

Quotation

- Obtain a quotation from our Wealthcare software or from your sales office. Submit a copy with the application.
- Standard Life offers special Annuity rates where the life expectancy of the proposed Annuitant is shorter than normal life expectancy due to an illness or disability. See [Enriched Annuity Quotations](#) in our **New Business Guidelines** or contact your sales office for further details.

Application

- Complete [Application for your Annuity Registered as an RSP or a Non-Registered Annuity](#) (form 3058).
- Separate forms must be completed for:
 - Annuity Policies issued through The Standard Life Assurance Company of Canada and Standard Life Assurance Limited.
 - Registered and non-registered funds
 - Locked-in funds governed by the pension legislation of different jurisdictions

Note: When locked-in and non-locked-in funds are combined under one Annuity Policy, all funds become locked-in.

- Rate Basis Guarantee - If the funds are not available immediately, complete Section 11 in the application to secure the current rate for up to 45 days.
- To honour the interest rate in effect on the day the Rate Basis Guarantee request was signed, Standard Life must receive the application and supporting documentation within one business day of the signing date.
- **Client Identification** - As required by the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act and Regulations*, the Insurance Representative must verify the identity of the Policyholder and Joint Policyholder prior to submitting an Annuity application. To view the list of documents that can be used to verify a client's identity or that can be submitted for a corporation/company, [click here](#).
- **Product Disclosure** - Provide your client with the Product Disclosure document for the Annuity Policy applied for.
 - [Conventional Annuities Product Disclosure](#) – form 6101
 - [Performance Annuity Product Disclosure](#) – form 6100

Performance Annuity

- A Performance Annuity is available for both registered and non-registered Policies and the minimum single premium is \$25,000.
- In the provinces of **Quebec** and **New Brunswick**, only **RRSP**, **DPSP** and **RRIF** funds can be used to purchase a registered Performance Annuity.

Waiver

- An Annuity Policy purchased with RPP, LIF, LIRA, LRSP, RLSP, LRIF, RLIF or PRIF funds must be issued on a **joint life basis** if the Annuitant has a spouse, *unless* joint and survivorship benefits are *waived*. Pension board waiver forms are obtained directly from the applicable pension board.

Evidence of Age

- Submit a copy of an appropriate document (birth or baptismal certificate, etc.) for all Annuitants under the application.

Deposit

Non-Registered Funds

- Include the client's cheque (payable to The Standard Life Assurance Company of Canada or Standard Life Canada) with documentation submitted.

Registered Funds

- Transfer forms are not required for internal transfers of Standard Life funds, except for T2220 transfers.
- For money being transferred to Standard Life from other Canadian financial institutions, complete and sign the appropriate sections of transfer form [PC 6511](#) or equivalent transfer form (T2033) on behalf of Standard Life, and send it directly to the transferring company.
- Where the transfer form asks for *Individual plan number and name*, or *Individual fund number and name* or *Specimen plan or fund number and name*, simply enter the name of the product sold.
- Enter Standard Life's address on the transfer form to have the funds sent directly to Standard Life.

Mailing address	Courier (street) address
Standard Life Retail Investment, Customer Services P.O. Box 11497, Stn. Centre Ville Montreal, Quebec H3C 5S5	Standard Life Retail Investment, Customer Services 1245 Sherbrooke Street West Suite 1200 Montreal, Quebec H3G 1G3

Submitting Documentation

- Forward all application documentation and the client's cheque or a photocopy of the transfer form to your sales office the day they are completed.