



Savings and Investments

Fundserv

User's Guide

**August 2017
version**

This symbol ★
indicates important
changes

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1 INTRODUCTION

We are pleased to present this Fundserv User's Guide to you. It summarizes instructions for transactions performed for La Capitale investment accounts only. It complements the Savings sector's Administration Manual for Advisors, which is available here: [www.lacapitale.com/Brokers/Savings and Investments/Guides](http://www.lacapitale.com/Brokers/Savings%20and%20Investments/Guides)

2 INVESTMENT ACCOUNTS

La Capitale investment accounts are offered within annuity contracts. They are not mutual investment funds or segregated funds.

As with traditional and equity index GICs, advisors must have a representative's certificate for the insurance of persons in order to offer investment accounts. This certificate is required under *An Act Respecting the Distribution of Financial Products and Services* and related regulations. It allows you to sell only in the province that issues it.

The main features of investment accounts are:

- Returns vary according to a market index, an underlying fund or a daily interest account; dividends are not paid out
- Capital is guaranteed in the event of death: 100% of contributions before age 75
- Up to \$100,000 in RRSP deposits and \$100,000 in TFSA deposits are insured by Assuris

A full description of each account is available on La Capitale's website.

CAUTION

La Capitale investment accounts are included in the *Segregated Funds* category of Fundserv. This means that the investment accounts are listed on your statements in that section. It is important to tell advisors and clients that they do not belong there.

3 APPOINTING GENERAL AGENTS AND ADVISORS

3.1 FUNDSERV GENERAL AGENTS

General agents who are not registered with La Capitale must have a distributor code with full N\$M access or commission-only access to offer La Capitale investment accounts.

New general agents who are not registered with La Capitale and wish to do transactions through Fundserv must:

- Complete and sign all contracting documents
- Complete and sign the Fundserv access request
- Send an email with the Fundserv codes for the general agent and advisors to:
Quebec: contrat.remuneration@lacapitale.com
Other provinces: contracting@lacapitale.com

General agents who are already contracted with La Capitale and wish to do transactions through Fundserv must:

- Complete and sign the Fundserv access request
- Send an email to contrat.remuneration@lacapitale.com with the Fundserv codes for the general agent and advisors

The MGA must ensure that all its advisors agree to do their transactions using Fundserv and to comply with existing standards.

3.2 FUNDSERV ADVISORS

To be registered as a Fundserv advisor with La Capitale, new advisors must complete all contracting documents and obtain a Fundserv code.


4 PLANS

Plans can only be opened in a client's name. Contracts cannot be issued in the advisor's name on behalf of the client.

Given the diverse range of investment accounts offered by La Capitale, a plan can contain both investment accounts and other types of accounts.

La Capitale investment accounts are offered for the following plans:

- Registered Retirement Savings Plan (RRSP)
- Locked-in Retirement Account (LIRA)
- Locked-in Registered Savings Plan (LRSP)
- Registered Retirement Income Fund (RRIF)
- Life Income Fund (LIF)
- Tax-Free Savings Account (TFSA)

 **Investment accounts are not available with non-registered plans.**

5 MANUFACTURER CODES FOR INVESTMENT ACCOUNTS

In your administrative system, choose the manufacturer code LCA to do your transactions.

6 CREATING A NEW CLIENT

When creating a new client in Fundserv, you must use the following number of characters, including spaces, for names and addresses:

- 20 characters per last name line
- 20 characters per first name line

If you enter more characters, they will be cut off.

- 30 characters for the first address line
- 30 characters for the second address line

If the address has more characters, the transaction will be rejected.

When you enter an application for an existing client, the transaction will be processed. However, the existing client information is not changed and you will be advised when you receive the acceptance message.

7 ENTERING A BENEFICIARY



It is mandatory to enter a beneficiary for new plans, whether revocable or irrevocable. You can enter a maximum of 5 beneficiaries in our system. If you enter more, the electronic application will be rejected. **You must then send the extra beneficiaries' names by fax.**

Note: For TFSAs, only the plan holder's spouse can be designated as a TFSA successor.

8 CREATING A PLAN (NO PURCHASE)

You can create a plan with Fundserv without doing a purchase transaction. However, if there are no purchases within 6 months of creating the plan, it will be cancelled by La Capitale.

