Notice of the Authority relating to filing of annual returns and other documents for the fiscal year ending December 31, 2013 – Insurers of persons licensed in Québec

Under *An Act respecting insurance*, R.S.Q., c. A-32, (the "Act"), every insurer is required to file with the *Autorité des marchés financiers* (the "AMF" or the "Authority"), in such form as the AMF may determine and within the prescribed time period, the documents and information required under the Act or requested by the AMF pursuant to specific provisions of the Act (the "required or requested documents and information").

All required or requested documents and information must be filed electronically via the AMF website using the File Transfer Service ("FTS")<sup>1</sup>.

See Appendices 1 and 2 attached to this Notice concerning specific AMF requirements for the filing for the fiscal year ending December 31, 2013.

A complete set of paper copies of the signed documents must be kept at the insurer's premises so that they are available for examination by the AMF, if necessary.

### Administrative monetary sanctions

We remind you that each insurer is responsible for ensuring that the AMF receives, within the prescribed time periods, all required or requested documents and information in all forms as required.

Under section 405.1 of the Act, the AMF may impose an administrative sanction where any of the documents referred to in the Appendices are filed late or are not filed.

The Notice of the Autorité des marchés financiers related to administrative monetary sanctions imposed for late filing of information or documents (sections 405.1 and following of the Act)<sup>2</sup> (the "sanctions framework") is posted on the AMF website at: http://www.lautorite.qc.ca/en/right-practice-pers-pro.html

<sup>&</sup>lt;sup>1</sup> Decision no. 2012-PDG-0106 (in French only) dated June 5, 2012 and published in the AMF Bulletin of June 7, 2012, vol. 9, no. 23, section 5.6.

<sup>&</sup>lt;sup>2</sup> Update published in the AMF Bulletin (in French only) dated June 7, 2012, vol. 9, no. 23, section 5.1.

#### Electronic submission of financial returns and other documents

The File Transfer Service (FTS) User Guide explains the procedure for submitting data via the AMF website. To consult this guide, access the FTS and click on Help.

The Guide – Specific File Transfer Service (FTS) Requirements (the "guide of specific requirements") contains instructions from the Direction principale de la surveillance des assureurs (AMF Main Supervision of Insurers Section), such as the appropriate file naming convention.

Please note that the guide of specific requirements does not list the required or requested documents and information and the dates by which they are to be filed. The guide of specific requirements is available on the AMF website at: http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html

#### **Further information**

Further information is available by sending an e-mail to: info-divulgations@lautorite.gc.ca

