

CONNECTION TO DSIGN-I TOOL



A Sign In

User ID

Password

[Forgot your password?](#)

Sign In

B

Guest Access

As a guest, you can produce an illustration of our products.

To access the full range of features such as saving your illustrations, assigning or synchronizing illustrations with a local version, you must be logged in with your username and your password.

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Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

A

User ID and password.

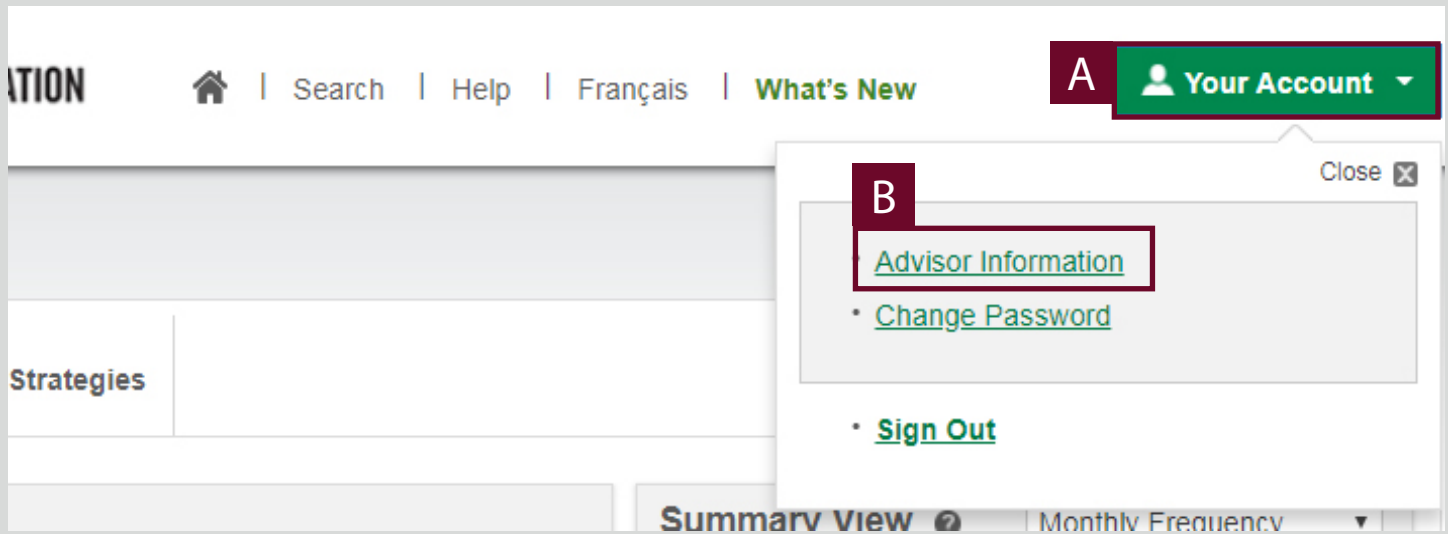
ⓘ It is not necessary to connect when accessing the tool from Webi.

B

Allow an external person to access the Insurance illustration system.

ⓘ Some features are not available (e.g. : saving the illustration).

MODIFICATION OF THE PROFILE



A

Allow access to the account.

B

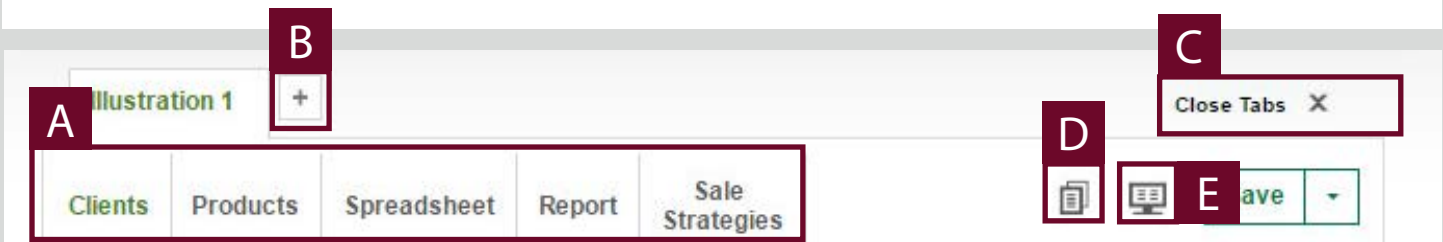
Provides access to Advisor Information.