9 TRANSACTIONS

9.1 PURCHASE

This transaction can be done using 4 types of payment methods:

- N\$M
- Preauthorized Debit (PAD)
- Single payment
- Cheque

A transaction cannot be done using the number of units.

9.1.1 N\$M

With Fundserv, purchases can be done with N\$M. All transactions must be same-day transactions. Postdated or backdated transactions will not be accepted.

9.1.2 Preauthorized Debit – periodic withdrawals (PAD/PAC)

The minimum investment amount is \$500 per year.

Periodic payments can be withdrawn every two weeks or monthly.

A PAD/PAC can be started or terminated with Fundserv. You must obtain a cheque specimen, complete and have the client sign the *Preauthorized Debit Agreement* section and keep both in your records.

If your administrative system doesn't allow you to enter PAD/PACs, you must complete the Simplified Instruction – Preauthorized Debit Agreement – PAD/PAC and forward it to us by fax with a void cheque specimen. This form must be signed by the client or you can forward us the following pages of the application with the client's number entered in the document:

- Investment instructions section
- Preauthorized Debit (PAD) Agreement section



If the date of the first withdrawal is within 30 days of signing, PAD/PAC will start the following month.



If you enter a PAD/PAC and your system rejects it, you should enter it again with a later date.

9.1.3 Single payment

Fundserv can be used to withdraw a single payment from the client's bank account for a purchase. You must complete the Simplified Instruction – Preauthorized Debit Agreement – PAD/PAC, check "Single payment" and indicate the amount.

If the *Preauthorized Debit Agreement – periodic withdrawals – PAD/PAC* payment method is already programmed in our systems but the bank information in the distributor's administrative system is different from that in La Capitale's system, the withdrawal will be done from the bank account submitted to Fundserv within 72 hours.

If your administrative system doesn't allow you to enter single payments, you must complete the Simplified Instruction – Preauthorized Debit Agreement – PAD/PAC and forward it to us by fax with a void cheque specimen.

9.1.4 Cheque

★ When a client makes out a cheque to La Capitale, the application is entered by the distributor and the cheque must be forwarded to La Capitale **with the order and client numbers written on the back.**

9.2 WITHDRAWAL

When there is a request for withdrawal, clients have two options for receiving the funds:

- Direct deposit into a bank account (EFT)

When client bank information can be entered into the distributor's administrative system, the transaction is supported by our internal system.

If an Automatic Withdrawal Plan (AWP) is already programmed in our systems but the bank information in the distributor's administrative system is different from that in La Capitale's system, the deposit will be made to the bank account originally entered into La Capitale's system.

For example, if a disbursement from a RRIF is already programmed to be deposited to a financial institution and the client wishes to make a withdrawal but have it deposited into another financial institution, the withdrawal would be deposited to the bank account number already in La Capitale's system.

- Cheque

Cheques are always sent to the address entered in our system.

Withdrawals must be entered electronically in Fundserv, except in the case of death, partition of family patrimony and LIRA and LRSP plans.

Withdrawals can be entered according to the gross or net amount, or as a percentage, total amount, mature units, free units or as the 10% penalty-free.

9.2.1 10% penalty-free

An application for withdrawal of the 10% penalty-free can be indicated in dollars (\$), as a percentage (%) or as a total.

During each calendar year, it is possible, without being required to pay redemption fees, to redeem:

- 10% of the market value of the investment account as at December 31 of the previous year
- Plus 10% of new deposits made during the calendar year

This right is not cumulative and cannot be carried over to future years

9.3. INTER-INVESTMENT ACCOUNT TRANSFER

Transfers (switches) are done through Fundserv.

9.3.1 10% penalty-free

The 10% penalty-free can be transferred from a redemption fee series to a purchase fee series.

During each calendar year, it is possible, without being required to pay redemption fees, to redeem:

- 10% of the market value of the investment account as at December 31 of the previous year
- Plus 10% of new deposits made during the calendar year

This right is not cumulative and cannot be carried over to future years

9.3.2 Same fee series

Inter-investment account transfers can be done provided they are in the same fee series.

★ When transferring from an investment account with PAD/PAC to another investment account, **the PAD/PAC continues unchanged.**

To transfer the PAD/PAC after a transfer, you must complete a *Change or Termination of the Preauthorized Debit Agreement* (PAD) form, enter the new instructions, have it signed by the client and fax it.

