



# Portal Standard Contracts User Guide

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Version 1.10

July 10, 2019

## Introduction

This is a guide to using the online portal of the Financial and Consumer Services Commission (FCNB) for Standard Contracts. The portal allows a Standard Contract (Trustee) user to apply to register a new Standard Contract or submit a related filing.

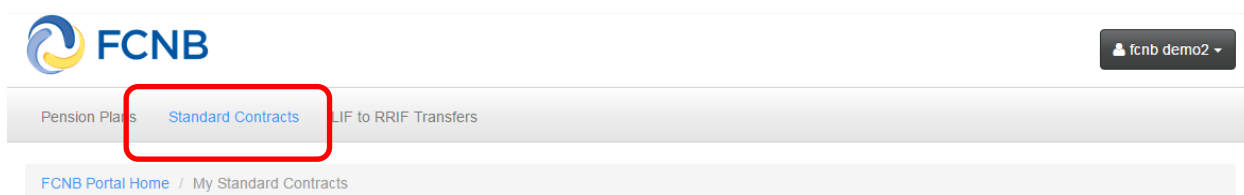
Please take a moment and review the Portal Basics User Guide to learn how to create an account, how to navigate the portal, how to make selections from dropdowns, and how to upload documents. It is available on the portal FAQ page at <http://fcnb.ca/portalfaq.html>.

The portal may be found online at <https://portal.fcnb.ca> and offers the following functionality to a Financial Institution Representative user:

- Start a standard contract registration application and save as a draft
- Upload document(s) required for a standard contract registration application
- Validate and submit a standard contract registration application
- Pay the standard contract registration fee online
- Download a declaration form
- View the current status of an application
- Upload additional documents or provide additional information, if further information is required to process the application
- View a submitted or registered application for a standard contract or related filing
- Submit an application for an amendment to a standard contract
- Submit an application for the closure of a standard contract to new clients
- Submit an application for the discontinuance of a standard contract
- Add and edit delegated parties

## Applying to register a Standard Contract

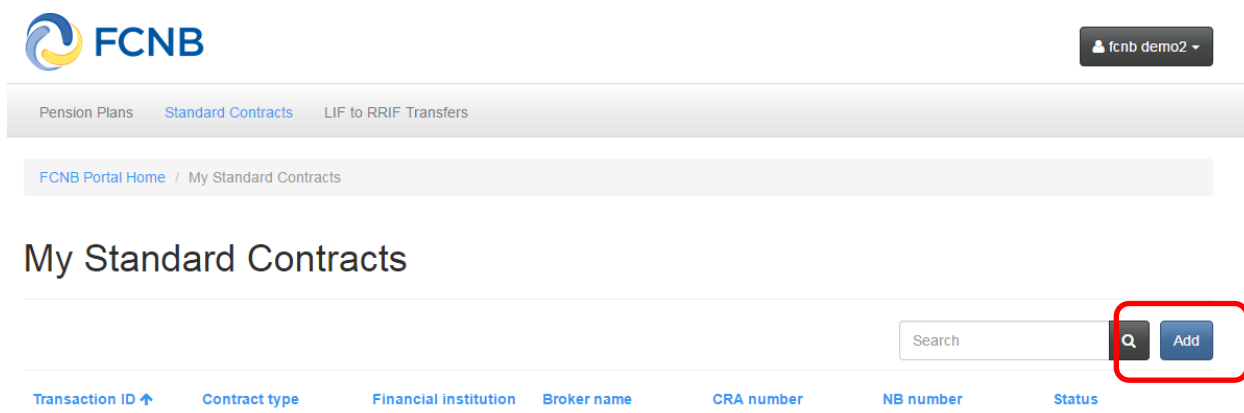
Once you have successfully signed in, you will see the main menu page. Here you will see, at the top left of the page, a menu with an option for 'Standard Contracts'. Click on this link to return to this page at any time.



## My Standard Contracts

Click on the menu option for Standard Contracts and you will see a (initially empty) list of standard contracts associated with your account. To begin a new standard contract application, select the 'Add' button on the right side of the page.

At each of the following pages in the application you will be asked to provide information or to make certain selections. Here you will note a yellow box containing an explanation of what you are required to do at this step. You will find this explanatory yellow box on most pages. Please carefully read these instructions for each step of the application process.



