Client file reference

To assist you in preparing for compliance audits by insurers and regulators, Equitable Life of Canada® suggests you retain the following elements in your client file for investment, life insurance, or critical illness insurance sales.

☐	Client engagement letter
☐	Canada's Anti-Spam Legislation (CASL) and privacy consent
☐	Advisor disclosure letter • Licensing, companies represented, compensation, conflict of interest, etc.
☐	**Basic client information** • Name, date of birth, address, contact information, marital status, dependents, etc.
☐	**Fact find** • Information about client's financial situation, assets, liabilities, existing investments and insurance policies, etc.
☐	**Investor profile** • For individual investment products and universal life policies. Documents should be signed and dated.
☐	**Financial needs analysis**
☐	**Reason Why letter** • Sample letters can be found on the Compliance Resources page on EquiNet. **OR** • Copy of Life Insurance Replacement Declaration (LIRD), completed and signed, evidence of sending to insurer (if applicable and for life insurance only)
☐	**Documentation supporting use of leverage** (if applicable)
☐	If limited trading authorization in effect, **documentation of client instructions**.
☐	**A copy of the application form.** Once the policy is issued, the application form should be removed from the file and replaced with a copy of the contract.
☐	**Summaries of client discussions and meetings**
☐	**Communication records and other pertinent correspondence**, including attempted communications
☐	**Policy delivery** receipts (for insurance products only)

FOR ADVISOR USE ONLY.
This information is intended for general use only. You should also consult your firm or Managing General Agency's policy manual for information specific to your business.

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