A screenshot of the "Advisor Information" form. The form is titled "Advisor Information" and has a "Close" button in the top right corner. Callout C points to the form fields. The form contains several input fields and dropdown menus. Fields marked with an asterisk (*) are required. The form includes fields for First Name, Last Name, Address, City, Province, Postal Code, Email, Telephone (office), Extension, Cellular, and Fax. There are also dropdown menus for Distribution Network, Role, Financial Centre, and Title. The form is currently filled with the following information: First Name: David, Last Name: Normand, Distribution Network: State Farm, Role: Advisor NB, Financial Centre: Please select..., Company: (empty), Title: Life and Health Insurance Advisor, Address: (empty), City: (empty), Province: Quebec, Postal Code: (empty), Email: (empty), Telephone (office): 444-444-4444, Extension: (empty), Cellular: (empty), Fax: (empty). At the bottom of the form are "Cancel" and "Save" buttons.

C

Allow to modify the information entered.

GENERAL FEATURES



A

Tabs to navigate the different sections of the software and to edit information.

B

Multiple scenarios : allow working several illustrations at the same time (for a same client or different clients).

C

Allow to close all open illustrations.

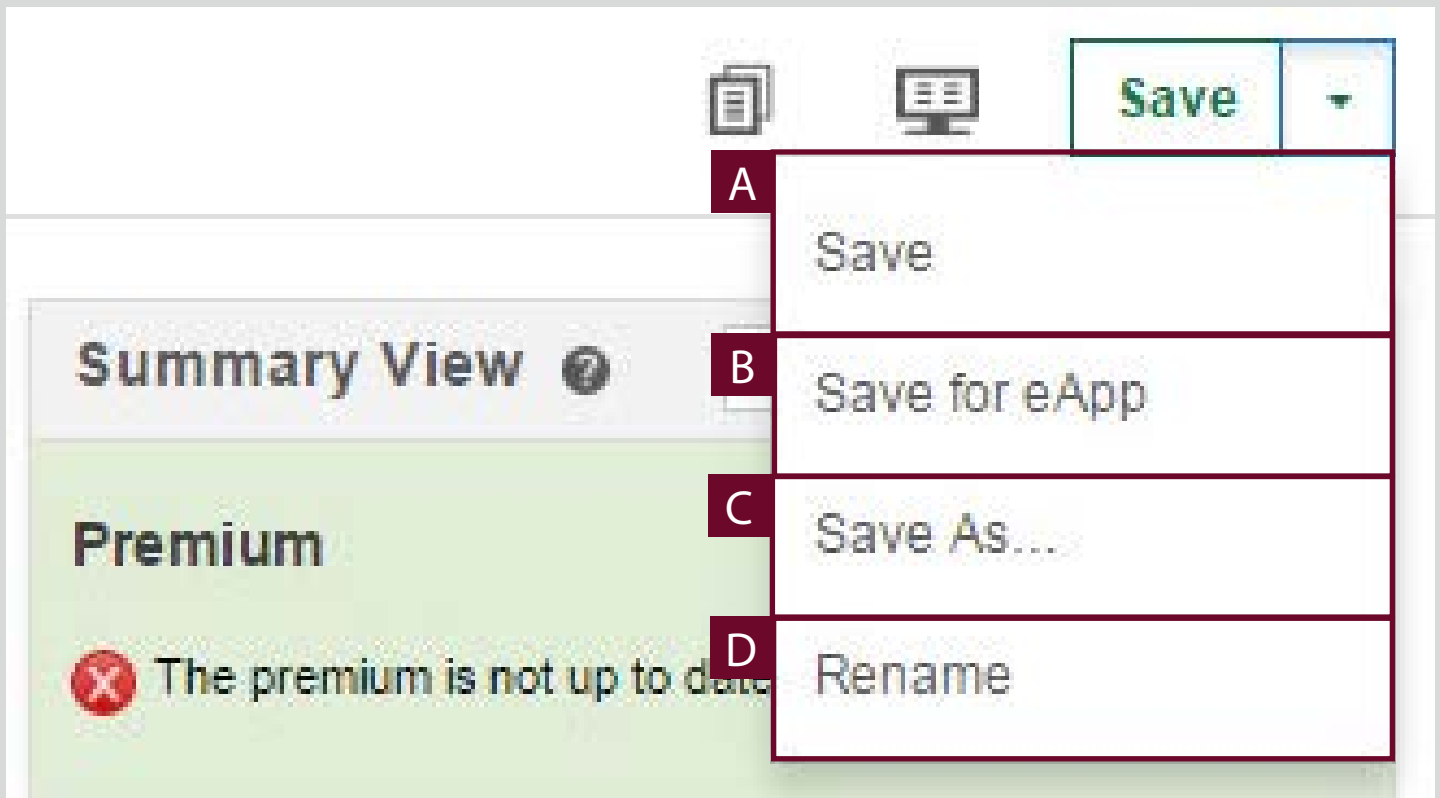
D

Allow to create an identical copy of the current Illustration to be able to offer several solutions.

E

Open the window "Visualize Summary Views". Allow to select and view several illustrations among those open.

SAVING AN ILLUSTRATION



A Allow to save an illustration.

ⓘ If it's the first recording, it will be possible to name the illustration.

B Option to be selected if the client accept the illustration. Allow to save it in Zip format and then to use it in the Electronic Application.

ⓘ During recording, the Zip file will directly be saved in the "Download" folder of the user's browser.

C Allow to get an extra copy of the current Illustration by giving it a different name.

D Allow to rename the current illustration without having an extra copy.

ⓘ The rename option is only available if you already saved the illustration.

"CLIENTS" TAB

