

TRAINEE FILE

Group insurance of persons

Trainee		Period covered	
Name:		Authorized start date:	
AMF client No.:		Maximum end date:	
Supervisor(s)			
Name:		AMF Client No.:	
Name:		AMF Client No.:	
Name:		AMF Client No.:	
Name:		AMF Client No.:	



Supervisors can use this two-part file to properly document the probationary period.



Read Part 1: Key information about the probationary period.

- Refer to the AMF website for more information.
- Make sure that the probationary certificate is valid before starting the probationary period.



Familiarize yourself with Part 2: Trainee file.

- Complete the file for each week of the training period.
- The trainee file must demonstrate the progress made by trainee over the course of the probationary period.

Unauthorized practice will be considered illegal practice and may result in sanctions.

Any hours completed without valid authorization cannot be included in the hours accumulated during the probationary period.



This document has been optimized to work with *Adobe Acrobat* and *Adobe Acrobat Reader* on Windows or MacOS platforms. Using other software applications may result in the loss of core features.



Part 1

Key information about the probationary period

Quick reference

Contents of Part 1

- The duration of the probationary period for a sector and a sector class.
- The aim of the probationary period.
- A summary of actions to be performed and requirements to be met.
- The table of competencies and soft skills to be applied during the probationary period.
- Information about the supervisor's recommendation, including:
 - What happens if the probationary period is not successfully completed;
 - How to encourage ongoing development and help the trainee consolidate their professional competencies.

The *Becoming a professional* section of the AMF website provides comprehensive information about the probationary period that you may find especially helpful. Visit www.lautorite.qc.ca.



Duration for sector and sector classes

Sector	Sector classes
Group insurance of persons	Group insurance plans Group annuity plans
At least 336 hours: → may not exceed 40 hours per week; → must be completed in not more than 24 weeks.	At least 168 hours: → may not exceed 40 hours per week; → must be completed in not more than 12 weeks.

Aim

Apply the competencies and soft skills required of a representative in an actual work setting under the supervision of a certified representative.

Actions to be performed

Trainee	Supervisor
Progressively assume activities reserved for representatives while acquiring the requisite competencies and soft skills.	Guide the trainee in acquiring and consolidating competencies and soft skills (social skills, behaviours, attitudes).
Perform the following authorized professional activities: → Inquire into the client's situation to identify their needs; → Propose to their supervisor products or services suited to the client's needs; → Propose and sell the products or services to the client after the supervisor has approved and countersigned the proposal.	Assume the following specific responsibilities: → Approve the products and services offered by the trainee before they are proposed to the client; → Enter this approval in the client file and countersign any proposals or forms, including replacement notices.

Obligations

Trainee	Supervisor
The first time you meet with a client, give them a document, such as a business card, containing the following information: → your full name;* → your business address, business telephone number and e-mail address, if any; → the sectors or sector classes in which you are authorized to act; → the name of the firm, independent partnership or independent representative on whose behalf you are acting*; and → your title of trainee.* If you deal with clients other than in person, you must provide them with the information indicated by an asterisk. If they request it, you must also send the aforementioned document when you initially send them other documents.	Begin the probationary period by presenting the objectives of the probationary period and your respective tasks at a meeting with the trainee. The presentation must specify the competencies to be acquired for the sector or sector class and how they will be developed during the probationary period. Provide the trainee with the guidance needed to properly pursue activities as a representative in the sector or sector class concerned. Provide the trainee with a work environment conducive to learning and competency development and allow the trainee to progressively assume activities reserved for representatives.
You must notify the AMF any time there is: → a change to the information or a document you have furnished to the AMF within five days of the change. → a change to information pertaining to the pursuit of an outside activity within 30 days of the change when the change occurs during the probationary period.	Ensure that the trainee: → complies with legislation and the rules of ethics and professional conduct; and → has the knowledge, competencies, behaviours and attitudes required to act as a representative.



Table of specific competencies: group insurance of persons

The following table sets out the competency subcomponents specific to the two classes within the group insurance of persons sector that trainees must progressively demonstrate, in practice, during their probationary period.

