



What's New?

Life Insurance

1. Lia update, version 6.4.
2. Updated forms for marijuana users.
3. Conditional temporary insurance now available on Golden Protection and InstaTerm.
4. Critical Protection now available for non-residents living in Canada.
5. New paper application for Golden Protection and Golden Protection Deferred.
6. Improved medical questions for FlexTerm, FlexOptions, ParPlus, and Critical Protection.
7. FlexTerm Ultimate Summer Road Trip Contest.

For more information, click [here](#)



Have you heard about L15 Ultra?

L15 Ultra offers two distinct advantages over other whole life products including:

- Return of premiums at death
- Higher surrender value

Click [here](#) for more information.

SOFTWARE

Company	Version
Assumption	LIA 6.4
BMO (download)	The Wave 32.1
Canada Life	V 2.5 / Zoom 15.0
La Capitale	8.2.0
CPP	Online
Empire Life	10.5
Equitable Life	2016-2
L'Excellence	Pyramid 4.3.0
Foresters (sky)	2.0.164
Humania	2016.2
Industrial Alliance	7.9.2
Manulife	15.9
Ontario Blue Cross	2.2.4
Quebec Blue Cross	Tangible 1.2.5
Quebec Blue Cross	4.1
SSQ	5.0
Sun Life	6.9
ivari	LifeView 11.2
RBC	9.4
UL Mutual	2.2.4

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



Life & Critical Illness Insurance Underwriting Guide

Underwriting plays a large role in the processing of an application at ivari. This easy-to-use and comprehensive underwriting guide contains the key information you need to submit a case to ivari, speed up the underwriting process and ensure that your clients receive the best possible offer.

Click [here](#) for the full underwriting guide.



Changes to financial underwriting guidelines for new Canadians

Click [here](#) to find out the changes made to the life insurance financial underwriting guidelines for the affluent new Canadians.



Discontinuation of Products

In order to accommodate the new products coming this fall and ensuring the products align with the way life insurance policies will be taxed in 2017 means the end of some of their current products. The largest impact will be to their universal life plans, but other plans also require an overhaul. As of **October 15th, 2016**, three products currently sold today will no longer be available for sale: **Trilogy®**, **Optimax®** and **Vital Link®**. Empire Life is taking an unprecedented approach and informing their distribution partners now to give you the longest possible opportunity to place these plans before the end of the year.

For more information, click [here](#).

Changes to Life Insurance Underwriting Requirements

Effective immediately, Empire Life has reduced the following age brackets in their Life Insurance Underwriting Requirements:

To view all Age & Amount requirements, click on this [link](#).

Life Insurance illustration update

The insurance sales illustration system has been updated with the following:

A hard stop error message will now appear if running an illustration with an Empire Life CI Protect Rider where the rider's coverage amount is above the maximum issue limit of \$75,000.

The updated sales illustration system Envision 10.5 is now available for [download](#).

INVESTMENTS



Changes to SunWise Essential Series Segregated Fund Contracts

Lump-sum contributions will no longer be accepted into SunWise Essential Series contracts after September 30, 2016.

Clients can continue to make contributions through pre-authorized chequing (PAC) plans in place by September 30, 2016

For more information about the changes, including important administrative information, click [here](#).



Ontario Insurance Act Changes – Effective July 1, 2016

Please note that the province of Ontario is making changes to its Insurance Act effective July 1, 2016. There is now an important delivery requirement associated with these changes. Specifically, the addendum must be included with all new RBC® Guaranteed Investment Fund (GIF) contracts issued in the province of Ontario .

TIPS

In order to reduce errors, please provide fund name **as well as** fund code for deposit instructions and ensure that they match. If they do not match, please note the default will always be the fund code.



Now quick and easy to sell My Education+ and Diploma

The new electronic enrolment tool is now available! See how easy and quick it is to prepare your forms when selling an RESP. In just a few minutes, and by entering the information only once, you:

- Generate the iA application (F38A) and government forms that apply to your client's situation;
- Print all the forms and provide it to your client or save it and send it by email at a later date.

To access the illustration tool, select "**My Education+ Illustration Tool**" in the "Tools and Applications" section in the main menu in Advisor Centre.



Upcoming segregated fund changes and client impact

Changes to the funds will occur on or around Nov. 14, 2016. Client letters will be mailed on August 15.

Fundamental fund changes include:

- Canadian Growth & Income (AGF) to Global Income (Sentry)
- Canadian Asset Allocation (Fidelity) to Canada Life Fidelity NorthStar® Balanced

The following fund changes are deemed non-fundamental fund changes and they include:

- Harbour Growth & Income (CI) to Cambridge Asset Allocation (CI)
- Harbour Canadian (CI) to Cambridge Canadian Equity (CI)
- Canadian Equity (Invesco) to Focused Canadian Equity (CGOV)



Segregated funds changes to your clients' investment options - August 1, 2016

Effective Monday August 1, 2016, Manulife will be making changes to the fund line-up in a number of their segregated fund contracts. [Click here for all the details.](#)

REMINDER: Revised Investment forms for collecting Anti-Money Laundering information

Due to recent Anti-Money Laundering legislation changes, Manulife has now added new fields to their investment application forms to identify the industry and occupation of the policy owner (industry and business for entity owners). To avoid processing delays, please ensure you submit the 2016 version.

When completing these new fields, please consult a reference chart, called valid industries and occupations NN1655, which lists the categories of industry / occupation / business selections for your individual and entity clients. Selecting from this standardized chart allows us to store and retrieve the information as per anti-money laundering legislation requirements and ensures that your application is received in good order. To access a job aid on this topic, visit the Investments Training Corner on Reresource under Administration > Investments > Training Corner.

IMPORTANT INFORMATION

COMPLIANCE CORNER

Does YOUR Compliance Regime include:

- Review of written and up-to-date Privacy Compliance Policies and Procedures.
- Review of written Anti-Money Laundering Policies and Procedures.
- Standard Advisor Disclosure Statements.
- Needs based sales practices (Financial Needs Analysis).
- Client File Management with all required signed and dated documents.

CALL US – WE CAN HELP!

TIME. TRENDS.
TRANSITION.
Don't miss out!

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2016 Copoloff Retreat,
[click here!](#)