The screenshot displays the 'CLIENTS' tab in the Desjardins Insurance system. The main area is titled 'New Client1' and contains a form with the following fields: First Name (New), Initial, Last Name (Client1), Gender (Male selected), Date of Birth (06/08/1983), Age (35), Age Nearest (35), and Rate (Preferred / Non-smoker). Below the form are three buttons: 'Add a client' (labeled A), 'Policyowner(s)' (labeled B), and 'Add a business policyowner' (labeled C). The 'Policyowner(s)' section shows 'New Client1' selected and 'Province QC' chosen. On the right, a 'Summary View' panel (labeled D) shows a 'Premium' section with a message 'The premium is not up to date.' and a 'Refresh' button. Below this is a table with columns 'Amount' and 'Premium / month'.

	Amount	Premium / month
New Client1 M / 35 / P		S -
Life T20	\$125,000	S -

A

Allows to add a client.
- A box identical to Client 1 will appear.

B

Selection of the policyowner(s).

ⓘ Generally, there is a maximum of 3 policyowners. However, it may vary depending on the platform selected.

C

Allows to add a business policyowner.

D

Refer to summary view.

"PRODUCTS" TAB

Illustration 1

Close Tabs X

Clients Products Spreadsheet Report Strategies

Life Insurance / Critical Illness

Issue Date 06/08/2018

Summary View Monthly Frequency

Save

Coverage 1

Coverage Category: Term Life Coverage: Term 20

Coverage Type: Individual Coverage Amount: \$125,000 Pref. Offer:

Insured(s): Alphonse Desjardins Gender: M Age: 35 Rate: P P3 Extra Premium:

+ Add a coverage

Premium

The premium is not up to date. Refresh

	Amount	Premium / month
Alphonse Desjardins M / 35 / P		\$ -
Life T20	\$125,000	\$ -

Additional Coverage(s) Eligible Client(s) Amount

Accidental Fracture

Accidental Dismemberment or Loss of use

A Allows to adjust the frequency of the premium.

⚠ Both frequencies will be visible in the Summary view.

B Allows to enter the issue date of the contract.

C Plateforme selection:

- Life Insurance / Critical Illness
- Participating Life Insurance
- Universal Life Insurance
- Disability Insurance
- Drugs and Dental Care

"PRODUCTS" TAB

Coverage 1 Delete

A Coverage Category: Term Life Insurance

Coverage: Term 20 **B**

Life Option: Individual

Coverage Amount: \$125,000

Insured: Alphonse Desjardins

Gender: M

C Rate: P **P3** **D** Extra Premium:

B Pref. Offer:

Coverage 2 Delete

Coverage Category: Permanent Life Insurance

Coverage: Term to 100

Life Option: Individual

Coverage Amount: \$125,000

Insured: Alphonse Desjardins

Gender: M Age: 35 Rate: P

E Extra Premium: **Conv.** **F**

F Options: CI Advance

Coverage Amount Extra Premium

A Depending on the Coverage Category chosen, the visual of the Coverage and its options changes.

