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Client Service Announcement

October 19, 2016

[Clients Who Have Turned or Are Turning 71 Years Old in 2016](#)

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Clients Who Have Turned or Are Turning 71 Years Old in 2016

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Desjardins Insurance Term Investments and Annuities

We wish to inform you that we will send to your branch, on October 20, the list of clients who have turned or are turning 71 years old this year, and whose instructions we have not yet received to proceed with the conversion of their contracts into a retirement income vehicle.

Although we sent this list in June to your branch, we did not receive the information required to settle these contracts.

We would like to remind you that, under the *Income Tax Act*, these contracts should be converted into a retirement product before December 31.

Therefore, we ask you to contact your advisors so they can send us a contract application before December 1. After this date, if no instructions are received, contracts with an accumulated value exceeding or equal to \$2,500 will be automatically converted into a Registered Retirement Income Funds (RRIF), a Life Income Funds (LIF) or a pension annuity, as the case may be. Please note that commissions pertaining to these contracts will be retained until the contract applications are received at head office. Contracts with an accumulated value lower than \$2,500 will become non-registered and subject to tax the next year.

Forms Intended for in Kind Transfers of Joint Non-Registered Plans and Spousal RSPs/RIFs – Guaranteed Investment Funds (GIF)

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SFL Investments Desjardins Insurance Guaranteed Investment Funds

The document “Addendum to Transfer a Contract Held in an Intermediary/Nominee Account to a Contract in Client Name” has been deposited on Webi > Forms > Investments > Applications.

This addendum must be provided in addition to the transfer forms for in kind transfers of joint non-registered plans or spousal RSPs/RIFs.

Client Service Business Hours

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Office Closure at 4 p.m. on October 21

We wish to inform you that our office will exceptionally close at 4 p.m. (ET) on Friday, October 21.

We invite you to contact us on Monday, October 24 according to our usual schedule.

We thank you for your understanding.

Remembrance Day

On Friday, November 11, Remembrance Day, Client Service will be open during its regular hours, from 8 a.m. to 1 p.m. (ET).

Thanks for reading!