

RRSP Kick OFF Save the Date!

January 19th 2017 • Montreal
January 24th 2017 • Richmond Hill



A second CSF mandatory training course is now available!

As you know, you must periodically attend a training activity of 3 CFUs developed by the Chamber in terms of compliance with standards, ethics or professional practice.

Click [here](#) for more information

Copoloff Updates to Disclosure and File Management forms for ALL advisors

Click [HERE](#) to access Copoloff Compliance Center

Holiday HOURS

Friday Dec. 23 – Open
Monday Dec. 26 – Closed
Tuesday Dec. 27 – Closed
Friday Dec. 30 – Open
Monday Jan. 2nd – Closed

We would like to take this opportunity to wish you and your loved ones a very happy and safe holiday season!

LIFE & LIVING BENEFITS



Extended deadline and increased TIA limit

The following extension applies only for New Business applications received WITH a TIA between September 1, 2016 and December 28, 2016.

If a Wave 32.1 life insurance application is received by **December 28, 2016** and also meets all of the following conditions, the G2 tax rules will still apply:

- The total amount of insurance applied for on the life insured is up to a **maximum of \$10,000,000**
- A life insurance application (126E) is completed and received in good order
- The proposed life insured applies and qualifies for a TIA:
 - For face amounts up to \$1,000,000:** use the TIA in the Face-to-Face Life and Critical Illness Insurance Application Form (126E)
 - For face amounts from \$1,000,001 \$10,000,000:** use

["Large Case Application for Temporary Insurance" form \(740E\)](#)

- The application is accompanied by a payment of 1/12th of the annual premium
- Our underwriting decision is completed, the policy is delivered to the owner and a delivery receipt is signed by **March 31, 2017**.

All applications received after the end of business day on **December 28, 2016** will be processed under the new G3 tax rules.



We're excited to unveil the newly designed Canada Life website.

The 2017 illustration software is now available! Concourse v3,1 with 2017 products. Download it [HERE](#)

Sunday, Jan 1st, 2017

A [list of updated forms](#) reflecting 2017 product changes. The forms themselves will be available on RepNet™.

Get the latest [Newslink](#)



New illustration software version 6.0

The new version of the illustration software (version 6.0) is now available. This version reflects the changes required by the new tax rules in effect as of January 1st 2017.

You may download it by [clicking here](#).

SOFTWARE

Company	Version	Company	Version	Company	Version
Assumption	LIA 7.1.0	Canada Life	Concourse 3.1	Foresters (sky)	2.0.166
Blue Cross (QC)	Mortgage Plan V. 1.2	La Capitale	8.2.0	Humania	2016.2
	Blue-Flex V. 4.2.0 & Tangible V 1.2.6	CPP	Online	Industrial Alliance	8.1
Blue Cross (ON)	2.3.0	Empire Life	10.7	Manulife	15.12
BMO (download)	The Wave 33,0	Equitable Life	2016-5	SSQ	6,0
		L'Excellence	Pyramid 4.3.1	Sun Life	v3.0.0
				ivari	LifeView 12.0
				RBC	9.6

Click [here](#) to download illustration software!



Desjardins
Financial Security

Good news! You'll have access to the new Illustration system starting December 23!
Are you ready to offer the new products of Desjardins Insurance?

We're into the final stretch! Soon, we'll be rolling out our new product offer and illustration tool. Now that the webinars are over, **we've made playbacks available on Webi.**

To access the playbacks, go to Rep Services Technology > Training > Online Training > Changes to Products and New Insurance Illustration Tool > [Recorded webinars](#) .
(Login required)



Equitable Life
of Canada

- **What's changed since December 19, 2016?**
- **Issue rules for G2 universal life policies**
- **Processing your universal life applicable**
- **New illustration software v2016-5 !!!**

GET ALL THE INFO [HERE](#)



**ARE YOU OFFERING THE
RIGHT INSURANCE TO
YOUR CLIENTS?**

HuGO Life Insurance

HuGO offers a quality life insurance product for your clients whether they are in perfect health or have moderate health issues normally insured with traditional life insurance carriers.

- Personalized underwriting
- No automatic requirements up to \$1 million
- Web based, paper free, no application signature

Insurance Without Medical Exam

This product offers a complete solution for your hard to insure or declined clients.

- No declined question
- No height and weight questions
- No medical exams



Empire Life is pleased to announce the latest additions to their product portfolio: available since December 7, 2016 [CI Protect Plus](#) and [EstateMax 8 Pay and Optimax Wealth 8 Pay](#) effective January 1st, 2017.

The insurance sales illustration system has also been updated and [Envision 10.7](#) is now available for download



Read [Newsletter](#)

The new version of the Interface Suite will be available on December 29, 2016.

This is a **mandatory** update for all users and there will be no extra time given to perform this operation.



Changes to life insurance tax rules meant we had to update our products. Welcome to the next generation of life insurance. [Learn More.](#)

Sun Life Illustrations v3.0.0. Web version now available Some of the key features are:

- All of our new life insurance products are now on one platform
- As you move from product to product, you'll find all the products have the same interface, making it easier to use.
- We've added the ability for you to set your own defaults – for each input field – and you can set them independently for each product.
- You can switch between English and French on the fly – for both the user interface as well as the report output.



Reminder: Important upcoming deadlines for the new 2017 tax rules

On January 1, 2017, the tax rules that determine how life insurance policies are taxed are changing.

Please read [Important information about submitting new business and policy changes in 2017](#) to learn about year-end deadlines, policy changes on existing life insurance policies and impact on grandfathered status.
For more information about these tax changes, visit our [2017 Insurance Tax Education Centre](#).

Copoloff Getaway 2017



Hit the target and be part of our next getaway. [Details here.](#)

