

LIFE & LIVING BENEFITS



New enhanced Occupational Disability coverage soon available for clients with hard to insure occupations and/or activities.

Is your client a bicycle courier, armed bodyguard, air traffic controller, does he practice activities such as heli-skiing, cat-skiing, martial arts and/or combat sports, mountain cycling, mountaineering, hiking, off-trail skiing or is he a backcountry skiing instructor – these are just a few examples of activities or occupations for which IA now have a solution to offer in fully underwritten disability insurance- you now have access to the largest occupation coverage in the industry. More details to come soon!



Effective **April 5, 2016**, premium rate adjustments for **SSQ Universal Life with level T100 cost of insurance, Term 100, Whole Life 100 and Whole Life 20** products. Get the new versions of insurance applications and forms and learn more [here](#).



Access Life – Available starting April 1
Simplified issue life insurance... made simpler than ever! [Continue reading](#)

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

SOFTWARE

Company	Version
Assumption	LIA 6.11
BMO (download)	The Wave 32.1
Canada Life	V 2.5 / Zoom 15.0
La Capitale	8.2.0
CPP	Online
Desjardins	7.0 (fusion)
Empire Life	10.3
Equitable Life	2015-3
L'Excellence	Pyramid 4.2.0
Foresters (sky)	2.0.163
Humania	2016.1
Industrial Alliance	7.9.1
Manulife	15.8
Ontario Blue Cross	2.2.4
Quebec Blue Cross	Tangible 1.2.5
Quebec Blue Cross	4.1
SSQ	5.0
Sunlife	6.8
ivari	LifeView 11.2
RBC	9.2
UL Mutual	2.2.4



Welcome to Foresters Financial
As of March 21, 2016, Foresters has officially begun conducting their business as Foresters Financial. For more information, click [here](#).

Manulife Financial

Performax Gold 2016 Performance Credit rate

Effective March 31, 2016 to March 30, 2017, The Performance Credit (PC) rate for Performax Gold policies is 6%. Read more [here](#).



Rate decreases

La Capitale has improved its market position! [See for yourself!](#)

- 20- and 25-Year Fixed Term**
 - ✓ Significant premium reduction for non-smokers with insured amounts of less than \$1 million.
- 30- and 35-Year Fixed Term**
 - ✓ Premium reduction for non-smokers with insured amounts of less than \$500,000.
- 20- and 25-Year Term Rider**
 - ✓ Improved, very competitive rates.
 - ✓ Term riders are available for all permanent products.
- 100% Pure Protection**
 - ✓ Average premium decrease of 8% for non-smokers age 40 and over. Decrease of up to 15% in certain cases.



Canada Protection Plan (CPP) has a [new Simplified Issue and No Medical Life Insurance application](#).

You will find the **application** and other information here: <http://www.cpp.ca/advisors/advisor-support/applications-and-forms/>

You can find the **illustration software** here: <https://cpp.eaccess.ca/>



What's New?

[Get the latest news.](#)



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INVESTMENTS

Manulife Investments

Tax Return Checklist: [what your clients need to know!](#)

More flexible client deposit process with new One-time Pre-Authorized Chequing (PAC) form

Manulife is introducing a new [One-time PAC form](#) (log in required) to initiate a one-time electronic fund transfers (EFT) from a client's bank account.

Advisors can now use this new form instead of submitting a cheque for a Manulife Investments Segregated funds or Manulife Investment Guaranteed Interest Contracts (GIC).

Understanding VRSPs- Voluntary Retirement Savings Plans

Learn more [here](#)

MONEY FACTS 2016

Everything you need to talk to clients about RRSPs, TSFAs and taxes

[English Version](#)

[English \(QC\) version](#)



2015 Tax Slips: Answering Clients' Questions

Your clients recently received their tax slips for the 2015 taxation year. In order to help you answer questions, [click here](#) to read a brief reminder of revenues that may result in a taxable amount for holders of **non-registered contracts**.



Changes to SSQ Guaranteed Investment Funds (GIFs)

- On June 30, 2016, changes will be made to the composition of SSQ Strategy and Celestia GIFs in order to ensure optimal diversification and adapt to current market conditions.
- A new fund will be available to investors as of June 13, 2016: the **SSQ Fiera Capital Global Equity GIF**. This high-performing fund is offered by a prominent investment management firm recognized for its excellence in portfolio management.
- The following five funds will be closed in June and assets will be transferred to other funds:
 - ✓ SSQ MFS U.S. Equity GIF
 - ✓ SSQ Tradewinds U.S. Equity GIF
 - ✓ SSQ Lazard Global Equity GIF
 - ✓ SSQ BlackRock Emerging Markets Fundamental Equity GIF
 - ✓ SSQ CoreCommodity Management Commodity GIF

Read more [here](#)



New Investment Software

Empire Life has updated their Investment Illustrator featuring Class Plus version 2.1, version 2.5. Changes include:

- Sequence of Returns table updated to include 2015 returns
- CANSIM (Canadian Socio-Economic Information Management) rates updated

[Click here](#) to download the new illustrator.

IMPORTANT INFORMATION

Articles of Interest

The Canadian Federal Budget was announced at the end of March. Here are some companies views on the announcement:

- [BMO](#)
- [Canada Life](#)

Compliance Reminder

Quebec:

AMF replacement forms need to be sent to the Insurance companies concerned within 5 days of the signing of the proposal.

You can find the form *Notice of Replacement of Insurance of Persons Contract* [here](#).

Ontario:

Within three working days after receiving an application for a contract of insurance, the agent shall forward a copy of each completed life insurance replacement declaration, as reviewed with the applicant by the agent and signed by the applicant, to every insurer whose life insurance contract is intended to be replaced. O. Reg. 516/10

Save the date

COPOLOFF RETREAT **Manoir Saint-Sauveur** **SEPTEMBER 15 & 16, 2016**

More details to come soon!

Copoloff Getaway 2017

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



Did you know that....

You can download all applications and forms on <https://insurance.copoloffcentrale.com/>
Just log in with your login name and password, and click on **Forms Depot** (top left corner).