December 12, 2013

QUEBEC	Unstructured	File Format	Due date
	Return Code		
<ol> <li>LIFE-1 Annual Return, duly signed.         The pdf file must be complete, in printable format, and conform with the "paper" version kept on file at the insurer's premises. It must include, among others, the following documents:         Duly signed Certification by director's (page 10,005)         Annual corporate information (pages 10,011 à 10,013)     </li> </ol>			February 28,
<ul> <li>Corporate organization chart (page 10,040)</li> <li>Statement of cash flows (page 20,050)</li> <li>Notes to the financial statements (page 20,060)</li> <li>Duly signed Auditor's report to AMF (page 20,070)</li> <li>Duly signed Appointed actuary's Certificate (page 20,085)</li> </ul>	-	pdf	2014
LIFE-1 Annual Return.     Hyperlink to instructions and updated form: <a href="http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html">http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</a>	-	Excel ASCII (.10a)	February 28, 2014
<ol> <li>Attestation of Compliance of Versions (LIFE-1), duly signed. <a href="http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html">http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</a></li> </ol>	110	pdf	February 28, 2014
<ol> <li>Audited financial statements presented to shareholders or members, duly signed. ("Official" version).</li> </ol>	200	pdf	February 28, 2014
5. Annual report prepared for shareholders or members as soon as possible, (if applicable).	200	pdf	
<ol><li>Financial statements of the insurer, and subsidiaries, affiliates and joint ventures in which the insurer has an ownership interest (if applicable).</li></ol>	300	pdf	February 28, 2014
7. Appointed actuary's report on policy liabilities, including certificate, duly <b>signed</b> .	400	Searchable pdf file	February 28, 2014
8. Excel file containing certain data in appointed actuary's report on policy liabilities. <a href="http://www.lautorite.qc.ca/en/actuary-guide-pro.html">http://www.lautorite.qc.ca/en/actuary-guide-pro.html</a>	420	Excel	February 28, 2014
9. Peer review - Appointed actuary's report (if applicable).	440	pdf	Note 1
<ol> <li>Actuary's review of the method of allocating income and expenses to participating and non- participating business (section 298.17 of the Act) (if applicable). (New)</li> </ol>	450	pdf	February 28, 2014 ( <b>New</b> )
<ol> <li>Dynamic Capital Adequacy Testing - DCAT, duly signed.</li> <li>(The updated instructions will be available on the AMF Website at the latest March, 2014).</li> </ol>	500	Searchable pdf file	December 31, 2014
<ol> <li>Excel File containing certain DCAT data.</li> <li>(The Excel file will be available on the AMF website at the latest March, 2014). <a href="http://www.lautorite.qc.ca/en/actuary-quide-pro.html">http://www.lautorite.qc.ca/en/actuary-quide-pro.html</a></li> </ol>	510	Excel	December 31, 2014
13. Peer review - DCAT (if applicable).	520	pdf	Note 1
14. QFP disclosure Form on Capital Adequacy Requirements guideline - Life and Health Insurance.  Hyperlink to instructions and updated form: <a href="http://www.lautorite.qc.ca/en/capital-adequacy-requirements-pro.html">http://www.lautorite.qc.ca/en/capital-adequacy-requirements-pro.html</a>		Excel ASCII (.qfp)	February 28, 2014
15. QFP disclosure Form on Capital Adequacy Requirements guideline - Life and Health Insurance, duly signed. The pdf file must be complete, in printable format, and conform with the "paper" version kept on file at the insurer's premises. It must include the Auditor's report. (New) Hyperlink to instructions and updated form: <a href="http://www.lautorite.qc.ca/en/capital-adequacy-requirements-pro.html">http://www.lautorite.qc.ca/en/capital-adequacy-requirements-pro.html</a>	-	pdf	April 30, 2014 ( <b>New</b> )
16. Attestation of Compliance of Versions (QFP), duly signed. (The Attestation must be dated and signed further to the issue of the auditor's report.) <a href="http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html">http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</a>	710	pdf	April 30, 2014 ( <b>New</b> )
17. Appointed actuary's report on Capital Adequacy Requirements Guideline, duly <b>signed</b> .	720	pdf	February 28, 2014
18. Peer review - QFP (if applicable).	735	pdf	Note 1
19. Ethics committee report, duly <b>signed</b> .	760	pdf	February 28, 2014

