



## Individual Insurance 2016 Year-End Deadlines and Closures

As the end of the calendar year is fast approaching we are pleased to provide information regarding the 2016 year-end deadlines and modified hours of operation of our Client Contact Centres as noted below.

### Compensation Department (Toronto)

| Payroll date                       | Deposit date / rep account |
|------------------------------------|----------------------------|
| December 15, 2016<br>(Special pay) | December 20, 2016          |
| December 22, 2016<br>(yearend)     | December 29, 2016          |
| December 28, 2016                  | January 4, 2017            |
| January 5, 2017                    | January 9, 2017            |

Special pay: On December 15<sup>th</sup>, there will be a special pay. Deductions calculated on an annual basis will not be considered on this pay. The other deductions will be applied.

### Year-end Deadlines and Closures

The final processing day for 2016 transactions is **December 22**. Please note the following specific deadlines.

#### Direct Withdrawals

Pre-authorized debits for 2016 cannot be stopped from **December 20**.

#### Disbursements

All cheques/electronic fund deposits processed **after December 22** will be dated 2017.

#### New Business and Underwriting

We're confident that all proposals received by **December 19, 2016**, will be entered in 2016.

As a reminder, this year is different because tax rules are changing. We'd also like to point out that a number of files can't be finalized because we're waiting for answers from some of you. You can find the list of the files in question in PB Tool. Please provide these answers as soon as possible so that your clients can take advantage of the tax rules in effect for 2016.

Rest assured that we're working hard to prioritize files in a way that benefits your clients.

## Client Contact Centres – Holiday Hours

The individual life and health contact centres will be available as follows:

|                    | Toronto<br>1 800 278-0669          | Montreal<br>1 866 847-1313 |
|--------------------|------------------------------------|----------------------------|
| December 23        | Essential services 9 a.m. - 1 p.m. |                            |
| December 26 and 27 | <b>CLOSED</b>                      |                            |
| December 28 and 29 | 8 a.m. – 7 p.m.                    | 8 a.m. – 5 p.m.            |
| December 30        | Essential services 9 a.m. - 1 p.m. |                            |
| January 2          | <b>CLOSED</b>                      |                            |
| January 3          | 8 a.m. – 7 p.m.                    | <b>CLOSED</b>              |
| January 4          | 8 a.m. – 7 p.m.                    | 8 a.m. – 5 p.m.            |

We hope that this information is useful and will avoid any delays related to the reporting of sales. For any questions regarding this communication, please call the Client Contact Centre.



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Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.