

Term Investment or Retirement Annuity



Sales process checklist

STEP 1 – Investment

Term Investment Registered Contract	Term Investment Non-registered Contract	Retirement Annuity
<input type="checkbox"/> If new contract: Term Investments Contract Application - 14309E <input type="checkbox"/> If the funds are locked in: Endorsement or appendix pertaining to the province and the plan type <input type="checkbox"/> If new TFSA contract: Term Investments Contract Application – TFSA – 14310E <input type="checkbox"/> If additional deposit: Letter of Direction – Annuities - 19098E <input type="checkbox"/> If funds come from a transfer: Request of Transfer for Registered Investments - 99025E <input type="checkbox"/> For RIF, make sure to provide the date of first payment.	<input type="checkbox"/> If new contract: Term Investments Contract Application - 14309E <input type="checkbox"/> If funds come from a transfer: Transfer Authorization – 17054E <input type="checkbox"/> If additional deposit: Letter of Direction – Annuities - 19098E <input type="checkbox"/> Upon opening: if the contract is held by an entity (legal entity, trust, other entity types): Identity verification supplementary form - 08295E along with the additional documents listed on the form.	<input type="checkbox"/> New contract: Annuity Application and Contract - 1433A <input type="checkbox"/> If funds are locked-in: Endorsement or appendix pertaining to the province and the plan type <input type="checkbox"/> For a non-registered account: Declaration of Tax Residence for Entities <input type="checkbox"/> Quote/Illustration* <input type="checkbox"/> Annuitant(s) proof of age <input type="checkbox"/> If funds come from a transfer: Appropriate Transfer Form <input type="checkbox"/> If the contract is held by an entity (legal entity, trust, other entity types): Identity verification supplementary form - 08295E along with additional documents listed on the form.
<input type="checkbox"/> If you wish to guarantee the rate of the client: Guarantee the interest rate for transfer and renewal - 1440A form <input type="checkbox"/> If funds must be withdrawn from the client's bank account: Personalized cheque specimen by the financial institution and PAD section duly completed <input type="checkbox"/> If the contribution is made by a third party but in a personal account: Third-Party Contribution form <input type="checkbox"/> If investment by cheque, make the cheque payable to Desjardins Insurance		

STEP 2 – With the client

- ✓ Make sure all documents are duly completed and signed and hand over copies to the client.
- ✓ For a pension annuity**, raise your client's awareness of the possible impact a variation of rate, date of first payment or actual amount received could have on the amount of their annuity.

STEP 3 – Document Submission

- ✓ If it is a transfer, make sure the original transfer requests are forwarded to the relinquishing institution.
- ✓ Subsequently, make sure Desjardins Insurance receives the scanned versions of all documents related to the previous steps.

All documents can be submitted to Desjardins Insurance:

- By fax 1-888-647-5017 OR by email at: savings@dfs.ca
- By regular mail (as a last resort or if by cheque)

Desjardins Insurance, 1150, rue de Claire-Fontaine, Quebec (Quebec) G1R 5G4

**Don't miss anything!
Important information
on the other side!**

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DON'T FORGET

- Forms are subject to change. For access to updated versions, please visit: <https://www.webi.desjardinsassurancevie.com/en/public/Pages/forms.aspx>
- Make sure to have an active life code with the Compensation department.
- The rates in effect offered to the client are only applicable if all documents are compliant AND if the funds are received within 5 business days following the signature, unless a [Guarantee the interest rate for transfer and renewal - 1440A form](#) is provided. Otherwise, head office will use the rates in effect on the day all requirements are being met.
- At the date of the contract's signature, the indicated rate must be the one in effect on the current day (take note that rates are updated every Wednesday, it is therefore preferable to check the rates on the same day the client signs the documents).


Upon completion of the contract's issuance process, we will send your client a notice of confirmation by mail. You will also receive a copy.

- * Make sure the illustration software is up to date (on Webi under Rep services / Technology → Fusion → FUSION Illustration Software);
- ** At the issuance of the annuity, if the quote has been subjected to change, Desjardins Insurance will send you a new quote by email, requesting your approval.

Did you know?

Go to www.webi.ca where you will find useful information in the **Procedures Guides** (available in the **secure version**) under *Investments* → *Policy services* → *Retirement annuities and Investments* → *Policy services* → *Accumulation annuities*.

Need help? Contact us

 By phone: 1-877-647-5435

 By email: savings@dfs.ca