## Standard Contract Registration

### Contract type

Select the type of standard contract you wish to apply for from the drop down box (click the little down arrow on the right to reveal the available options). Click 'No' or 'Yes' to indicate if the standard contract will be offered in both English and French and select the primary language for the standard contract.

Note: Please ensure you select the correct type of standard contract because once you have clicked 'Next', your standard contract type cannot be changed.

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[FCNB Portal Home](#) / [My Standard Contracts](#) / Standard Contract Registration

## Standard Contract Registration

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### Contract type

The online application process involves answering a number of questions which will be presented to you in a series of screens. Once you have completed these questions, you will be asked to upload any required documents. You may wish to obtain electronic copies of these documents beforehand. Please consult our [online FAQ](#) for details.

Your application request will be automatically saved as a draft once you have completed the first screen and will be re-saved as you progress further. You are free to leave the process at any time and return later to continue completing your request.

Please select the type of contract you wish to register from the dropdown menu below. Also, indicate if the contract will be offered in both English and French by clicking the appropriate button and select the primary language of the contract from the dropdown menu. Then click 'Next' to proceed.

**Contract type \***  

LIF ▼

**Will this standard contract be offered in both English and French?**  
☐ No ☒ Yes

**Primary language \***  

English ▼

Next

Close

## Draft application

A draft application is automatically created once you click the 'Next' button. If you navigate back to the main page you will now see that your application is on your list of standard contracts, identified as having a 'Draft' status. You may continue to edit your application by clicking the Transaction ID link (160000769 in this example) under the Transaction ID heading.

[Pension Plans](#) [Standard Contracts](#) [LIF to RRIF Transfers](#)

[FCNB Portal Home](#) / [My Standard Contracts](#)

### My Standard Contracts

Transaction ID ↓	Contract type	Financial institution	Broker name	CRA number	NB number	Status
160100769	LIF					Draft

This will take you to the Standard Contract details page. Click the button 'Continue Editing' to return to editing your application. This will take you back to the 'Contract type' page. Click 'Next' to proceed.

## Standard Contract Details

180000351

CRA number:

Continue Editing

## Financial institution details

Enter the required financial institution details and click 'Next' to move to the next step.

### Standard Contract Registration

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#### Financial institution details

Please enter details of the financial institution registering as a trustee.

Select the name of the financial institution from the dropdown list. If the name is not on the list, please contact FCNB at [Standardcontracts-contrattypes@fcnb.ca](mailto:Standardcontracts-contrattypes@fcnb.ca) to request that the name of the trustee be added.

Please also enter the address of the financial institution and the name and position or office of the authorized officer.

Click 'Next' to proceed.

**Financial institution (trustee) name \***  

✕ 🔍

**Address \***

**Mailing address**

**City \***

**Province \***

**Postal code \***

**Telephone \***

**Fax**

**Name of authorized officer \***

**Position or office \***

**Email**

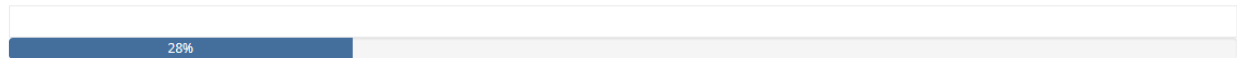
Next

Close

## Standard contract identification number and name

Enter the required information and click 'Next' to move to the next step.

### Standard Contract Registration



### Standard contract identification number and name

Please provide the CRA identification number.

Then please provide the name (as submitted to CRA) of the registered savings arrangement (standard contract) being registered.

If the standard contract has a name in the other official language, please enter that name in the 'Name of registered savings arrangement (Alternate)' field.

CRA number \*

Name of registered savings arrangement \*

Name of registered savings arrangement (Alternate)

Previous

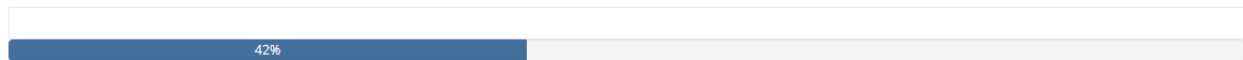
Next

Close

## Broker/agent details

If there is a broker/agent, click 'Yes' and enter the required broker/agent details or click 'No' and click 'Next' to move to the next step.

## Standard Contract Registration



### Broker/agent details

If there is a broker/agent for this contract, please select "Yes" and fill in the required information. If the broker/agent has a name in the other official language, please enter that name in the 'Name of broker (Alternate)' field.

If there is no broker/agent, select "No" and click "Next" to proceed.