# Appendix 1

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FEDERAL AND EXTRA-PROVINCIAL (Including Fraternel Benefit Societies)	Unstructured Return Code	File Format	Due date
LIFE-1 Annual Return, duly signed.			
The pdf file must be complete, in printable format, and conform with the "paper" version kept on file at the insurer's premises. It must include, among others, the following documents:  Duly <b>signed</b> Certification by director's (page 10,005)  Annual corporate information (pages 10,011 à 10,013)  Corporate organization chart (page 10,040)  Statement of cash flows (page 20,050)  Notes to the financial statements (page 20,060)  Duly <b>signed</b> Auditor's report to regulator (page 20,070)  Duly <b>signed</b> Appointed actuary's Certificate of Opinion (page 20,080)	-	pdf	February 28, 2014
2. LIFE-1 Annual Return.  Hyperlink to instructions and updated form: <a href="http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html">http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</a>	-	Excel ASCII (.10a)	February 28, 2014
<ol> <li>Attestation of Compliance of Versions (LIFE-1), duly signed. <a href="http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html">http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</a></li> </ol>	110	pdf	February 28, 2014
<ol> <li>Audited financial statements presented to shareholders or members, duly signed. ("Official" version).</li> </ol>	200	pdf	February 28, 2014
5. Annual report prepared for shareholders or members as soon as possible, (if applicable).	200	pdf	
6. Appointed actuary's report on policy liabilities, including certificate, duly <b>signed</b> .	400	Searchable pdf file	February 28, 2014
7. Excel file containing certain data in appointed actuary's report on policy liabilities. (New)	420	Excel	February 28, 2014 ( <b>New</b> )
8. Peer review - Appointed actuary's report.	440	pdf	Note 1
9. Dynamic Capital Adequacy Testing - DCAT, duly signed.	500	Searchable pdf file	December 31, 2014
10. Excel File containing certain DCAT data. (The Excel file that <u>must be used</u> will be available on the AMF website at the latest March, 2014). <u>http://www.lautorite.qc.ca/en/actuary-quide-pro.html</u>	510	Excel	December 31, 2014
11. Peer review - DCAT.	520	pdf	Note 1
12. OSFI 87, Minimum Continuing Capital and Surplus Requirements - Canadian Life Insurance Companies and Fraternal Benefit Societies (MCCSR).  Hyperlink to instructions and updated form: <a href="http://www.osfi-bsif.gc.ca/Eng/fi-if/rtn-rlv/fr-rf/ic-sa/lic-sav/Pages/87.aspx">http://www.osfi-bsif.gc.ca/Eng/fi-if/rtn-rlv/fr-rf/ic-sa/lic-sav/Pages/87.aspx</a>	-	Excel ASCII (.mcc)	February 28, 2014
13. OSFI 87, Minimum Continuing Capital and Surplus Requirements - Canadian Life Insurance Companies and Fraternal Benefit Societies (MCCSR), duly signed. The pdf file must be complete, in printable format, and conform with the "paper" version kept on file at the insurer's premises. It must include the Auditor's report. Note: Fraternal Benefit Societies must also file a pdf document, according to the above instructions, but need not include the Auditor's report.	-	pdf	March 31, 2014
14. Attestation of Compliance of Versions (OSFI-87), duly signed. (The Attestation must be dated and signed further to the issue of the auditor's report). <a href="http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html">http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</a>	710	pdf	March 31, 2014
15. Appointed actuary's report on the certification of Regulatory Capital Filing.	720	pdf	February 28, 2014

Note 1:30 days after transmission to the Audit Committee.

