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March newslink 2014

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Canada Life™

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2014 Federal budget summary
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CANADA LIFE PARTICIPATING LIFE INSURANCE

Demystifying the dividend scale interest rate

When discussing participating life insurance and policyowner dividends, illustrations can help clients understand how values in their policies can grow.

But often clients focus on only a current dividend scale interest rate, and that rate only gives clients part of the information they need to make an informed decision.

There are more elements to look at than just today's dividend scale interest rate. These include:

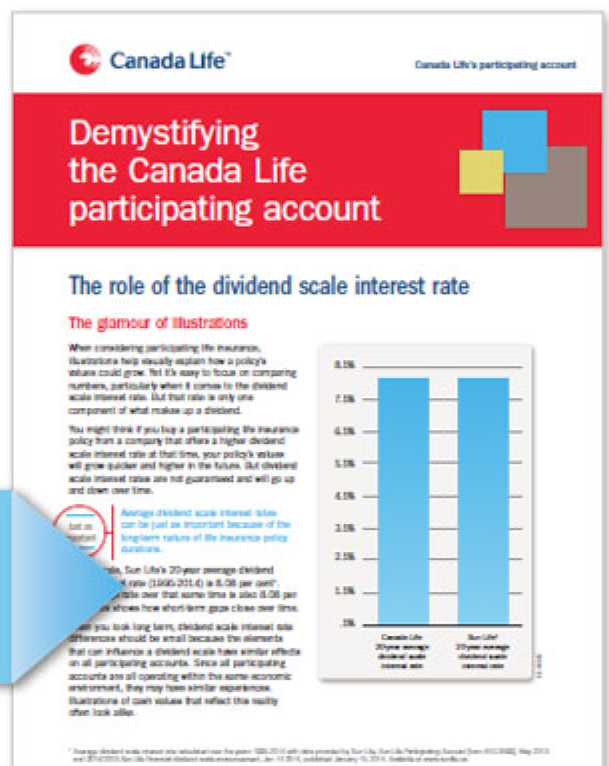
- Long-term average dividend scale interest rates
- The other elements of the dividend scale
- The strength of the company offering the insurance

To help you talk with clients about the importance of looking at more than just today's dividend scale interest rate, we've prepared an article that explains:

- Over the long term, differences in average dividend scale interest rates are small among all companies and,
- These differences have little effect on the long-term values in a participating life insurance policy.

KEY MESSAGES INSIDE: A client should look at more than just a dividend scale interest rate because a lower dividend scale interest rate, today doesn't necessarily mean lower policy values in the future. Excellence matters, and when it comes to participating life insurance, we're a leader in the Canadian marketplace.

➔ For more information, contact your regional marketing centre.



Demystifying the Canada Life participating account: the role of the dividend scale interest rate (form 46-9264)

Attachment	Size	Type
Canada Life March newslink (PDF)	1.06 MB	application/pdf

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