



# Life and Health Insurance Documentation Timeline

			Evidence of Presentation		Copies		
PRE-APPLICATION	APPLICATION	POLICY SETTLEMENT	★	Agent	Client	Agent	Client
Agent Disclosure Form							
Financial Needs Analysis (FNA)							
Illustrations (minimum 2)							
Reason Why Letter							
Life Insurance Replacement Document LIRD, (if applicable)							
	Application Form						
Meeting Notes							
		Delivery Receipt					

\*For additional information, clarification and instructions on the Sales process and corresponding documents, refer to the [WFGIAC Insurance Guide](#) and the [WFGIAC Insurance Sales Package](#).  
Not applicable for Quebec.