

## CST PLANNER: FREQUENTLY ASKED QUESTIONS & CONCERNS

### GENERAL

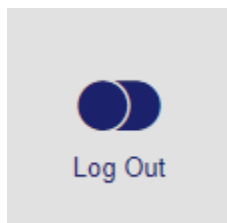
#### ***What is the password to log into the CST Planner?***

Your password for the CST Planner is the same as the one you use for your CSTRESP email.

What do I do if the Planner doesn't accept my password?

Follow these instructions if this occurs:

- Ensure your iPad is connected to Wi-Fi.
- Log out the CST Planner app on the iPad by clicking on the "Log Out" toggle in the Planner app:



- Go to the Agent Portal Gateway web page [www.cstresp.com/rep](http://www.cstresp.com/rep) & click on "Forgot/Reset Password for Planner, P.O.A.C. and e-mail" to reset your password. This will reset your password for: Outlook Web Access (your CSTRESP email), P.O.A.C. and the CST Planner.
- Open P.O.A.C. and the CST Planner and login to ensure that they are accessible. ***It may take a few minutes for the Planner to recognize that you changed the password so please wait the few minutes before attempting to login to the Planner.***

#### ***Do I have to be connected to Wi-Fi / Internet to use the CST Planner with clients?***

You do not have to be connected to the Internet to create the client illustration, create the presentation, or fill out the application when with clients. However, you must be connected to the internet while on the CST Planner to:

- Submit the Application to the Planner Online Admin Centre for review and approval
- Synchronize client information and leads (booked appointments) from Salesforce.
- Email a client Application or a document in the CST Planner (i.e., in Resources)

You can fill out and have the client sign and initial all necessary areas on the Application, then seal and submit it for approval when connected to the Internet. (If not connected to the Internet when you submit or send an email, the CST Planner will save it the Connections tab for you to sync when you are connected to the Internet.

***Do I need a passcode (password) on my iPad?***

Yes, you must have a passcode set-up on your iPad. For security reasons, having a passcode is a Sales Rep requirement to protect the confidentiality and privacy of our clients' data. You must have a passcode on all mobile devices that contain CST and CST client information, this is NOT an option.

***Can we have clients sign the Application without filling it out?***

No. The Application is a contract. You must fill out all the information and validate it in the Application tab before having the client sign and initial all areas. Before the client signs the Application, there must be no validation errors. If there are errors and the client signs the application, the Planner will "reject" the application and the signatures will be removed.

***How long will saved illustrations stay saved in the CST Planner?***

Illustrations will be purged off the CST Planner after 90 days from the last viewing of that illustration.

***How many illustrations can I have saved in the CST Planner?***

20 on your local storage and unlimited on the Cloud however if illustrations are not active for 90 days then it will be purged.

***How long before the CST Planner app times out?***

The CST Planner times out after 30 minutes.

***Do I have to format when entering telephone numbers or postal codes, do I need to include the dashes or spaces?***

No, the CST Planner will format the number automatically once entered. If you enter dashes or spaces, you will get a validation error in the Validations tab. Here is the correct format for entering telephone numbers and postal codes:

Tel: 4444444444  
Postal code: L4M5C0

***What is the difference between “Less Monthly Debt” and “Other Fixed Expenses”?***

Monthly Debt (credit card owing, car loan, etc.) is a monthly amount – once entered, the CST Planner automatically calculates it into an annualized amount. “Other Fixed Expenses” is an annual amount for fixed contractual expenses.

***What amount do I put into the space for Existing Plan Value?***

The estimated maturity value or combined estimated maturity value existing Savings plans. If the client already has a RESP with CST, you can obtain it from the latest Annual Client Statement. The Existing Plan Value is used for illustrative purposes only.

***Where do I backdate?***

You backdate on the line called “Application date” under the Plan added in the Create Illustration / Financials tab. The same business rules apply to the process of filing out the application as before. You can backdate the effective date of a plan up to 6 months for a Monthly Plan. All other plans (Annual and Lump Sum) can be backdated up to 11 months.