Specific competencies

1. Offer group insurance products suited to the client group's needs and situation
2. Offer group annuity products suited to the client group's needs and situation

Competency components	Performance criteria
1. Present group insurance services in accordance with current standards and guidelines	→ Presentation to the client group in compliance with the requirements of the <i>Regulation respecting the pursuit of activities as a representative</i> → Disclosures compliant with the <i>Act respecting the distribution of financial products and services and its regulations</i> → Fair presentation of the services offered → Clear communication with the client group
2. Analyze the group insurance or group annuity needs of the client group	→ Complete collection of plans data, including demographics, pricing history, and claims experience for group insurance or group annuity benefits → Accurate determination of the context, needs, expectations, issues, and limitations of the client group regarding group insurance or group annuities → Proper analysis of options suited to the client group's situation → Preparation of the specifications document in compliance with requirements → Adequate preparation of requests for proposals (call for tenders) → Accurate identification of potential tenderers
3. Prepare the group insurance plan or group annuity plan recommendation	→ Accurate evaluation of the compliance of tenders → Accurate identification of the needs not covered by the tenders → Sound comparative analysis of tenders received → Clear drafting of an analysis report and recommendation → Fair presentation of the recommendation to the policyholder, employees and their representatives
4. Implement the group insurance plan or group annuity plan	→ Effective structuring of the steps involved in implementing or transitioning plans → Clear and detailed explanation of the advantages and limitations of the offer to the client group's participants → Efficient transmission of documents to the insurer and the policyholder
5. Provide after-sales service	→ Appropriate assistance to the policyholder in managing the plan → Efficient handling of complaints, claims, and information requests → Accurate analysis of renewal conditions and modification requests in group insurance → Compliance with ethical and professional conduct rules throughout the file → Rigorous documentation of the file

SOFT SKILLS

Soft skills refer to the behaviours and attitudes that a trainee needs to learn in order to act as a representative. Trainees must demonstrate these soft skills during the probationary period.





RECOMMENDATION

The supervisor must submit the recommendation to the AMF within 10 days following completion of the probationary period.

- If a trainee has two or more supervisors during the probationary period, the supervisors must evaluate the trainee's competencies jointly, but the recommendation must be submitted by only one of them.
- If the recommendation is not submitted within 10 days following completion of the probationary period, the AMF will send a reminder letter. Failure to submit the recommendation after receiving such a reminder may result in the supervisor being barred from acting as such in the future.

When the recommendation is made, it must be approved by management of the firm or independent partnership, or the independent representative, that supervised the trainee.

The AMF reserves the right to seek clarification from the supervisor who signed the recommendation. It may request a copy of the trainee's record at any time during, upon, or for up to five years following completion of the probationary period. The AMF may also, on substantiated grounds, refuse the recommendation.

A positive recommendation to obtain a representative's certificate in a sector or sector class does not mean that a job will be offered to the future professional. The recommendation will need to be submitted upon completion of the probationary period, even if the trainee does not continue their career with the firm or independent partnership.



UNSUCCESSFUL COMPLETION OF THE PROBATIONARY PERIOD

The following situations will result in a decision not to recommend the successful completion of the probationary period.

The trainee:

- did not complete a probationary period equal in duration to what is prescribed;
- did not gradually take on professional activities reserved for certified representatives (did not demonstrate the level of independence needed to perform their future professional role);
- did not handle files equal in complexity to files usually assigned to early-career representatives;
- did not comply with legislation and the rules of ethics and professional conduct applicable to the pursuit of activities as a representative;

- did not demonstrate the competencies or soft skills required to practise as an early-career representative;
- did not successfully complete the case study prescribed for the group insurance plans or group annuity plans sector classes; and/or
- in performing their professional activities, did not demonstrably ensure the protection of clients (and therefore may pose a risk to the public).

A negative recommendation can be made at any time during the probationary period if one or more of the above situations arise. The probationary period will end upon receipt of the negative recommendation. The refusal to recommend the trainee must be justified in the *Supervisor's Recommendation Related to Representative's Certificate* form.

Failing to meet the sales targets set by an employer is not sufficient reason for a supervisor to refuse to recommend a trainee for a representative's certificate.



ONGOING DEVELOPMENT AND CONSOLIDATION OF PROFESSIONAL COMPETENCIES

It is suggested that the supervisor provide the trainee with feedback upon completion of the probationary period in order to recognize their progress, identify their strengths, and focus on areas for improvement. This information is important for ongoing development and consolidation of the trainee's professional competencies following the probationary period. For example, the feedback can help the trainee in selecting the training activities required for renewal of the representative's certificate.

The probationary period is a major step in the career entry process. It is an excellent opportunity for the supervisor to pass on expertise and knowledge to the trainee so that the trainee may more easily transition into the profession and acquire the professional competencies required to practise as a representative.