Is there a broker/agent? \*

☐ No ☒ Yes

Name of broker/agent \*

Name of broker/agent (Alternate)

Contact name

Address \*

Address line 2

City \*

Province \*

Postal code \*

Fax

Telephone \*

Email

Previous

Next

Close



## Download financial institution declaration form

This step is only applicable for LIF and LIRA contracts. Click the 'Download' button to download a declaration form, sign it and be ready to upload it at the next step.

## Standard Contract Registration

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### Download financial institution declaration form

The registration of a standard contract requires that you complete a declaration for registration of a financial institution as a trustee. Please download a fillable PDF of this document by clicking the "Download" button below.

Then print a copy, review it carefully and fully, and sign it where indicated. Then scan it to an electronic file (preferably in PDF format).

You will be asked to upload an electronic copy of the declaration later in the process.

Download

Previous

Next

Close

## Upload documents

On this page, you will upload required documents. The actual documents required are different depending on the type of standard contract being registered. Required documents are marked with a red asterisk (\*). If a required document has not been successfully uploaded and you click 'Next', an error message will appear and you will have to upload the document to proceed.

### Documents

You have completed the data entry portion of the registration process. Please upload the indicated documents below.

By completing this application, you undertake to supply the Office of the Superintendent with a sample copy of every form that the financial institution uses with its clients with respect to the retirement savings arrangement (standard contract) being registered. Please upload them here.

#### How to upload a document:

- Place all files to be uploaded in the same directory or folder on your computer.
- Click the "Browse" button for a particular item to upload. A window to access files on your computer will appear. Browse to the folder containing your files.
- Select the file(s) on your computer (hold down the CTRL key to select multiple files) and click "Open" in the window. The text box to the left of the "Browse..." button should now indicate the selected files.
- Repeat this process for each item requiring document upload. Add any documents not within a particular category under the "Additional documents" item.
- Once you have selected files for all items, click "Upload". This will upload all your documents simultaneously.
- Once complete, uploaded documents will appear with the item with respect to which they were uploaded. Please ensure that all documents you wanted to upload are listed. Add further documents by clicking "Browse..." again. (Note that an additional Browse and Upload will add to the uploaded list and will not replace previously uploaded files. To delete a particular uploaded file, click the little garbage can to the right of the file.)

**Please note:** If you do not have the original CRA letter assigning the identification number, then please upload the most recent CRA letter referencing the identification number and the retirement savings arrangement name.

#### Declaration of trust and/or addendum \*

#### Application forms \*

#### CRA letter assigning the CRA identification number \*

#### Financial institution declaration \*

#### Information folder

#### Additional documents

## Validation and confirmation

Once all documents have been uploaded you will be asked to validate and confirm your application. At this point it may be a good idea to review the information provided by navigating back through your application using the 'Previous' button and then navigating forward again to this page. When you have completed the application to your satisfaction, click the confirmation check box and then click the 'Next' button to proceed.

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[FCNB Portal Home](#) / [My Standard Contracts](#) / Standard Contract Registration

## Standard Contract Registration

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### Validation and confirmation

You have completed the data entry and document upload portions of your application. If you wish to review and/or edit any of your entries or uploads, you may use the 'Previous' button to navigate back through the previous steps.

Once you are satisfied with the data entered and documents uploaded, we ask that you validate and confirm your application by checking the box below. In order to complete and submit your application, you must accept and confirm the statement below.

Please note that once you have submitted your application, no changes can be made to it. After submission, you will receive an email confirming receipt of your application.

☒ I confirm, on behalf and with the authority of the financial institution making this application, that any assets will be transferred in compliance with the *Pension Benefits Act (Act)* and regulations and further, that the financial institution undertakes to comply with the Act and regulations. \*

Previous

Next

Close

## Fees and Payment

You have the option to pay online using credit card or Interac debit card, or send in payment separately.  
Note: A standard contract will not be registered until full payment is received.

### Fees and Payment

The total amount due for this application is set out below. You have the option to pay online or send in payment separately. Select the manner in which you wish to pay, and click 'Next' to submit your application. Please note that a standard contract will not be registered until full payment is received.