Appendix 1

(Including Fraternel Benefit Societies)  LIFE-2 Annual Return, duly signed.  The Excel file must contain the duly signed certification by the chief agent in Canada (page 10.000) and the notes to the financial statements, draft version.  Hyperlink to instructions and updated form: http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html  LIFE-2 Annual Return, duly signed.  The pdf file must be complete, in printable format, and conform with the "paper" version kept on file at the insurer's premises. It must include, among others, the following documents:  Duly signed Certification by the chief agent in Canada (page 10.000)  Duly signed Certification by the president/chief executive officer (page 10.001)  Annual corporate information (pages 10,011 à 10,012) (new)  Corporate organization chart (page 10,040)  Statement of cash flows (page 20,050)  Notes to the financial statements (page 20,070)		Excel ASCII (.20a)	February 28, 2014
The Excel file must contain the duly signed certification by the chief agent in Canada (page 10.000) and the <b>notes</b> to the financial statements, draft version.  Hyperlink to instructions and updated form: <a href="http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html">http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</a> LIFE-2 Annual Return, duly <b>signed</b> .  The pdf file must be complete, in printable format, and conform with the "paper" version kept on file at the insurer's premises. It must include, among others, the following documents:  Duly <b>signed</b> Certification by the chief agent in Canada (page 10.000)  Duly <b>signed</b> Certification by the president/chief executive officer (page 10.001)  Annual corporate information (pages 10,011 à 10,012) (new)  Corporate organization chart (page 10,040)  Statement of cash flows (page 20,050)  Notes to the financial statements (page 20,060)	-	ASCII (.20a)	
(page 10.000) and the <b>notes</b> to the financial statements, draft version.  Hyperlink to instructions and updated form: <a href="http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html">http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</a> LIFE-2 Annual Return, duly <b>signed</b> .  The pdf file must be complete, in printable format, and conform with the "paper" version kept on file at the insurer's premises. It must include, among others, the following documents:  Duly <b>signed</b> Certification by the chief agent in Canada (page 10.000)  Duly <b>signed</b> Certification by the president/chief executive officer (page 10.001)  Annual corporate information (pages 10,011 à 10,012) (new)  Corporate organization chart (page 10,040)  Statement of cash flows (page 20,050)  Notes to the financial statements (page 20,060)	-	ASCII (.20a)	
Hyperlink to instructions and updated form: http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html  LIFE-2 Annual Return, duly signed.  The pdf file must be complete, in printable format, and conform with the "paper" version kept on file at the insurer's premises. It must include, among others, the following documents:  Duly signed Certification by the chief agent in Canada (page 10.000)  Duly signed Certification by the president/chief executive officer (page 10.001)  Annual corporate information (pages 10,011 à 10,012) (new)  Corporate organization chart (page 10,040)  Statement of cash flows (page 20,050)  Notes to the financial statements (page 20,060)	-	(.20a)	
http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html  L LIFE-2 Annual Return, duly signed.  The pdf file must be complete, in printable format, and conform with the "paper" version kept on file at the insurer's premises. It must include, among others, the following documents:  Duly signed Certification by the chief agent in Canada (page 10.000)  Duly signed Certification by the president/chief executive officer (page 10.001)  Annual corporate information (pages 10,011 à 10,012) (new)  Corporate organization chart (page 10,040)  Statement of cash flows (page 20,050)  Notes to the financial statements (page 20,060)	-		
LIFE-2 Annual Return, duly <b>signed</b> .  The pdf file must be complete, in printable format, and conform with the "paper" version kept on file at the insurer's premises. It must include, among others, the following documents:  Duly <b>signed</b> Certification by the chief agent in Canada (page 10.000)  Duly <b>signed</b> Certification by the president/chief executive officer (page 10.001)  Annual corporate information (pages 10,011 à 10,012) <b>(new)</b> Corporate organization chart (page 10,040)  Statement of cash flows (page 20,050)  Notes to the financial statements (page 20,060)	-	pdf	
The pdf file must be complete, in printable format, and conform with the "paper" version kept on file at the insurer's premises. It must include, among others, the following documents:  Duly signed Certification by the chief agent in Canada (page 10.000)  Duly signed Certification by the president/chief executive officer (page 10.001)  Annual corporate information (pages 10,011 à 10,012) (new)  Corporate organization chart (page 10,040)  Statement of cash flows (page 20,050)  Notes to the financial statements (page 20,060)	-	pdf	
file at the insurer's premises. It must include, among others, the following documents:  Duly <b>signed</b> Certification by the chief agent in Canada (page 10.000)  Duly <b>signed</b> Certification by the president/chief executive officer (page 10.001)  Annual corporate information (pages 10,011 à 10,012) (new)  Corporate organization chart (page 10,040)  Statement of cash flows (page 20,050)  Notes to the financial statements (page 20,060)	-	pdf	
<ul> <li>Duly signed Certification by the president/chief executive officer (page 10.001)</li> <li>Annual corporate information (pages 10,011 à 10,012) (new)</li> <li>Corporate organization chart (page 10,040)</li> <li>Statement of cash flows (page 20,050)</li> <li>Notes to the financial statements (page 20,060)</li> </ul>	-	pdf	
<ul> <li>Annual corporate information (pages 10,011 à 10,012) (new)</li> <li>Corporate organization chart (page 10,040)</li> <li>Statement of cash flows (page 20,050)</li> <li>Notes to the financial statements (page 20,060)</li> </ul>	-	pdf	
<ul> <li>Corporate organization chart (page 10,040)</li> <li>Statement of cash flows (page 20,050)</li> <li>Notes to the financial statements (page 20,060)</li> </ul>	-	pdf	
<ul><li>Statement of cash flows (page 20,050)</li><li>Notes to the financial statements (page 20,060)</li></ul>			May 31, 201
- Notes to the financial statements (page 20,060)			
" - ,			
- Duly signed Auditor's report to regulator (page 20.070)			
Daily Signica Maditor S report to regulator (page 20,070)			
- Duly <b>signed</b> Appointed actuary's Certificate of Opinion (page 20,080)			
Attestation of Compliance of Versions (LIFE-2), duly <b>signed</b> .			
(The Attestation must be dated and signed further to the issue of the auditor's report.) http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html	110	pdf	May 31, 201
. Audited Statutory Financial Statements of the insurer incorporated abroad and operating via a			
branch in Canada, duly signed. ("Official" version) (Worldwide).	200	pdf	May 31, 201
. Annual report prepared for shareholders or members as soon as possible, (if applicable).	200	الم مال	
	200	pdf	
. Appointed actuary's report on policy liabilities, including certificate, <b>duly signed</b> .	400	Searchable pdf file	February 28 2014
. Excel file containing certain data in appointed actuary's report on policy liabilities. (New)	400	Fired	February 28
	420	Excel	2014 ( <b>New</b>
. Peer review - Appointed actuary's report.	440	pdf	Note 1
Dynamic Capital Adequacy Testing - DCAT, duly <b>signed</b> .		Searchable	December 3
, a	500	pdf file	2014
. Excel File containing certain DCAT data.		·	D 1 0
(The Excel file that must be used will be available on the AMF website at the latest March, 2014).	510	Excel	December 3
http://www.lautorite.qc.ca/en/actuary-guide-pro.html			2014
. Peer review - DCAT.	520	pdf	Note 1
	320	pui	Note
. OSFI 86, Test of Adequacy of Assets in Canada and Margin Requirements (TAAM) Foreign Life		Excel	
Insurance Companies and Fraternal Benefit Societies.	-	ASCII	February 28
Hyperlink to instructions and updated form:		(.taa)	2014
http://www.osfi-bsif.gc.ca/Eng/fi-if/rtn-rlv/fr-rf/ic-sa/lic-sav/Pages/86.aspx		` ,	
<ul> <li>OSFI 86, Test of Adequacy of Assets in Canada and Margin Requirements (TAAM) Foreign Life Insurance Companies and Fraternal Benefit Societies, duly signed.</li> </ul>			
The pdf file must be complete, in printable format, and conform with the "paper" version kept on		pdf	May 31, 201
file at the insurer's premises. It must include the Auditor's report.	-	pui	Way 31, 201
<b>Note</b> : Fraternal Benefit Societies must also file a pdf document, according to the above instructions, but need not include the Auditor's report.			
- Attestation of Compliance of Versions (OSFI-86), duly <b>signed</b> .			
(The Attestation must be dated and signed further to the issue of the auditor's report.)  http://www.lautorite.gc.ca/en/financial-returns-pers-pro.html	710	pdf	May 31, 201
Appointed actuary's report on the certification of Regulatory Capital Filing.			Fab
. Appointed actuary's report on the certification of Regulatory Capital Filling.	720	pdf	February 28 2014
. Peer Review - TAAM.	735	ndf	Note 1
	730	pdf	More