9.4 TRANSFERS

Any incoming transfer must be done in dollars.

A maximum of 10 accounts can be processed for the same in-cash request.

ICT transfers from companies whose funds are sent by Fundserv can be entered electronically by the general agent, **except for opening LIRA, LRSP, RRIF and LIF plans.**

9.4.1 Incoming transfers

A separate application is required for each plan according to the law.

9.4.1.1 RRSPs, Spousal RRSPs and TFSAs (new or existing plans)

These transactions are entered directly into Fundserv.

The general agent sends the transfer form to the transferring institution.

Two types of processing are available:

- Transfers between institutions with conventional processing OR
- Transfers between institutions with a cheque made out to La Capitale, but sent to the general agent with follow-up and processing.

9.4.1.2 LIRAs, LRSPs, RRIFs, LIFs (existing plans)

Transactions for a locked-in plan can be directly entered into Fundserv **provided** it is an existing plan with La Capitale.

The general agent sends the transfer form to the transferring institution.

Two types of processing are available:

- Transfers between institutions with conventional processing OR
- Transfers between institutions with a cheque made out to La Capitale, but sent to the general agent with follow-up and processing.

9.4.2 Transfers outside Fundserv

9.4.2.1 LIRAs, LRSPs, RRIFs, LIFs (new plans)

You cannot enter a new LIRA, LRSP or LIF plan because you can't know in Fundserv when you do the entry if it is a participating plan holder (i.e. funds are coming from a pension fund) or a purchaser (i.e. funds are coming from a marriage breakdown or a death.) Furthermore, you cannot enter information for the disbursement of a RRIF or LIF.

The general agent sends the transfer form to the transferring institution.

9.4.3 Outgoing transfers to another institution

Only applications for transfers of gross amounts are accepted.

A \$65 fee is applied to each transfer request to another institution and is deducted from the investment account with the highest balance at the time funds are withdrawn.

9.4.3.1 Electronic transfers (ICT)



In the case of a request for an inter-institution electronic transfer that applies to several investment accounts but there is a discrepancy between the request entered in Fundserv and La Capitale's data, the whole transaction will be rejected. **You cannot transfer a TFSA to an RRSP or an RRSP to a TFSA. The request will be rejected.**

You must submit a new request with the correct information.

9.4.4 Internal transfers between La Capitale products

9.4.4.1 Transfers within the same plan

Requests for internal transfers from a traditional GIC or an Equity Index GIC to an investment account, or vice versa, must be sent by mail or fax.

9.4.4.2 Transfers between plans

9.4.4.2.1 TFSA TO RRSP

You must forward the request to head office by mail. It will be processed as a withdrawal and a purchase. Fees and penalties may apply to the withdrawal.

9.4.4.2.2 RRSP TO RRIF OR LIRA TO LIF

The capability to convert an existing RRSP or LIRA to a RRIF or LIF is currently not available.

10 ADMINISTRATIVE RULES

10.1 HOW TRANSACTIONS ARE SUBMITTED

Transactions that cannot be done by Fundserv or that must be processed at La Capitale's head office must be sent by mail or fax. Requests for transactions by email will not be accepted as confidential documents are involved and email is not a secure method for sending documents.

For further information, see Table 1 – *Monetary Instructions* and Table 2 – *Non-monetary Instructions* found in section 15 of this document.

10.2 SENDING CHEQUES

You must always write the order or client number(s) on the back of cheques.

10.3 DEADLINES

All transactions (purchases, withdrawals, transfers) must be entered before 4 p.m. Eastern time to be considered as processed on the same day. After 4 p.m. Eastern time, the transactions will be considered as processed on the following business day.

The time of entry in Fundserv or the time the fax was received is proof of the effective date.

You can enter transactions on a holiday, but purchases will be dated the following business day by the head office.

★ The date a request is received and processed at head office is the transaction date. **The receipt date is the date the transaction begins.**

10.4 PROCESSING TIMES

Transactions from Fundserv advisors received at our offices are processed within a maximum of 72 hours.

10.5. MISSING INFORMATION

When information is missing on the hard copy of a paper form, an email is sent to the advisor or the general agent informing them that the request cannot be processed.