Please note:

- If you choose to pay online, you will be redirected to our payment processor and then redirected back to this page, where you can download a Fee Summary for your records.
- If you choose to pay later, you will be able to download a Fee Summary on this page, immediately after clicking Next. **Please include a copy of the Fee Summary with your payment so it can be properly credited to your account.**

#### Fee summary

Description:	Fee
Application / Renewal / Filing / Process fee:	\$500.00
Total Fee:	\$500.00

#### Payment Method:

- ☒ Pay online using Visa, MC, Amex or Interac debit card
- ☐ I will send or deliver payment to FCNB separately

Previous

Next

Close

If you have selected to pay online, the system will direct you to the Moneris Solutions electronic payment webpage, after which it will take you back to the Fees and Payment page.

If you selected the option to send payment separately, the system will take you directly to the Fees and Payment summary page. You can send or deposit your payment to the address listed on the Fee Summary or call our toll-free number 1-866-933-2222 and make your payment using a credit card.

## Fees and Payment

Click the 'Download Fee Summary' button to download a pdf copy of the Fee Summary.

### Fee Summary

**Transaction ID:** 180000362

**Transaction date:** 4/17/2018

**Applicant:** TEST Theresa Hughes

**Payment Method:** I will send or deliver payment to FCNB separately

**Payment status:** Unpaid

#### Fee details:

Application / Renewal / Filing / Process fee:	\$500.00
Total	\$500.00

Download Fee Summary

Previous

Submit



Close

## Submitted application

Once your application has been successfully submitted, you will see your application as 'Submitted' in the list of standard contracts associated with your account. The list is sortable by clicking on any of the headers.

Once a standard contract has been approved, you will be able to amend the standard contract, close the standard contract to new clients and discontinue the standard contract by completing the applicable online process. To make any of these types of changes to a registered standard contract, click on the Transaction ID link (160100282 in this example) to get to the Standard Contract Details page.

## My Standard Contracts

<div>Search  </div>						
Transaction ID ↑	Contract type	Financial institution	Broker name	CRA number	NB number	Status
<a href="#">160100281</a>	LIF	IDK		123456789		Submitted
<a href="#">160100282</a>	LIF	Fake Bank	Broker En	12345678	NBF0021	Approved

# Standard Contract Details

## Make changes to this standard contract

To make a change to the standard contract, select the type of change from the dropdown box and click the 'Add' button.

From this page you may also view a 'Submitted' or 'Approved' standard contract by clicking the 'View Standard Contract' button.

[FCNB Portal Home](#) / [My Standard Contracts](#) / Standard Contract Details

## Standard Contract Details

180000348

View Standard Contract

CRA number: 123456

## Make changes to this standard contract

Amendment

Add

Transaction ID	Original Submitted Date	Type ↑	Status
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There are no records to display.

## Amend a Standard Contract

### Amendment details

Enter the enactment date and details of the amendment and click 'Next'.

## Amend a Standard Contract

0%

### Amendment details

Please provide the enactment date and clear details of the specific changes to the specimen plan. If there are documents which will help us review the amendment, please reference them here and be sure to upload them at the document upload step, later in this process.

Enactment date \*

2/5/2018



Details of the amendment \*

Next

Close

## Upload documents

Upload the applicable documents and click 'Next' to continue.

### Documents

Please upload any standard contract related documents which are changed as a result of the amendment, as well as any other documents which are relevant to the amendment or will otherwise assist in understanding it.

#### How to upload a document:

- Place all files to be uploaded in the same directory or folder on your computer.
- Click the "Browse" button for a particular item to upload. A window to access files on your computer will appear. Browse to the folder containing your files.
- Select the file(s) on your computer (hold down the CTRL key to select multiple files) and click "Open" in the window. The text box to the left of the "Browse..." button should now indicate the selected files.
- Repeat this process for each item requiring document upload. Add any documents not within a particular category under the "Additional documents" item.
- Once you have selected files for all items, click "Upload". This will upload all your documents simultaneously.
- Once complete, uploaded documents will appear with the item with respect to which they were uploaded. Please ensure that all documents you wanted to upload are listed. Add further documents by clicking "Browse..." again. (Note that an additional Browse and Upload will add to the uploaded list and will not replace previously uploaded files. To delete a particular uploaded file, click the little garbage can to the right of the file.)

Letter from CRA

Additional documents

## Validation and confirmation

Click the checkbox to confirm your application and click 'Submit' to submit your application.

### Validation and confirmation

By completing this amendment application, you undertake to supply the Office of the Superintendent with details of the amendments to every form, contract or other document(s) that the financial institution uses with its clients with respect to the retirement savings arrangement (standard contract) being amended. We require these documents in order to assess your amendment application.