Note 1:30 days after transmission to the Audit Committee or the Chief Representative in Canada.

QUEBEC FUNERAL INSURANCE COMPANIES	Unstructured Return Code	File Format	Due date
S-20 Annual Return, duly <b>signed</b> .  The pdf file must be complete, in printable format, and conform with the "paper" version kept on			
file at the insurer's premises. It must include, among others, the following documents:	_	ndf	February 28,
<ul> <li>Duly signed Certification by director's (page 10)</li> <li>Duly signed Auditor's report to AMF (page 6)</li> <li>Duly signed Actuary's report (page 9)</li> </ul>	-	pdf	2014
S-20 Annual Return.     Hyperlink to instructions and updated form: <a href="http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html">http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</a>	-	Excel	February 28, 2014
<ol> <li>Attestation of Compliance of Versions (S-20), duly signed.</li> <li><a href="http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html">http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</a></li> </ol>	110	pdf	February 28, 2014
<ol> <li>Annual report or Audited financial statements presented to members, duly signed, ("Official" version).</li> </ol>	200	pdf	February 28, 2014
5. Appointed actuary's report on policy liabilities, including certificate, duly <b>signed</b> .	400	Searchable pdf file	February 28, 2014
6. Amended or new reinsurance agreements.	580	pdf	February 28, 2014

