



**What's New?**

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➤ **NEW – Lower Term Life Insurance Rates for Your Clients.**

- Effective February 1, 2016, new rates for Solution 10 and Solution 20 term life insurance.
- **Life and Health Insurance Application**
  - The Life and Health Insurance Application (D-0082 French only), omits the 'yes' and 'no' radio buttons for the Health Information question 6.6a. Please continue to use existing stock in your office (version 10/15) and clearly answer the question for each Insured.



- ✓ With no medical exam, simple issue is fast and easy for you and your clients. Find out more.
- [Living Protection](#)
- [Final Protection](#)

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

**SOFTWARE**

Company	Version
Assumption	LIA 5.1
BMO (download)	The Wave 32.0
Canada Life	V 2.5 / Zoom 15.0
La Capitale	8.1.0
CPP	<a href="#">Online</a>
Desjardins	<b>6.9.0 (fusion)</b>
Empire Life	<b>10.3</b>
Equitable Life	2015-3
L'Excellence	Pyramid 4.2.0
Foresters (sky)	2.0.163
Humania	2016.1
Industrial Alliance	7.8.2
Manulife	15.7
Ontario Blue Cross	2.2.4
Quebec Blue Cross	<a href="#">Tangible</a> 1.2.5
Quebec Blue Cross	4.1
SSQ	4.2
Sunlife	6.8
ivari (formely Transamerica)	LifeView 11.2
<b>RBC</b>	<b>9.2</b>
UL Mutual	2.2.4

**Manulife Financial**

- FollowMe™ Health – New rates and enhancements for 2016. Click [here](#) for more details.



- ✓ [Leap year notification regarding Canada Life's Zoom illustration software](#)

Illustrations for Millennium universal life insurance will be affected by the leap year. Work around the issue by setting the date on your laptop or desktop to Feb. 28<sup>th</sup>. This problem is isolated and will only impact Millennium universal life insurance. The problem will resolve itself on March 1<sup>st</sup>.

- ✓ [Get the latest edition of Newslink: February 2016](#)



➤ **ivari Paramedical Service Providers**

In order to better manage and control their Underwriting operations, ivari is reducing the number of approved paramedical service providers.

**Please be advised that effective February 29, 2016, the approved paramedical service providers are: Dynacare Insurance Solution, Hooper Holmes & Quality Underwriting Services.**

➤ **New Critical Illness Protection Offer**

When a critical illness strikes, it is often the healthiest who survive the illness. However, survival often comes at a price in the form of lost wages or additional care expenses.

[Learn more.](#)



**La Capitale offers a quality Credit Protection insurance product!**

**Competitive rates**

- 20, 25 and 30-year fixed term.
- 15, 20, 25 and 30-year decreasing term.

**Disability Income:**

- Issue age: 18 to 60.
- No proof of loan required.
- A guaranteed payment period, even if the loan is paid off.
- Regular occupation definition guaranteed for 2 years, even if the insured is unemployed.
- No proof of income required.



**Contest**  
**Copoloff RRSP shape up campaign. Click [here](#) to see what you can win**



✓ Equitable Life is pleased to announce that the Pivotal Select™ segregated fund contract now offers the Low Load sales charge option! [See details.](#)



- Starting January 15, 2016 and continuing for up to one year, Empire Life is temporarily waiving part of the Money Market Fund management fees to partially offset the impact of negative returns experienced by some customers. Details can be found in the [Information Circular](#).
- Empire Life and Empire Life Investments Inc. won 2015 Fundata A+ Awards for three funds. [Read more.](#)



**Changes to Guaranteed Interest Funds**

- IA will align compensation for guaranteed interest funds with that of large financial institutions that currently offer better rates. This will have a direct positive impact on posted rates of 25 bps.
- **Starting March 4, 2016**, the changes to compensation and the improved rates will apply to newly issued and renewed guaranteed interest funds for all IA products. Details follow:

First-year commission		
Term	Current	Starting March 4, 2016
5 years or less	0.40% x term	0.20% x term
More than 5 years	0.40% x 5 + 0.20% x (term – 5)	0.20% x 5 + 0.10% x (term – 5)
Progressive-rate GIF (5 years)	2.00%	1.00%

**All segregated fund contracts (IAG Savings and Retirement Plan, Ecflextra, Ecoflex...)**

**Commission chargeback for deposits as of age 80**

In November 2014, a new rule on commission chargebacks for deposits made at age 80 or older was added to the commission schedule and IA believes that a reminder of this rule would be appropriate:

**Rule:** Where a client makes a deposit at age 80 or older, the first year commission will be subject to complete chargeback if the client dies within two years of the deposit date.

**Deposits affected:** All deposits made as of November 24, 2014.



**Segregated Fund changes effective March 11 & April 15, 2016.**

- Manulife will be making changes to the fund line-up in a number of their Segregated Fund contracts. These changes align with those being made on the Manulife Mutual Fund platform and are part of Manulife’s ongoing commitment to providing you and your clients with a strong selection of investment options within their segregated fund line-up. Click [here](#) for more details.



- ✓ New investment account designed for investors seeking income and growth potential! [Global Diversified Income \(Fidelity\)](#).
- ✓ [Sales campaign - savings products](#)

