**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