QUEBEC	Unstructured Return Code	File Format	Due date
LIFE-1 Annual Return, duly signed.			
The pdf file must be complete, in printable format, and conform with the "paper" version kept on file at the insurer's premises. It must include, among others, the following documents:			
<ul> <li>Duly signed Certification by director's (page 10,005)</li> <li>Annual corporate information (pages 10,011 à 10,013)</li> <li>Corporate organization chart (page 10,040)</li> </ul>	-	pdf	March 14, 2014
<ul><li>Statement of cash flows (page 20,050)</li><li>Notes to the financial statements (page 20,060)</li></ul>			
<ul> <li>Duly signed Auditor's report to AMF (page 20,070)</li> <li>Duly signed Appointed actuary's Certificate (page 20,085)</li> </ul>			
2. LIFE-1 Annual Return.		Excel	
Hyperlink to instructions and updated form:  http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html	-	ASCII (.10a)	March 14, 2014
3. Attestation of Compliance of Versions (LIFE-1), duly <b>signed</b> .  http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html	110	pdf	March 14, 2014
<ol> <li>Audited financial statements presented to shareholders or members, duly signed. ("Official" version).</li> </ol>	200	pdf	March 14, 2014
5. Annual report prepared for shareholders or members as soon as possible (if applicable).	200	pdf	
<ol><li>Financial statements of the insurer, and subsidiaries, affiliates and joint ventures in which the insurer has an ownership interest (if applicable).</li></ol>	300	pdf	March 14, 2014
<ol><li>Appointed actuary's report on policy liabilities, including certificate, duly signed.</li></ol>	400	Searchable pdf file	March 14, 2014
3. Excel file containing certain data in appointed actuary's report on policy liabilities.	420	Excel	March 14, 2014
9. Peer review - Appointed actuary's report (if applicable).	440	pdf	Note 1
<ol> <li>Actuary's review of the method of allocating income and expenses to participating and non- participating business (section 298.17 of the Act) (if applicable). (New)</li> </ol>	450	pdf	March 14, 2014 ( <b>New</b>
<ol> <li>Dynamic Capital Adequacy Testing - DCAT, duly signed. (The updated instructions will be available on the AMF Website at the latest March, 2014).</li> </ol>	500	Searchable pdf file	December 3 2014
<ol> <li>Excel File containing certain DCAT data.</li> <li>(The Excel file will be available on the AMF website at the latest March, 2014). <a href="http://www.lautorite.gc.ca/en/actuary-guide-pro.html">http://www.lautorite.gc.ca/en/actuary-guide-pro.html</a></li> </ol>	510	Excel	December 3 2014
3. Peer review - DCAT (if applicable).	520	pdf	Note 1
4. QFP disclosure Form on Capital Adequacy Requirements guideline - Life and Health Insurance. Hyperlink to instructions and updated form: <a href="http://www.lautorite.qc.ca/en/capital-adequacy-requirements-pro.html">http://www.lautorite.qc.ca/en/capital-adequacy-requirements-pro.html</a>	-	Excel ASCII (.qfp)	March 14, 2014
<ol><li>QFP disclosure Form on Capital Adequacy Requirements guideline - Life and Health Insurance, duly signed.</li></ol>			
The pdf file must be complete, in printable format, and conform with the "paper" version kept on file at the insurer's premises. It must include the Auditor's report. (New)	-	pdf	April 30, 201 (New)
Hyperlink to instructions and updated form: <a href="http://www.lautorite.qc.ca/en/capital-adequacy-requirements-pro.html">http://www.lautorite.qc.ca/en/capital-adequacy-requirements-pro.html</a>			
6. Attestation of Compliance of Versions (QFP), duly signed. (The Attestation must be dated and signed further to the issue of the auditor's report.) <a href="http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html">http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</a>	710	pdf	April 30, 201 ( <b>New</b> )
7. Appointed actuary's report on Capital Adequacy Requirements Guideline, duly <b>signed</b> .	720	pdf	March 14, 2014
8. Peer review - QFP (if applicable).		pdf	Note 1
9. Ethics committee report, duly <b>signed</b> .	760	pdf	March 14, 2014