The request will be processed when all information and documents are received. The transaction date corresponds to the date that the duly completed request is received.

10.6 CHANGE OR TERMINATION OF PAD/PAC

★ When you do a withdrawal or an inter-account transfer, **you must complete the Change or Termination of the Preauthorized Debit Agreement form if you wish to change or terminate the existing PAD.**

10.7 CANCELLING OR CHANGING A TRANSACTION

A transaction can be cancelled using Fundserv if the request is entered before 4 p.m. Eastern time. After 4 p.m. Eastern time, you must fax a letter of indemnity indicating your precise instructions so that we may cancel the transaction.

To make a change to the request, you must cancel it and re-enter it before 4 p.m. Eastern time. After 4 p.m. Eastern time, you must send a letter of indemnity indicating your precise instructions so that we may correct or change the transaction.

Letters of indemnity regarding a cancellation or a change to the request must be received at our offices within six (6) months of the transaction date.

10.8 LETTER OF INDEMNITY

Your email address is required in the letter of indemnity since an invoice will be sent to you by email even if the payable balance is \$0.00. A letter template is available with the forms on La Capitale's website.

The indemnity is calculated by adding, subtracting or adding and subtracting the calculated amount for all investment accounts cited in the letter. The overall result is the amount that is invoiced.

If the indemnity amount is less than \$10, the invoice will be \$0.00.

You must pay the full amount invoiced within 14 days after the invoice is issued.

10.9 CHEQUE SPECIMEN

You must conserve all cheque specimens in your records.

10.10 FEES

Management fees for certain investment accounts are listed in La Capitale's *Financial Security Agent's Guide*.

Purchase fees, redemption fees and moderate redemption fees are also indicated in the *Guide*. They are decreasing fees according to the fee category.

Fees for transferring to another institution apply as follows:

- \$65 for RRSPs, RRIFs and TFSA's
- \$50 for LIRAs and LIFs

10.11 CHANGE OF ADVISOR

Requests to transfer complete blocks of business for annuity contracts only between brokers under the same general agent can be done with Fundserv.

Any other transfer requests must be submitted to Intermediary Services by fax at 418 644-5228.

Transfer forms are available in the Advisor Centre under the Marketing material tab, in the Administration – Contracting section.

10.12 COMMISSIONS

All commissions generated by La Capitale investment accounts are paid in full electronically to the general agent through Fundserv. The same procedure is used for commission charge-backs when requesting redemption fee remittances (RFR) for a client.

A file on regular commissions is sent by Fundserv every Wednesday. Service commissions are calculated on the last day of each month and are included in the regular commission file.

10.13 CHANGE OF BENEFICIARY

Any requests to change a beneficiary must be signed by the client as well as any irrevocable beneficiaries and faxed to La Capitale. You must conserve the form in your files.

10.14 DEMOGRAPHIC AND PERSONAL INFORMATION CHANGES

10.14.1 Date of birth

This change cannot be entered electronically by the general agent in its administrative system. It must be faxed with proof of the date of birth.

10.14.2 Social Insurance Number

This change cannot be entered electronically by the general agent in its administrative system. It must be faxed with proof of the Social Insurance Number.

10.14.3 Language

This change must be entered electronically by the general agent in its administrative system and sent by Fundserv.

10.14.4 Mailing address and electronic address (email)



These changes must be entered electronically by the general agent in its administrative system and sent by Fundserv. **However, for postal addresses outside of Canada, you must complete and sign the change of address form and submit it to head office.**

When making a mailing address change, you are limited to the same number of characters as when creating a new client.

10.15 RRSP CONTRIBUTION DATE DEADLINE

Bulletins are published every year informing advisors of the deadline for submitting applications to open RRSP accounts in the first 60 days of the year. Given the high volume during the RRSP season, an additional period of several days is authorized provided that all client documents and payments are signed and dated by the 60th day of the current year.

10.16 SETTLEMENT IN THE EVENT OF DEATH

Advisors must call broker support at 1 888 392-2583 or 418 643-5420 for the procedure to follow.

The estate liquidator must contact our customer service department at 418 644-4106 or toll-free 1 888 703-4480, and select Option 1 for the procedure to follow.