\*If this is an additional unit application & the original plan is an annual or lump sum plan then the effective month must match the existing plan.

***How many Beneficiaries can you add to a Client illustration?***

You can add up to 5 Beneficiaries and 8 plans total across all beneficiaries to the Client illustration. The total of all plans added per beneficiary will be used to estimate the total projected value. The summary sheets in the presentation will show up to 3 plan details per beneficiary. Up to 8 plans can be added per Beneficiary and the financial illustration will reflect all 8, but only the first 3 plan details will show in the presentation summary.

***Do I have to collect and enter all client financial information in the Financials tab before I see the client or download the presentation report?***

No, you do not. However, you must at least enter the Family Net Income for the illustration as the Net Income is used to determine if the illustration will include the CLB and Additional CESG.

You may want to enter \$100,000 to start and then adjust it when you are with the client. Then you can go back and change it or fill in the other client information in the Financials tab (this is very important as

if the Family Net Income is left at \$0, the illustration will include the additional CESG and CLB which may not be applicable.

\*A reminder that any information entered prior to meeting the client must be reviewed and confirmed during the appointment.

## **CLB and ACESG**

***The illustration shows that the client is eligible for additional grants (CLB and ACESG), how do we know that they qualify?***

The illustration for additional grants is based on the Family Net Income that you have inputted in the financials tab. It is important that the client understands that this illustration is based only on the information that was entered or they provided and is only an illustration. ESDC (formerly HRSDC) will determine if the client is eligible for these grants. If the client has questions on eligibility, they should contact ESDC directly.

## SUBSCRIBER INFO

***What is the default DOB?***

The date of birth for the Subscribers is defaulted to today's date less 30 years (for example: Today = 19 Feb 2014 so the CST planner will show 19 Feb. 1984 as the default). For the Beneficiary, the default date of birth is "today's" date.

***Why is the Net Income amount important in the illustration?***

It drives additional Grants & CLB estimated amounts on the illustration. Please note that this is for illustration only as CST does not determine if clients qualify for additional grants. ESDC will determine if the client is eligible for these grants. If the client has questions on eligibility, they should contact ESDC directly.

## PRESENTATION

***Does Presentation Report include Grants?***

Yes. It appears on the Plan Summary. The Grant page is dynamic to the province.

***Can I email the presentation for the client?***

Yes – by clicking the “Email” button at the top right.

***What is the minimum amount of information needed to generate a presentation report?***

To generate a presentation, you must add:

- Primary Subscriber – first and last name
- Family Net Income (i.e., \$100,000)
- A beneficiary – name, date of birth
- A Plan for the beneficiary - a contribution/unit amount

**Note:** you must “Save” the illustration in order to create the presentation.

***Can I change the order of the slides (not use the order displayed)?***

Yes. Go to “Settings” from the Home screen then “Preferences” - “Presentation”. Click on the presentation you want to reorder. You can tap and hold the “lines” on the right of sections and then move the sections up or down to your desired order.

APPLICATION

New Plan tab

***When does the first PAP (pre-authorized payment) occur?***

The process has not changed. The first PAP occurs 5 calendar days after the plan is processed.

***If the client is paying by cheque, what do I enter?***

If the client is paying by cheque, the “Cheque to Follow” field should be set to ‘ON’ (by swiping or tapping). The “Cheque Amount” field will auto fill with the \$ amount needed. (You can tap in the field to change that amount if needed). Ensure that you write the reference number on the cheque. The number is found at the bottom of the new plan screen once the “Cheque to Follow” field is turned “ON”. (Please note: the application will not be processed until the cheque arrives at Head Office. PAP deposits are recommended). The cheque must be sent to Head Office marked “Attn: New Business.”

***What will the initial deposit be for a PAP?***

If the client is going to pay by doing a Pre-authorized Payment (PAP) (Direct Deposit), the initial amount will be the amount that the plan requires to open the account.

***What if someone other than the Subscribers is going to make the deposits?***

If someone other than the subscriber is making or assisting with contributions an Assisted Contribution form must be completed and uploaded to the Planner Online Admin Centre.

