**Life Insurance Policies File**

*Left side of folder – top to bottom – (most recent on top)*

1. Copy of delivered policy
2. Policy Summary
3. Copy of Application
4. Replacement declaration and explanations
5. Illustration
6. Fact Finder – needs analysis

*Right Side of the folder*

1. Notes to file – must contain
   1. Discussion points with client
      1. Types of insurance required
   2. Recommendation of the policy sold – Reason Why Letter
   3. Client concerns
   4. Correspondence & UL Statements
   5. Other

**Segregated Fund File** Must contain:

1. KYC
2. Disclosure Statement
3. Notes to file – must contain

a. Discussion points with client

b. Evidence of delivery to the client of:

* + 1. Information Folder and Contract
    2. Fund facts
    3. Key facts

1. Recommendations for the funds sold