

LIFE & LIVING BENEFITS

IMPORTANT COMMUNICATION - PLEASE READ

As of May 4th 2016, Copoloff Insurance Agencies started e-mailing you some correspondence from your IN-FORCE business for both Life and Investment policies.

Please be sure to read all correspondence that you receive from the following email addresses; NEPASREPONDRE-NOREPLY@COPOLOFF.COM or any of the Copoloff administrators and act on it accordingly, as it will contain important statements and communications that will not be sent to you by hardcopy mail.

NEW TAX EXEMPT CHANGES 2017


Companies weigh in on the subject

Read more [here](#) 

Read more [here](#) 

Read more [here](#) 

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[Log in](#) to Extranet for more info 

Click [here](#) for an article from **CPA Canada**

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

SOFTWARE

Company	Version
Assumption	LIA 6.2.1
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	2016-1
L'Excellence	Pyramid 4.3.0
Foresters (sky)	2.0.164
Humania	2016.2
Industrial Alliance	7.9.1
Manulife	15.9
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	9.3
UL Mutual	2.2.4

Manulife Financial

Effective immediately: Manulife has introduced accelerated underwriting for **Family and Business Term Insurance**- changes have been made to their underwriting requirements and Healthstyles program:

- elimination of biometric testing requirements for clients ages 18 to 40 for amounts of \$250,000 up to \$1,000,000 of Family or Business Term insurance (clients with certain health concerns or personal medical histories will still require biometric testing)
- removal of Healthstyle 2 for clients applying for Family and Business Term coverage amounts between \$250,000 and \$1,000,000.

 **Canada Life™**

Get the latest edition of [Newslink](#)


Equitable Life
of Canada®

New! Preferred life insurance solutions for your individual and corporate client!

- ✓ Preferred Estate Transfer™
- ✓ Preferred Retirement Solution™

Find out [more](#).


iA
Excellence

Check out the new improvements from Excellence:

- ✓ A new simplified life product
- ✓ A new web sales platform – Assure&go
- ✓ A new way of combining three simplified products into one convenient solution
- ✓ Several enhancements to their core disability products that advisors have been asking for recently

More details [here](#).

As of April 25, 2016, the following products are **no longer available** for sale:

- ✓ Accxel
- ✓ Accxel jet Issue
- ✓ Excel Life

INVESTMENTS



Updated Canada Life Generations application 148 CAN

Paper stock of the Canada Life Generations application (148 CAN) has been updated to include a revised supplement that includes the question "Are you a United States (U.S.) citizen or a U.S. resident for U.S. tax purposes?", which is legislatively required for a non-registered policy.

- The updated *Supplement to Canada Life Generations Application - version 03/16* replaces version 10/15 found in the 148 CAN application.
- Paper stock of the 148 CAN application including the updated supplement will be distributed in the coming weeks.
- Online versions of the 148 CAN application are correct and a supplement is not required.

Don't Delay!

Tax changes to prescribed annuities coming Jan. 1, 2017. Learn more [here](#) (log in required).



Changes to SSQ Guaranteed Investment Funds (GIFs) – Effective June 2016

Read more [here](#)



Accelerate your clients' savings

Show your clients the faster way to reach their savings goals.

They can earn high interest until August 31, 2016 on every net new dollar deposited from April 4, 2016 to June 15, 2016 to a Manulife Bank Personal Advantage Account (non-registered only) or Business Advantage Account.

How it works

Interest Rates:

- 2.5% on new Personal Advantage Account deposits
- 1.5% on new Business Advantage Account deposits



Can't decide - Canada or global?

The Empire Life Asset Allocation GIF has the flexibility to seek investment opportunities in Canada and around the globe, to potentially deliver outstanding performance to your clients.

Get all the details [here](#).



Reminder: Manulife formalizes commitment to integrate Ideal Signature brand

On May 16, 2016, pending regulatory approval, Manulife is launching Manulife Ideal Signature Select™, a new segregated fund product. Effective May 13, 2016, the following products will be closed to new contract sales: Ideal Segregated Funds Signature 2.0 and Ideal Segregated Funds. The EstatePlus® Series, within the GIF Select contract, is also being closed to new contract sales. For more information, please visit [Repsource](#) (log in required).

IMPORTANT INFORMATION

Compliance Reminder

Do you have your **Privacy Compliance Program** up to date?

Check out the template provided on the Compliance section of our website to create your own Privacy Compliance Program.

Click [here](#) to go to our website and click on **Privacy**.



Save the date

COPOLOFF RETREAT

Manoir Saint-Sauveur

SEPTEMBER 15 & 16, 2016

Make sure to join us this September in St-Sauveur where our guest speaker will be **Dr. Amir Georges Sabongui**, Psychologist .

Did you know that....

You can see which upcoming meetings and events are scheduled at the Copoloff Montreal and Richmond Hill offices by visiting our website?

Click [here](#) to see what's happening this month!

Copoloff Getaway 2017

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

