For advisor use only

Retirement Annuity and Advanced Life Deferred Annuity (ALDA)

Sales process checklist

Desjardins Insurance
Life • Health • Retirement

STEP 1 – Investment

Retirement Annuity	ALDA
☐ New contract: Annuity Application and Contract - 1433A ☐ If funds are locked-in: Endorsement or appendix pertaining to the province and the plan type ☐ For a non-registered account: Declaration of Tax Residence for Entities ☐ Quote/Illustration* ☐ If funds come from a transfer: Appropriate Transfer Form ☐ 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.	☐ New contract: Advanced Life Deferred Annuity Application – 23170E ☐ Quote/Illustration: Special quote needed, send request to savings@dfs.ca using this table: Features of the annuity ☐ T2157 - Direct Transfer from a Registered Plan to Purchase an ALDA ☐ Contact Information Request From - Advanced Life Deferred Annuity (ALDA)

☐ If funds must be withdrawn from the client's bank account: Personalized cheque specimen by the financial institution and PAD section duly completed

☐ If the client information is entered remotely: Identification by Dual Process – Remote Services form

☐ If the contribution is made by a third party but in a personal account: Third-Party Contribution form

☐ If investment by cheque, make the cheque payable to Desjardins Financial Security

STEP 2 – With the client

✓ Make sure all documents are duly completed and signed and hand over copies to the client.

✓ 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!

Retirement Annuity and Advanced Life Deferred Annuity (ALDA)

Sales process checklist

Desjardins Insurance
Life • Health • Retirement

⚠ 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. To do so, ask your MGA or branch to send a code request with your licence and E&O to our contracting team at the following address: Contracting_and_financial_operations@desjardins.com.
- 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);

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*.

Need help? Contact us

By phone: 1-877-647-5435 By email: savings@dfs.ca

DESJARDINS INSURANCE refers to Desjardins Financial Security Life Assurance Company.

200, rue des Commandeurs, Lévis (Quebec) G6V 6R2 / 1 866 647-5013

DESJARDINS, DESJARDINS INSURANCE and related trademarks are trademarks of the Fédération des caisses Desjardins du Québec used under licence by Desjardins Financial Security Life Assurance Company.

23187E (2026-05)