- ☐ I confirm, on behalf and with the authority of the financial institution making this amendment application, that under the amended standard contract, any assets will continue to be transferred in compliance with the *Pension Benefits Act* and regulations and that if the assets are not transferred in compliance with the Act and regulations, any transfer under the amended contract is void and all assets transferred shall be returned to the transferor, and further, that the financial institution undertakes to comply with the Act and regulations while the assets remain under its trust. \*

Once submitted, the amendment will show as 'Submitted' status in your list of changes to this standard contract.



## Standard Contract Details

180000214

[View Standard Contract](#)

CRA number: 123456

Make changes to this standard contract

Amendment				<a href="#">Add</a>
Transaction ID	Original Submitted Date	Type ↑	Status	
180000215	13/3/2018	Amendment	Submitted	

## Close Standard Contract to New Clients

### Closure request details

Enter the details of the closure request and click 'Next' to continue.

## Close Standard Contract to New Clients

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### Closure request details

If you intend to discontinue offering this specimen plan to new clients, you must notify us so that we may update our list of LIRAs, LIFs & Annuities. Please clearly articulate your status change request below.

Please note that upon proper notice of closure, staff will remove the specimen plan from the list of LIRAs, LIFs & Annuities.

Closure request details \*

[Next](#)

[Close](#)

## Upload documents

Upload any relevant documents and click 'Next' to proceed.

### Close Standard Contract to New Clients

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#### Documents

Please upload any documents which are relevant to the standard contract closure to new clients.

**How to upload a document:**

- Place all files to be uploaded in the same directory or folder on your computer.
- Click the "Browse" button for a particular item to upload. A window to access files on your computer will appear. Browse to the folder containing your files.
- Select the file(s) on your computer (hold down the CTRL key to select multiple files) and click "Open" in the window. The text box to the left of the "Browse..." button should now indicate the selected files.
- Repeat this process for each item requiring document upload. Add any documents not within a particular category under the "Additional documents" item.
- Once you have selected files for all items, click "Upload". This will upload all your documents simultaneously.
- Once complete, uploaded documents will appear with the item with respect to which they were uploaded. Please ensure that all documents you wanted to upload are listed. Add further documents by clicking "Browse..." again. (Note that an additional Browse and Upload will add to the uploaded list and will not replace previously uploaded files. To delete a particular uploaded file, click the little garbage can to the right of the file.)

**Additional documents**

Browse...

Upload

Previous

Next

Close

Confirmation

To confirm that you are authorized to close this standard contract to new clients, click the checkbox and then click ‘Submit’ to submit your request.

Close Standard Contract to New Clients

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Confirmation

Please confirm that you wish to discontinue the offering of this specimen plan to new clients at this time. When no individual contracts remain that conform to this specimen plan, you must submit a 'Discontinuance' request in the portal so that the file may be closed.

This contract must be administered in accordance with the *Pension Benefits Act* and its regulation, which prevails over the terms of the contract. A financial institution is liable to its own clients for any damage caused by non-compliance.

☐ I confirm that I am authorized to close this specimen plan to new clients only. \*

Previous

Submit

Close

Once submitted, the closure request will show as ‘Submitted’ status in your list of changes to this standard contract.

Standard Contract Details

180000214

View Standard Contract

CRA number: 123456

Make changes to this standard contract

Amendment

Add

Transaction ID	Original Submitted Date ↓	Type	Status
180000294	26/3/2018	Close to New Clients	Submitted

## Discontinue Registration of a Standard Contract

### Active contracts

Indicate if this standard contract has active contracts and enter any additional details relating to the discontinuance you wish staff to consider.

## Discontinue Registration of a Standard Contract

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### Active contracts

A standard contract registration may only be discontinued and closed if one of the two following conditions is met:

- The specimen plan has active contracts and these contracts have been transferred to another specimen plan, or
- The specimen plan has no active contracts.

In the case of the former, you will be required to provide details of resignation of the trustee, as well as acceptance by the successor trustee. This must include the registration numbers of the specimen plans to which the contracts are transferred.

In the case of the latter, you must provide a letter from the trustee confirming there are no active contracts remaining.

In both the former and latter cases, you must also provide a copy of a letter from CRA confirming they have been notified of the discontinuance/transfer, as the case may be.

After indicating whether there are active contracts by clicking either "Yes" or "No", please provide any additional details relating to the discontinuance, which you wish staff to consider or be aware of.

