours with one of our qualified trainers

2. Client & Task Management

- Can agents:
  - View **client profiles, policy info, and communication history**?
    - Yes
  - Set reminders for **renewals, follow-ups, client birthdays**, etc..
    - Yes
- Can they **upload and store documents securely**?

Equisoft: Yes, we offer a robust Document Management module with enterprise-grade security. Our platform is SOC 2 Type II certified, ensuring high standards of data protection. There are no limits on storage capacity, providing unlimited space for your documents.

3. Sales & Lead Management

- Does the CRM help **capture and manage leads** effectively?

Equisoft: Yes, we offer a robust Opportunity Tracking module

- Can it **integrate leads from websites, social media, etc.**?

Equisoft: Yes, if these leads received from website/social medis trigger an email invoice, we can support that, as Equisoft/connect will captures both the email address and form submission through its email module.

- Can agents **customize the sales pipeline or fields** to fit their workflow?

Equisoft: Yes, the system is highly configurable. Depending on how the database is deployed, configurations are applied at the database level rather than the individual user level. As such, in certain deployment formats, customization may need to be managed exclusively by database administrators.

4. Performance & Commission Tracking

- Can agents view **commission data in real time**?

Equisoft: We currently do not bring commission data into our CRM platform. Our agency management system, Equisoft/centralize, includes a robust commission module that agents can access through the Agent Portal. However, please note that this is a separate system from the CRM.

- Are there **dashboards or reports** showing their **sales performance**?

Equisoft: Yes, the system includes a customizable dashboard view upon login. Agents can personalize their dashboard at the user level by selecting from over 20 available tiles. Additionally, our powerful reporting engine allows users to query any data point within the CRM, enabling the creation of precise and fully customized reports.

5. Mobility

- Is there a **mobile app** or a **mobile-optimized version** of the CRM?

Equisoft: Yes, we offer a mobile app that is fully compatible with all devices and operating systems, including iOS and Android.

6. Insurance Product Quotes

- Can agents **generate quote summaries or proposal documents** within the CRM?

Equisoft: We offer a quoting engine called LifeGuide, along with a free quoting tool that displays the top 5 market quotes, WinQuote. While these tools are not built directly into the platform, we can integrate soft links that redirect agents to the selected quoting solution.

As mentioned earlier, a functional analysis would be required to better understand the requirements and specific use cases before implementation.

7. How do you charge for buying APIs from you?

- Buy APIs from you:
  - Equisoft: This is currently under review by our product team, and we will provide an update once the assessment is complete.