For trainees, the probationary period is a chance to validate their career choice, benefit from advice and apply their skills in a supervised work setting so that they may acquire a level of independence appropriate to professional practice.

Space is available for this purpose in Part 2 of the Trainee file.





Part 2

Trainee file

Quick reference

Contents of Part 2

- The trainee's weekly task list, prepared by the supervisor. The tasks must encompass all the activities that a representative carries out in the sector or sector class for which a certificate is sought.
- The time to be given to each task.
- Notes made on the trainee's progress.
- Summaries of meetings between the supervisor and the trainee.

The case study on preparing a recommendation and implementing a group insurance plan and/or group annuity plan must be attached to this document.

Although theoretical knowledge has already been evaluated by the AMF, a limited amount of relevant theoretical training can be taken during the probationary period. However, most of the time must be spent on practice.



Important

The firm must keep the Trainee file for five (5) years.



The weekly report explained

A fillable weekly report template is available on the next page. The items making up the template are summarized below.

Tasks

The supervisor determines the tasks to be carried out each week. Unscheduled tasks may be gradually added.

Examples of tasks include:

- Make prospecting calls
- Schedule a meeting with the group policyholder
- Meet with a client
- Determine a client's needs
- Present a proposal to a client
- Get to know the computer systems
- Complete a training activity

The *Table of Competencies* is an invaluable tool to draft tasks consistent with the expected performance criteria.

Linked competencies

The report lets you link tasks to specific competencies by means of a drop-down menu. These competencies are presented in the *Table of Competencies*.

Hours

Hours are categorized by how they are spent, i.e. on prospecting calls, on clients or on other tasks. The interactive report automatically calculates total hours based on hours completed.

Supervisors

The names of the supervisors are indicated to reflect what they contributed to the probationary period each week.

Review/Approval

The supervisor must review or approve certain actions performed by the trainee. Refer to *Actions to be performed* in Part 1 to find out which ones.

Notes

The supervisor keeps notes on the trainee's learning progress.

[illegible]

Summary of the weekly meeting with the trainee

At least once a week, the supervisor evaluates and reviews the tasks performed by the trainee. Summaries of meetings with the trainee are kept in the trainee's file.

Objectives for the week ahead

These objectives should be based on the things the trainee needs to work on and the *Table of competencies*.

WEEKLY REPORT

TRAINING FOLLOW-UP – WEEK NO.

Date:

Name:

AMF client No.:

Supervisor(s):

Tasks	Linked competencies*	Hours			Review/ approval, if applicable	Notes
		Prospecting calls	Clients	Other tasks		
					Yes	
					Yes	
					Yes	
					Yes	
					Yes	
					Yes	
					Yes	
					Yes	
					Yes	
					Yes	
					Yes	
					Yes	
					Yes	
					Yes	
					Yes	
					Yes	
					Yes	
					Yes	
Total hours:					Weekly total (maximum 40):	

* Linked competencies

1. Present services in group insurance of persons according to existing standards and directives
2. Analyze the group insurance or group annuity needs of the client group
3. Prepare the group insurance plan or group annuity plan recommendation
4. Implement the group insurance plan or group annuity plan
5. Provide after-sales service

Total hours completed since start of period:

Date:

Supervisor(s):

Weekly meeting summary	Objectives for the week ahead
	Signature of trainee:
	Signature of supervisor:



Assessment of probationary period of

The supervisor's recommendation must be completed immediately upon the probationary period ending.

Recommendation	Feedback (progress, strengths and areas for improvement)
I hereby recommend for a representative's certificate. <i>Based on the trainee file that I have established, I hereby certify that the trainee:</i> <i>was supervised in accordance with regulations during the probationary period.</i> <i>completed the required number of hours for a sector or sector class while meeting the prescribed minimum duration and maximum number of hours per week for the probationary period.</i> <i>progressively applied the specific competencies listed in the competency profile for the sector or sector class to which the probationary period related.</i> <i>has the knowledge, competencies, behaviours and attitudes required to pursue activities as a representative.</i> <i>is able to pursue the activities reserved for certified representatives without the help of a supervisor.</i> <i>complied with legislation and the rules of ethics and professional conduct during the probationary period.</i> <i>successfully completed the case study.</i>	Areas for ongoing development and consolidation of professional competencies (optional)



Important

The recommendation must be completed in E-Services by a supervisor within 10 days following completion of the probationary period.

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