



### NEW PRODUCT-

**CI Protect**, a simple and affordable critical illness insurance solution available for sale starting on July 6, 2016. [Learn more.](#)

### Changes to the rules of marijuana users

Users of marijuana and hashish may be considered with non-smoker rates if there has been no use of e-cigarettes, tobacco or nicotine in any form, in the last 12 months. Contact us for more information.



### What you need to know in July

- Including how marijuana users may be considered for non-smoker rates



- ivari is announcing changes to its smoking/non-smoking definitions including marijuana use, effective immediately. Click [here](#) for more info.

## 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	<a href="#">Online</a>
Empire Life	10.3
Equitable Life	2016-2
L'Excellence	Pyramid 4.3.0
Foresters (sky)	2.0.164
Humania	2016.2
Industrial Alliance	7.9.2
<b>Manulife</b>	<b>15.10.0.0B</b>
Ontario Blue Cross	2.2.4
Quebec Blue Cross	Tangible 1.2.5
Quebec Blue Cross	4.1
SSQ	5.0
Sun Life	6.8
ivari	LifeView 11.2
<b>RBC</b>	<b>9.3.02</b>
UL Mutual	2.2.4

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



- [Changes to the rules for marijuana users](#)
- [Access Life- Addition of a new mandatory section](#)
- [Access Life- Change to the question at Step 3](#)

### Important dates:

- June 30, 2016:** The new version (16-06) of form F35A for Access Life will be available in hard copy and PDF format in the Advisor Centre.
- July 11, 2016:** Access life applications (form F35A) received at our offices as of this date must be the (16-06) version. The FATCA section must be completed, otherwise the contract will be issued with an amendment to be signed by the client when the policy is delivered.

## ATTENTION ONTARIO ADVISORS

**FSCO Announces Changes to Life and A&S insurance requirements for insurers, effective July 1, 2016.**

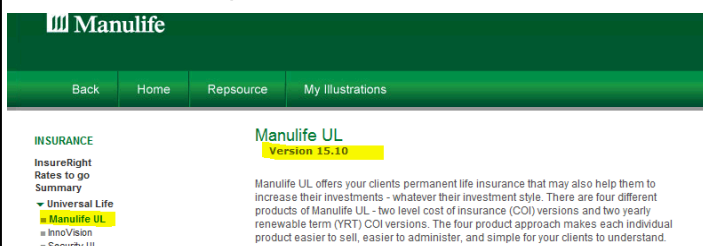
For more information, please click [here](#).



### There was an error in the Diamond View 15.10 release

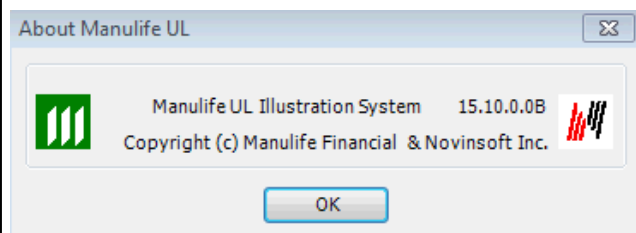
There are 2 places to confirm if your software is up to date

#1; In Diamond View, click on MUL then confirm the version on the top of the screen; must be 15.10.0.0B



#2; Enter in the first MUL: Level client investment select

Then click on Help and About Manulife UL  
You must see version 15.10.0.0B



## INVESTMENTS



### Reminder

Citigroup (Citi) is no longer providing transfer agency, fund administration, custody and securities lending services to their customers in Canada.

As of June 20, 2016, Empire Life has assumed the administration of their Investment business.

### Copies of customer investment statements now 100% paperless!

Empire is going 100% paperless starting with the June 30, 2016 statements. They will no longer take requests to mail statements to advisors. Empire Life believes this offers you more convenience and security.

It's simple to access your copies: [Learn more](#)

### Annuities

Act now before income tax rules change

With only five months left until the income tax rules change on Jan. 1, NOW is the time to consider a Non-Registered annuity for your client!



## IMPORTANT INFORMATION

### COMPLIANCE CORNER

#### Reminder:

#### Notice of Replacement of Insurance of Persons Contract

If a client decides to replace an existing contract, a copy of the replacement form signed by the representative is to be given to the client. A copy is to be forwarded to the insurers concerned within 5 days of the signing of the application. The representative must have proof that the "Notice of replacement" was sent to the existing insurer.

The client must sign the notice and initial each page no later than the date that the new policy is delivered.



Like other large financial institutions, IA Financial Group is following the digital trend by improving the online services it offers to its partners and clients. Starting December 31, 2016, your clients' semi-annual statements will no longer be sent by mail.

Please remember that your clients' statements can be accessed at any time in your secure Advisor Centre at [ia.ca/advisor](http://ia.ca/advisor).



### New GIF 75/75 & 75/100 Guarantee Options with market-leading low fees and more...

- Ideal solutions for:
  - professionals, business owners seeking downside risk protection and creditor protection (GIF 75/75)
  - retirees, seniors seeking estate protection or wealth transfer advantages (GIF 75/100)
- 75% maturity guarantee on deposits
- 75% death guarantee on deposits (GIF 75/75) or
- 100% death guarantee on deposits made before **age 80**, plus, built-in automatic triennial resets up to and including the last policy anniversary before **age 80** (GIF 75/100)
- 8 new fund options, actively managed by BMO Asset Management:
  - 6 ready-made **BMO ETF Portfolio GIFs** with asset mix ranging from 100% fixed income to 100% equity
  - 2 popular **BMO Low Volatility Canadian and U.S. Equity ETF GIFs** with 100% equity content
- Popular no-load sales charge option and 5.5% DSC deposit commission

TIME. TRENDS. TRANSITION.  
Don't miss out!  
To register for the  
**2016 Copoloff Retreat**,  
[click here!](#)

### Tip of the Month

If you are completing the "Application for Temporary Insurance" (TIA), ensure the application and cheque are dated the *same*. Otherwise, the TIA may not be binding with the carrier.