Does this specimen plan have active contracts?

☒ No ☐ Yes

Details \*

Next

Close

## Upload documents

Upload the required documents and click 'Next' to continue. Note that the documents required will vary depending upon if you indicated there are active contracts or not.

## Discontinue Registration of a Standard Contract

25%

### Documents

You have completed the data entry portion of the application process. Based on your selections during the application process, you must now upload the documents listed below.

**How to upload a document:**

- Place all files to be uploaded in the same directory or folder on your computer.
- Click the "Browse" button for a particular item to upload. A window to access files on your computer will appear. Browse to the folder containing your files.
- Select the file(s) on your computer (hold down the CTRL key to select multiple files) and click "Open" in the window. The text box to the left of the "Browse..." button should now indicate the selected files.
- Repeat this process for each item requiring document upload. Add any documents not within a particular category under the "Additional documents" item.
- Once you have selected files for all items, click "Upload". This will upload all your documents simultaneously.
- Once complete, uploaded documents will appear with the item with respect to which they were uploaded. Please ensure that all documents you wanted to upload are listed. Add further documents by clicking "Browse..." again. (Note that an additional Browse and Upload will add to the uploaded list and will not replace previously uploaded files. To delete a particular uploaded file, click the little garbage can to the right of the file.)

**CRA letter approving the discontinuance \***

Browse...

**Letter from contract provider confirming that there are no active contracts \***

Browse...

**Additional documents**

Browse...

Upload

Previous

Next

Close

Confirm removal from the list of LIRAs, LIFs & Annuities

Confirm that the contract is discontinued and that it should be removed from the list of LIRAs, LIFs & Annuities by clicking the checkbox and then click ‘Submit’ to submit your request.

Discontinue Registration of a Standard Contract

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Confirm removal from list of LIRAs, LIFs & Annuities

Upon acceptance of this request for a discontinuance, the specimen plan will be removed from the list of LIRAs, LIFs & Annuities.  
Please confirm that you agree to this taking place upon acceptance of this request.

☐ I confirm that this contract is discontinued and that it should be removed from the list of LIRAs, LIFs & Annuities. \*

Previous

Submit

Close

Once submitted, the discontinuance request will show as ‘Submitted’ status in your list of changes to this standard contract.

Standard Contract Details

180000214

View Standard Contract

CRA number: 123456

Make changes to this standard contract

Amendment

Add

Transaction ID	Original Submitted Date	Type ↑	Status
180000245	15/3/2018	Discontinuance	Submitted

## Delegated Parties

To add a delegated party to a standard contract, select the standard contract from the 'My Standard Contracts' page. On the 'Standard Contract Details' page, click the 'Add' button in the 'Delegated Parties' section.

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### Standard Contract Details

180041945

View Standard Contract

Delegated Parties

Add

First name ↑	Last name	Email
There are no records to display.		

### Make changes to this standard contract

Amend this Standard Contract

Add

Transaction ID	Original Submitted Date	Type ↑	Status
There are no records to display.			

## Add a Delegated Party

Enter the name and email of the delegated party. Click 'Submit' to save the delegated party information.

### Standard Contract Delegated Party

### Add a delegated party

A Trustee can authorize other parties to access the FCNB Portal on their behalf to perform certain filings related to standard contracts.

If you wish to do so, please provide the required detail below and click 'Next'.

Please be advised that the system will send the delegated party an email advising that you have identified them as a delegated party for this standard contract.

First name \*

Last name \*

Email \*

Submit

Close

## Delegated parties

The delegated party now appears in the list of delegated parties. If you need to update the list of delegated parties, click on the First name link. To remove a delegated party please contact FCNB Pensions Division.



## Standard Contract Details

190085195

[View Standard Contract](#)

### Delegated Parties

[Add](#)

First name ↑

Last name

Email

Test

Delegate

testdelegate2@mailinator.com

### Make changes to this standard contract

Amend this Standard Contract

[Add](#)

Transaction ID

Original Submitted Date

Type ↑

Status

There are no records to display.

### Edit a delegated party

Update the required information and click 'Submit' to save your changes.

## Standard Contract Delegated Party

### Edit a delegated party

Please update the required detail for the delegated party below and click 'Submit'.

Please be advised that the system will send the delegated party an email advising that you have updated their contact information as a delegated party for this standard contract.

First name \*

Test

Last name \*

Delegate

Contact

[Submit](#)

[Close](#)