11 PRODUCTION OF DOCUMENTS

All documents are sent to clients according to the Insurer's preferred format.

11.1 CONTRACT

A contract is issued when a new plan is set up.

11.2 CERTIFICATE

A certificate is issued in the event of a purchase transaction, the first PAD/PAC withdrawal or an inter-account transfer. In the case of an inter-account transfer, certificates are issued for both the account in which the purchase was made and the account from which the withdrawal was made.

11.3 CONFIRMATION OF TRANSACTIONS

A confirmation of transaction will be issued when a withdrawal is made from an investment account. Clients who are registered with the Client Centre can also log in to see the confirmation of transaction.

11.4 SAVINGS STATEMENT

La Capitale issues an electronic statement on June 30 and December 31.

12 FORMS

PDFs of all forms are available on La Capitale's website (lacapitale/en/brokers.com). You can also order forms by completing the Requisition form available in the Advisor Centre under the Document Centre in the Marketing section.

You must use original La Capitale forms for your transactions, especially for the LAF and applications. If you wish to use your own forms for other transactions, you can do so by first submitting them to us for approval. **Distributor forms cannot be used for the initial purchase, but can be used for subsequent purchases. Also, the distributor form cannot be used to begin a PAD/PAC.** The client profile can be completed with a form from another company. Complete documentation and original transactions must be conserved in the client file.



- T036 Limited Authorization Form (LAF)
- T053 Pan-Canadian Registered Savings Plan/Pan-Canadian Retirement Income Fund –Application-Instructions
- T087 TFSA Savings Annuity Application-Instructions
- T097 Non-registered plan, RSP, RIF, LIRA (QC), LIF, Annuity, Deferred Life Annuity, Deferred Life Annuity-LIRA (QC) Application-Instructions
- IND035E T2033 Direct Transfer Between Institutions_Fundserv
- K091 Redemption Fee Remittance Request
- IND036E Simplified Instruction for Preauthorized Debit (PAD) Agreement
- IND047E Change of Mailing Address and Email Address Form
- IND048E Change of Beneficiary – Savings
- K044 Inter-account Transfer
- T148 Request for Cash Withdrawal
- IND055E – Simplified Instructions
- IND073E Change or Termination of the Preauthorized Debit Agreement

12.1 SPECIFIC FORMS

12.1.1 Limited Authorization form (LAF)

This form authorizes the advisor to provide La Capitale with the necessary instructions for doing the following financial transactions on behalf of the client:

- Inter-investment account transfers within a covered savings annuity contract, allocations and transfers of funds among various investment accounts
- New deposits
- Redemptions
- Investment account renewals

When this form is completed and signed by the client, you must fax us a copy for our files and conserve the original in your records.

12.1.2 Simplified Instructions application

This form allows the client and the advisor with a LAF to do the following transactions:

1. Cash deposit (purchase by cheque)
2. Transfer from another institution
3. Cash withdrawal

12.1.3 Simplified Instruction application – Preauthorized Debit Agreement (PAD)

This form is for beginning new periodic preauthorized debits that cannot be entered in your administrative system. You must complete the form, have it signed by the client and fax it to us.

12.1.4 Redemption Fee Remittance

You must forward the completed form signed by the client and the advisor, attach proof of fees and fax them to us.

12.1.5 Change or Termination of the Preauthorized Debit Agreement (PAD)

This form can be used to change the amount, date, frequency, type of investment, terminate a PAD/PAC or modify bank information. The signature of the client or the advisor with LAF is required to do these changes.

13 OUR OFFICIAL SITES

13.1 LA CAPITALE WEBSITE

Advisors can consult our website at:

<http://www.lacapitale.com/en/brokers>

13.2 ADVISOR CENTRE

<http://www.lacapitale.com/en/brokers>

<http://www.lacapitale.com/en>

14 TABLE OF MAIN FUNDSERV REPORTS

FS – Settlement instructions file (daily)

TS – Transaction matching file (daily)

SS – Service fees file (monthly or quarterly)

WS – Sales commission file (weekly)

NS – Demographic reconciliation file (monthly or quarterly)

PS – Position reconciliation file (monthly or quarterly)

HS – Transaction reconciliation file (upon request)