B Allows to apply the preferred offer, if needed.

C Allows to select the premium rate, if needed.

! This data should stay as it appears by default. It can be modified once the client went through Selection.

D Allows to apply the extra premium, if needed.

E Allows to transform a term insurance into a permanent insurance.

F Allows to add a supplementary protection that offers a coverage for critical illnesses.

“PRODUCTS” TAB

Additional Coverage(s)	Eligible Client(s)	Amount
<input checked="" type="checkbox"/> Accidental Fracture ?	<input checked="" type="checkbox"/> Alphonse Desjardins <input checked="" type="checkbox"/> Dorimène Desjardins	---
<input checked="" type="checkbox"/> Accidental Dismemberment or Loss of use ?	<input checked="" type="checkbox"/> Alphonse Desjardins <input type="checkbox"/> Dorimène Desjardins	<input type="text" value="\$20,000"/>
<input type="checkbox"/> Accidental Death, Dismemberment or Loss of use ?		
<input type="checkbox"/> Disability Waiver of Premiums ?		
<input type="checkbox"/> Guaranteed Insurability ?		
<input checked="" type="checkbox"/> Children's Life Protection ?	<input checked="" type="checkbox"/> Alphonse Desjardins <input checked="" type="checkbox"/> Alexandre Desjardins Add a child <input type="checkbox"/> Dorimène Desjardins	<input type="text" value="\$5,000"/>

A Allows to select one or several complementary coverages.

❗ The protection is not available for clients when boxes are greyed-out.

B Allows to select the client who wants the complementary coverage(s).

C Allows to setup the insured amount. There are 3 setup modes :

- No amount;
- Manuel entry of the amount;
- Dropdown menu with available options.

D Allows to add one child or several children to insure.

❗ If you forgot to add the child when you created the illustration, you can do it now by clicking **Add a child**.

SUMMARY VIEW

Summary View ?		
A discount is applied on the premium.		
Premium	A	\$108.36 / month
If the premium is annual		\$1,204.00
B	Amount	Premium / month
Alphonse Desjardins		\$22.75
M / 35 / P		
Life T20	\$125,000	D \$14.74
Fracture	----	\$4.05
AD	\$20,000	\$0.36
Children's Life	\$5,000	\$3.60
Dorimène Desjardins		\$85.61
F / 35 / P		
Life T100	\$125,000	\$81.56
Fracture	----	\$4.05

A Overall Premium of the Illustration.


B Name of the insured.

C Information on the insured :
- Sex;
- Age;
- Premium rate.

D Details on the coverages related to the insured :
- Coverages;
-Amounts.

E Premium for each coverage.

D Error messages appear in this section :

- Warning message ; usefull information about the illustration. Do not block the premium calculation

- Blocking message ; must be corrected in order to complete the Illustration.

"RESULTS" TAB

Illustration 1

Close Tabs X

Clients Products Spreadsheet Report Strategies

B

Export

A

End of Year	Age	Total Premium	Life Insurance Premium	Cumulative Premiums	Life Insurance Amount	Coverage Net Premium Reserve	Net Amount at Risk (NAAR)	Net Cost of Pure Insurance (NCPI)	Cumulative NCPI
1	36	\$198.48	\$198.48	\$198.48	\$125,000	\$0.00	\$125,000.00	\$55.00	\$55.00
2	37	\$198.48	\$198.48	\$396.96	\$125,000	\$100.37	\$124,899.63	\$67.45	\$122.45
3	38	\$198.48	\$198.48	\$595.44	\$125,000	\$200.74	\$124,799.26	\$73.63	\$196.08
4	39	\$198.48	\$198.48	\$793.92	\$125,000	\$301.10	\$124,698.90	\$81.05	\$277.13
5	40	\$198.48	\$198.48	\$992.40	\$125,000	\$401.47	\$124,598.53	\$89.71	\$366.84
6	41	\$198.48	\$198.48	\$1,190.88	\$125,000	\$501.84	\$124,498.16	\$98.35	\$465.19
7	42	\$198.48	\$198.48	\$1,389.36	\$125,000	\$602.21	\$124,397.79	\$111.96	\$577.15
8	43	\$198.48	\$198.48	\$1,587.84	\$125,000	\$702.58	\$124,297.42	\$126.78	\$703.93
9	44	\$198.48	\$198.48	\$1,786.32	\$125,000	\$802.94	\$124,197.06	\$144.07	\$848.00
10	45	\$198.48	\$198.48	\$1,984.80	\$125,000	\$860.90	\$124,139.10	\$162.62	\$1,010.62
11	46	\$198.48	\$198.48	\$2,183.28	\$125,000	\$901.99	\$124,098.01	\$184.91	\$1,195.53