***Can I email the Application for the client?***

Yes, by clicking on the "Submissions" tab then selecting "Email," on the top right corner of the Planner app.

***What Source Codes can I enter?***

The source code you enter must match what CST has on file. Please speak to your Branch Manager for the list of codes you should be using.

***Does the Application include the CESG application?***

Yes. Once the Application is created in PDF format on the CST Planner, it includes the Grants selected in the Add Forms tab for each beneficiary on the Application.

\*If the grant application is received after the plans have been process ("Approved" status), you must send the grant applications to Customer care. Only upload documents through P.O.A.C. if the application is in "Submitted" or "Rejected" status.

***Why is some information blocked out on Application?***

Due to privacy laws, some client info is blocked out on the Application by XXXXXX. However, a client can see all blocked information in their account on the secure portal (the client info is encrypted when submitted on the CST Planner and sent to CST).

## SUBSCRIBER'S TAB

### ***Can I enter any Occupation in the Occupation field?***

No. You must select from a pre-defined scroll wheel the occupation that matches or most closely matches the occupation of the client. A best practice could be to add the actual Occupation in brackets after you type in the company name. Ex. CST Consultants (Sales Rep)

## KNOW YOUR CLIENT TAB

### ***Will my clients see what I entered in the Internal Use field?***

No. This field is only to be seen internally – by branch reviewers and Head Office. – Comments here are to provide additional information for suitability purposes and get sent to P.O.A.C. They do not get printed onto the application and are not viewable by clients.

### ***Can I do a Transfer-in from another RESP provider on the CST Planner?***

If the client(s) are transferring in to a new P5, M1, M2 or Additional units on existing P5, then you will need to use P.O.A.C. to create the application and request signatures however if the client(s) are transferring in to existing P5, M1 and M2 as contribution only (moving the assets from other RESP to us), then you must fill out a paper "Transfer-in" form, have the customer sign and mail it to HO.

### ***Do I have to update KYC information for existing client?***

Yes. Also, you should note in the comment section the reason for any major changes so that the Branch reviewer and Head Office are apprised of the changes in the client's circumstances / finances. If the existing client data is synchronized with the CST Planner, KYC info must be reviewed and updated. Once existing client data is synchronized with the CST Planner, all KYC information must be reviewed and/or verified with the client and if necessary updated. Any significant changes should be noted in the KYC notes section.

## MISCELLANEOUS

### ***What is the Internal Use section used for?***

Source Code: This is used to enter the source of your client / lead. The source code you enter must match what CST has on file. Please speak to your Branch Manager for the list of codes you should be using.

Processing Instructions box: This is used to send any special instructions to either the Reviewer or Head Office. The notes here will NOT be printed on the application and only viewable in P.O.A.C.

## SUBMISSION

### ***What do I do when I receive the message “Disconnected” when submitting an application?***

If this message occurs while submitting an application in the Submission tab, the application will be held as pending in the Connections tab. You can synchronize at a later time.

## CONNECTION

### ***What is the Connections tab used for?***

It is used to synchronize converted leads, emails, and applications. This is where you synchronize your opportunities from Salesforce, and it pre-populates Client info that you have an opportunity for already in Salesforce. In Connections, you also can synchronize pending emails – they are presentations, resources, and / or Client Applications. Those that are pending were not sent from the CST Planner because you were not connected to Wi-Fi at the time you sent them. They are stored here waiting to be synchronized once connected to Wi-Fi. You simply press the “Upload” button to send them.

### ***What is the “red dot” in the Connections tab mean?***

The Red dot is a notification which indicates something in the Connections tab (email or application) that needs to be synchronized. Leads will not have a notification and, you need to synchronize if you have an opportunity in Salesforce to download the data by going to “Appointments” in the Connections tab & selecting “Download”.



***How do I import existing client information into the CST Planner from my Salesforce client records?***

In Salesforce, you must create a new opportunity on the client account then synchronize that information in the Connections tab of the CST Planner by selecting “Appointments” then “Download.”