

TRAINEE FILE

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 class
Insurance of persons	Accident and sickness insurance
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 the products or services adapted 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: insurance of persons

The following table shows the specific competencies that trainees must progressively put into practice and properly apply during a probationary period for the insurance of persons sector and accident and sickness insurance sector class.

Specific competencies

1. Offer individual life insurance products suited to the client's needs and situation
2. Offer individual accident and sickness insurance products suited to the client's needs and situation
3. Offer segregated funds and individual annuities adapted to the client's needs and situation

Competency components	Performance criteria
1. Offer services in individual financial security in accordance with current standards and directives	→ Presentation to the client in accordance with the requirements of the <i>Regulation respecting the pursuit of activities as a representative</i> → Accurate presentation of the services offered → Rigorous verification of the client's identity and capacity to contract → Disclosures compliant with the <i>Act respecting the distribution of financial products and services</i> and its regulations → Proper obtaining of consent for the collection of personal information → Clear communication with the client
2. Analyze the client's needs and situation	→ Accurate determination of the client's existing financial coverages → Precise analysis of the client's needs and situation, taking existing coverage into account → Proper analysis of risks that may affect the client's situation → Proper assessment of the suitability of the client's financial coverage → Accurate assessment of the suitability of segregated funds and individual annuities → Rigorous documentation of the client's objectives and financial situation
3. Recommend individual financial security products	→ Proper evaluation of individual financial security products adapted to the client's situation → Accurate identification of applicable terms and conditions → Clear and accurate explanation of the advantages of the proposed products to the client → Verification of the compliance of required approvals with the employer's and insurer's standards
4. Conclude the transaction according to current standards	→ Accurate and clear explanation of the elements establishing the formation, validity and coming into force of an insurance contract → Clear and detailed explanation of the individual financial security product offered → Proper explanation of payment terms → Efficient transmission of documents to the insurer and the client → Rigorous documentation of the entire file
5. Provide customer service throughout the validity of the contract	→ Proper validation of requests for contract amendment, renewal and termination applications → Accurate information to the claimant regarding the claims process → Respect for the rules of ethics and professional conduct throughout the file → Implementation of a clear follow up plan

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

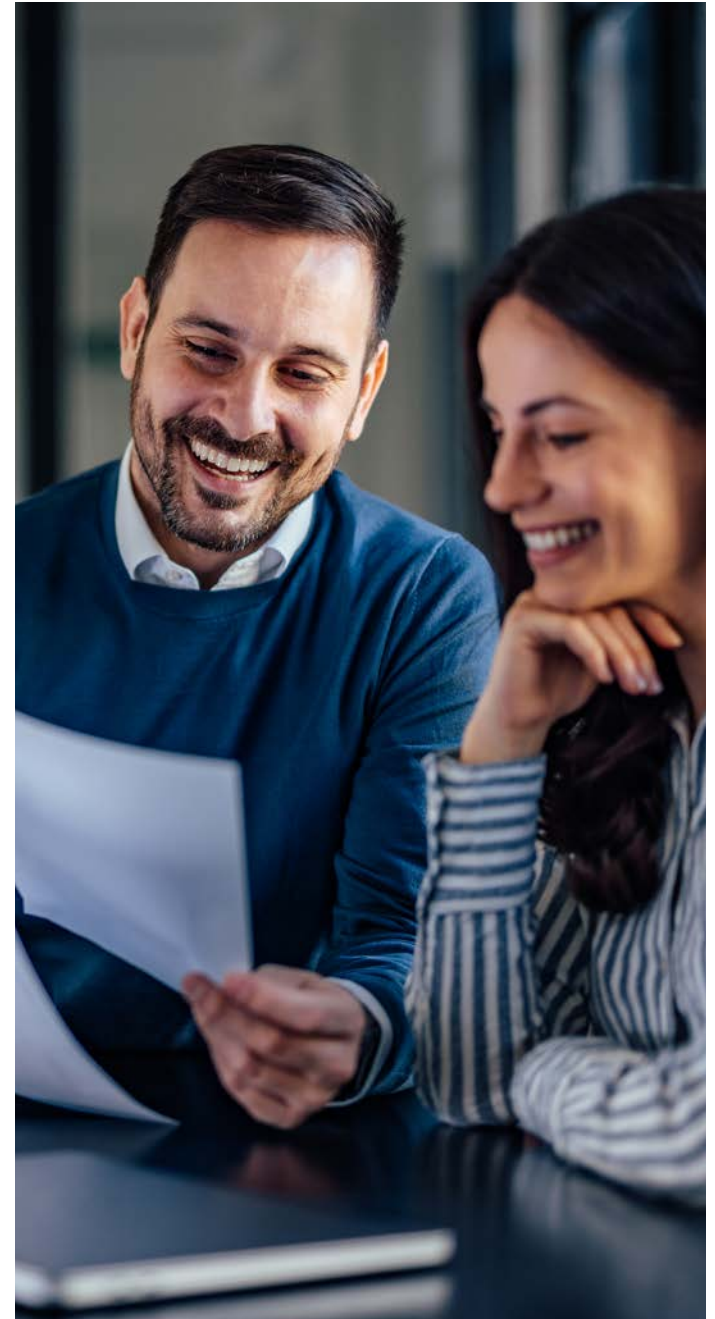
The supervisor must submit the recommendation to the AMF within 10 days following completion of the probationary period.

- 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;
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.

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.



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	
Total hours:					Weekly total (maximum 40):	

* Linked competencies

1. Offer financial security services to individuals in accordance with existing standards and guidance
2. Assess the client's needs and situation
3. Recommend financial security products to individuals
4. Enter into transactions in accordance with existing standards
5. Provide after-sales service during the validity period of the contract

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>	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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