RS – Price/rate file

LS – Detailed service fee file

15 TABLES

15.1 TABLE 1 – MONETARY INSTRUCTIONS

Monetary instructions	Description	Fundserv	Fax	Originals	Not applicable/ Other
Application/Instructions RRSP–TFSA	No PAD/PAC	X			
Application/Instructions RRSP–TFSA (with PAD configuration)	Application/instructions is processed by Fundserv, and PAD/PAC form is faxed to us	X	X		
RRIF application in the event of an external transfer	Application with disbursement instructions and transfer request.		X		
Application for a locked-in plan (LIRA-LRSP-LIF)	Check the Participant or Purchaser box on the application form		X		
Redemption Fee Remittance Request	Fees reimbursed by brokers, in keeping with the administrative directives in effect		X		
In-cash transfer (ICT)	Transfer in/out through Fundserv, provided that the counterpart provides ICT service	X			
External transfer-in issued in cash (non-ICT)	Application or instruction with the transfer-in request		X		
External transfer-out issued in cash (non-ICT)			X		
Switch	Transfer between investment accounts with the same fee option as the one indicated on the investment certificate	X			
Transfer between an investment account and another investment product	Within the same contract or to another contract (some fees may apply)		X		
Transfer between a TFSA investment account and an RRSP investment account	Money must be withdrawn from the TFSA (subject to redemption fees if units are not mature or penalty-free) and an RRSP purchase		X		
Internal transfer (RRSP)	Conversion of an RRSP to a RRIF		X		
Internal transfer (LIRA)	Conversion of a LIRA to a LIF		X		
Internal transfer to an existing RRIF or LIF	Transfer of an RRSP/LIRA to a RRIF/LIF that is already open	X			
Redemption	Except in the event of death, divorce or annulment of a civil union	X			
Redemption or transfer of 10% penalty-free (T)	10% or the balance of the 10% penalty-free	X			
Redemption of mature units (M)		X			
Redemption of free units (F)		X			
Redemption in the event of death				X	

Monetary instructions	Description	Fundserv	Fax	Originals	Not applicable/ Other
Redemption in the event of divorce				X	
Redemption in the event of annulment of a civil union				X	
Cancellation/correction before 4:00 p.m.		X			
Cancellation/reversal/correction of an application, instruction or switch after 4:00 p.m.	Requires a letter of indemnity		X		
Postdated instruction	Not accepted				X
Backdated instruction	Requires a letter of indemnity		X		

15.2 TABLE 2 – NON-MONETARY INSTRUCTIONS

Non-monetary instructions	Description	Fundserv	Fax
Addition or change to a client's mailing address, email address or language of communication	A change of address form must be signed by the client and kept on file	X	
Address change to a new address outside of Canada	To change the client file address to an address outside Canada		X
Addition or change to a client's personally identifiable information	Changes to the client's SIN, date of birth, gender or any other types of personally identifiable information		X
Configuration of a periodic PAD/PAC	Enter it in your administrative system, if possible, or fax the form	X	X
Change to a preauthorized debit (PAD/PAC) agreement			X
Change to banking information concerning a PAD/AWP	For a preauthorized debit (PAD) agreement		X
Addition/change to an AWP on an existing RRIF or LIF account			X
Purchase application/instruction	Single withdrawal from the client's bank account (certain conditions apply, see <i>Guide</i>)	X	
Redemption instructions	Direct deposit to the client's bank account (certain conditions apply, see <i>Guide</i>)	X	
Addition/change to the beneficiary designation on an existing account			X
Limited Authorization Form (LAF)	Mandatory submission		X

16 TO CONTACT US

Fax your documents for all requests to:
418 780-9480 or toll-free 1 855 896-9480

16.1 HEAD OFFICE

Telephone: 1 800 463-5549 or 418 747-7600
Address: 625 Jacques-Parizeau St, Quebec QC G1R 2G5

16.2 BROKER SUPPORT

Telephone: 1 888 392-2583 or 418 643-5420
Fax: 1 866 573-6604
Email: support.courtage@lacapitale.com
Business hours: 8:30 a.m. to 5 p.m.
Address: 625 Jacques-Parizeau St, Quebec QC G1R 2G5

16.3 BROKER SUPPORT – COMPENSATION



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16.3 CUSTOMER SERVICE – SAVINGS

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16.4 SALES SUPPORT TEAM



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