! The summary view is not visible in this tab.

A

Financial information of the illustration.

! The columns can change depending on the type of coverage selected in the « Products » tab.

B

Allows to export the data in an Excel file.

"REPORT" TAB

The screenshot shows the 'Report' tab in the Desjardins Insurance Illustration application. The interface includes a navigation bar with 'Products', 'Spreadsheet', 'Report', and 'Strategies' tabs. A 'Report Language' dropdown is set to 'English'. Below this is a 'Select the pages to include' section with a list of checkboxes: 'Cover Page', 'Coverage Summary', 'Coverage Description', 'Critical Illness Definition', 'Financial Projections', 'Consolidated Illustration', 'Tax Data', 'Projection by Coverage', 'Customized Projection', 'Advisor Disclosure Notice', and 'Head Office Copy and Underwriting Requirements'. A 'Customize' button is next to 'Financial Projections'. A 'View the report' button is at the bottom right. A 'Save' button is in the top right corner. Red callout boxes labeled A, B, C, and D point to the language dropdown, the page selection list, the 'Financial Projections' section, and the 'View the report' button, respectively.

A Choice of language for the report.

B Choice of pages to include in the report.

C Setup of the Financial Projections.

D Production of the report in PDF format.

STRATEGIES TAB

The screenshot shows the 'STRATEGIES TAB' interface. At the top, there is a tab labeled 'Illustration 1' with a plus sign to its right. Below this is a navigation bar with five tabs: 'Clients', 'Products', 'Spreadsheet', 'Report', and 'Strategies'. The 'Strategies' tab is highlighted with a red box and labeled 'A'. Below the navigation bar is a section titled 'Concepts' with an upward arrow in the top right corner. Inside this section, there is a dropdown menu with the text 'Please select...' and a downward arrow, labeled 'B'. To the right of the dropdown menu is an 'Export' button with a document icon, labeled 'C'. Below the 'Concepts' section is a link to an Excel file named 'Insured Annuity_....xlsm' with an upward arrow, labeled 'D'.

A Tab to illustrate concepts.

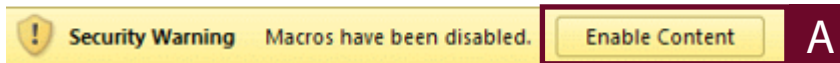
B Concept selection.

C Export the concept to an Excel sheet.

D Click the link to open the Excel File

STRATEGIES TAB

Click the "Enable content" button from the notification bar.



Information		Insured	
Prepared For:	<input type="text" value="New Client1"/>	Insured name:	New Client1
Coverage Category:	Life Insurance	Age, Sex, Rate:	35, Male, Preferred / Non-smoker
Coverage Type:	Individual		
Coverage Name:	Life T20		
Amount:	125 000 \$		

Annuity Information	
The chosen annuity must be a prescribed life annuity without guaranty. In the case of joint last-to-die life insurance, the chosen annuity must be a prescribed joint life annuity without guaranty.	
Annuity amount	<input type="text" value="125 000 \$"/>
Annual income	<input type="text" value="0 \$"/>
Taxable portion	<input type="text" value="0 \$"/>

Rate of return and Tax Information	
Investment rate of return	Assumed tax rate
<input type="text" value="2,00"/> %	<input type="text" value="53,31"/> %

C

A

ⓘ Click « Enable Content » to be able to see the interaction window.

B

This section must be completed.



The concept selected changes the information required.

C

Click « View the report » to generate the concept.