# Appendix 2

FEDERAL AND EVERA PROVINCIAL	I		
FEDERAL AND EXTRA-PROVINCIAL	Unstructured Return Code	File Format	Due date
(Including Fraternel Benefit Societies)  1. LIFE-1 Annual Return, duly signed.	return code		
The pdf file must be complete, in printable format, and conform with the "paper" version kept on file at the insurer's premises. It must include, among others, the following documents:  - Duly signed Certification by director's (page 10,005)  - Annual corporate information (pages 10,011 à 10,013)  - Corporate organization chart (page 10,040)  - Statement of cash flows (page 20,050)	-	pdf	March 14, 2014
<ul> <li>Notes to the financial statements (page 20,060)</li> <li>Duly signed Auditor's report to regulator (page 20,070)</li> <li>Duly signed Appointed actuary's Certificate of Opinion (page 20,080)</li> <li>LIFE-1 Annual Return.</li> </ul>		Excel	March 14,
Hyperlink to instructions and updated form: <a href="http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html">http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</a>	-	ASCII (.10a)	2014
Attestation of Compliance of Versions (LIFE-1), duly signed. <a href="http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html">http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</a>	110	pdf	March 14, 2014
<ol> <li>Audited financial statements presented to shareholders or members, duly signed. ("Official" version).</li> </ol>	200	pdf	March 14, 2014
5. Annual report prepared for shareholders or members as soon as possible, (if applicable).	200	pdf	
6. Appointed actuary's report on policy liabilities, including certificate, duly <b>signed</b> .	400	Searchable pdf file	March 14, 2014
7. Excel file containing certain data in appointed actuary's report on policy liabilities. (New)	420	Excel	March 14, 2014 ( <b>New</b> )
8. Peer review - Appointed actuary's report.	440	pdf	Note 1
9. Dynamic Capital Adequacy Testing - DCAT, duly <b>signed</b> .	500	Searchable pdf file	December 31, 2014
<ol> <li>Excel File containing certain DCAT data.         (The Excel file that <u>must be used</u> will be available on the AMF website at the latest March, 2014).         <u>http://www.lautorite.qc.ca/en/actuary-guide-pro.html</u> </li> </ol>	510	Excel	December 31, 2014
11. Peer review - DCAT.	520	pdf	Note 1
<ol> <li>OSFI 87, Minimum Continuing Capital and Surplus Requirements - Canadian Life Insurance Companies and Fraternal Benefit Societies (MCCSR).</li> <li>Hyperlink to instructions and updated form: <a href="http://www.osfi-bsif.gc.ca/Eng/fi-if/rtn-rlv/fr-rf/ic-sa/lic-sav/Pages/87.aspx">http://www.osfi-bsif.gc.ca/Eng/fi-if/rtn-rlv/fr-rf/ic-sa/lic-sav/Pages/87.aspx</a></li> </ol>	-	Excel ASCII (.mcc)	March 14, 2014
13. OSFI 87, Minimum Continuing Capital and Surplus Requirements - Canadian Life Insurance Companies and Fraternal Benefit Societies (MCCSR), duly signed. The pdf file must be complete, in printable format, and conform with the "paper" version kept on file at the insurer's premises. It must include the Auditor's report. Note: Fraternal Benefit Societies must also file a pdf document, according to the above instructions, but need not include the Auditor's report.	-	pdf	March 31, 2014
14. Attestation of Compliance of Versions (OSFI-87), duly signed. (The Attestation must be dated and signed further to the issue of the auditor's report.) <a href="http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html">http://www.lautorite.qc.ca/en/financial-returns-pers-pro.html</a>	710	pdf	March 31, 2014
15. Appointed actuary's report on the certification of Regulatory Capital Filing.	720	Searchable pdf file	March 14, 2014
16. Peer Review - MCCSR.	735	pdf	Note 1

Note 1:30 days after transmission to the Audit Committee.

Life:2 Annual Return, duly signed   The Excel file must contain the duly signed certification by the chief agent in Canada (page 10.000) duly signed, and the notes to the financial statements, draft version.   ASCII (209)   ASCII (209)   ASCII (200)	FOREIGN	Unstructured		
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