ILLUSTRATION(S) SEARCH

Search

Last Name First Name Illustration Name Search Simplified Search

Date of Birth Product Please select... Advisor Last Name Advisor First Name

2 Result(s)

	Policyowner Name	Illustration Name	Date	Coverage Category	Advisor	Spec. Quote
<input type="checkbox"/>	Desjardins, Alphonse	Alphonse Desjardins Term Life Insurance	November 9, 2016 09:19 AM	Term Life Insurance	Andersen, David	
<input checked="" type="checkbox"/>	→ Joplin, Scott	Scott Joplin Term Life Insurance	October 27, 2016 10:42 AM	Term Life Insurance	Andersen, David	

Display 10 per page

Previous 1 Next

← Back to Illustration

Delete Assign Open

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Last Update : 11-09-2016 03:56 PM

A

Search criteria.


Name : a client's family name or a company name

ⓘ The parameters of language, pages to include, Financial Projections and preferences of the Commission Report are all saved by the system.

B

Advanced search criteria

C

 : Indicates if it is the electronic application (eApp)

D

Refer to Handing out an illustration.

ⓘ If the illustration can't be found, it might be because it's been done on Local Mode.

HANDING OUT AN ILLUSTRATION

Search

Last Name First Name Illustration Name **Search** [Advanced Search](#)

Result(s)	Policyowner Name	Illustration Name	Date	Coverage Category	Advisor	Spec. Quote
<input type="checkbox"/>	Desjardins, Alphonse	Alphonse Desjardins Term Life Insurance	November 9, 2016 09:19 AM	Term Life Insurance	Andersen, David	
<input checked="" type="checkbox"/>	▶▶ Joplin, Scott	Scott Joplin Term Life Insurance	October 27, 2016 10:42 AM	Term Life Insurance	Andersen, David	

Display 10 per page Previous 1 Next

« Back to Illustration Delete **Assign** Open

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Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

A Allows to select the illustration to hand out.

B Allows the handing out of the illustrations.

Assign an Illustration

Assign lets you transfer responsibility for an illustration to another advisor or to your assistant.
If an illustration has been assigned to someone else, it will appear in their Search window and you will no longer have access to it.
Assign to: Admin Assistant

Last Name First Name **Search**

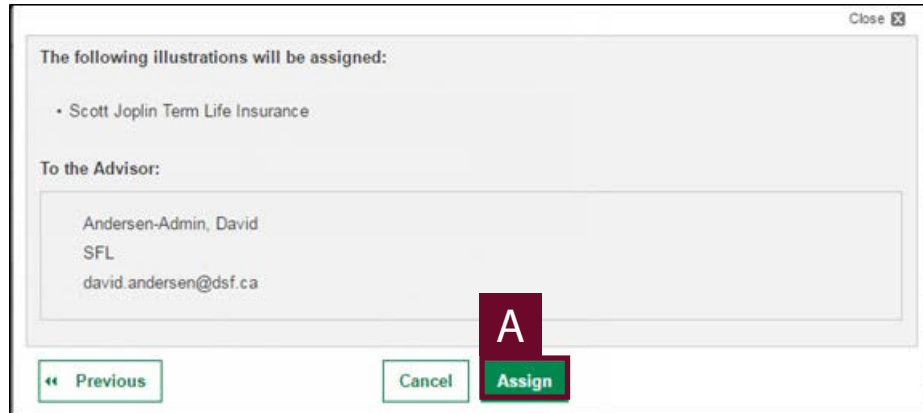
Advisor	Financial Centre	Distribution Network	E-mail
Andersen-Admin, David		SFL	david.andersen@dsf.ca
Andersen-SFL, David		SFL	David.Andersen@dsf.ca
Andersen-State Farm, David		State Farm	David.Andersen@dsf.ca

« Previous Cancel **Select**

C Allows to search for the recipient of the illustration.

D Allows to select the recipient of the illustration.

HANDING OUT AN ILLUSTRATION



The following illustrations will be assigned:

- Scott Joplin Term Life Insurance

To the Advisor:

Andersen-Admin, David
SFL
david.andersen@dsf.ca

« Previous Cancel **Assign**

A

A red square with a white letter 'A' is positioned over the 'Assign' button.

A

Allows to send the selected illustration to the recipient.