



The RRSP contribution deadline
is Monday, March 2, 2015.

COMING THIS MONTH

Five new segregated funds to help clients plan for what's ahead

Build your business and be their advisor of choice by offering
a variety of new funds

You're equipped with an arsenal of new funds that are designed to address client concerns for returns, risk tolerance and volatility assessment. Our fund shelf is constantly evolving with top-performing funds and preferred fund managers who offer expertise and sought-after client investment solutions.

A new way of thinking, a new way of getting results.



U.S. Low Volatility (Putnam)

For clients who are concerned ups and downs in the equity market are steering them in a different direction.



Floating Rate Income (Mackenzie)

For clients who want a diversified way to help protect their portfolios against rising interest rates.



Monthly Income (London Capital)

For clients who are looking for an actively managed portfolio that can adapt to a changing economy.



Global Dividend (Setanta)

For clients who are looking for a less volatile way to invest in world markets while still looking for strong returns.



International Equity (Putnam)

For clients who want a fixed-income investment that's diversified for higher income and growth potential.

Clients choose advisors who work to offer the right investment solution to meet their investment concerns.
Our new funds arm you to help them with the solutions they need.

RRSPs and beyond

It's more than just a season — help clients achieve more in a way that makes the most sense to them.



Did you know...

...not everyone is taking advantage of RRSP contributions? The average Canadian with unused room has \$33,740¹ of contribution room available. Canada Life™ makes it easy for you to help clients maximize their RRSP savings with two RRSP loan providers.

...that the TFSA has approached the RRSP in terms of contribution flow?² And while there is no deadline for TFSA contributions, one benefit for your clients is that unused contribution room is carried forward on Jan. 1 each year. Help your clients make TFSAs part of their financial plan.³

Create the right fit for your client today, and tomorrow. We can help with:

- RRSP loan options
- Canada Life's extensive segregated fund shelf
- Flexible pre-authorized contribution (PAC) options
- Automatic no-cost rebalancing service

Deadline: The RRSP loan application deadline is Monday, March 2, 2015.

This deadline is a Canada Revenue Agency (CRA) requirement. Clients will not receive 2014 tax receipts for contributions dated after March 2, 2015.

Gear up for the 2014/2015 RRSP season – a catalogue of our material can be found on Canada Life RepNet™ under Products & tools > Investments > Marketing materials > Marketing catalogues > RRSP catalogue.

¹ Statistics Canada – CANSIM Table 111-0039

² Statistics Canada – TFSA Summary Statistics (www.fin.gc.ca/taxexp-depfisc/2012/taxexp1202-eng.asp)

³ RRSP loans cannot be used to fund TFSA contributions.

Protect your RRSP with critical illness insurance

RRSP season is the perfect time to re-visit personal retirement goals and financial plans with new and existing clients. This year's deadline for RRSP contributions is fast approaching – Monday, March 2, 2015.

The RRSP season provides a great opportunity to speak to clients about critical illness insurance and how this coverage can help protect their retirement savings.

To help you with your conversations, the *Protect your RRSP with critical illness insurance* tool has been updated. It illustrates the risk to retirement plans resulting from early RRSP withdrawal due to a critical illness and offers a solution to manage this risk.



When to use this tool

When talking to current or prospective clients about their retirement planning, use this tool to facilitate a conversation about the risk of relying on RRSP contributions as an emergency fund.

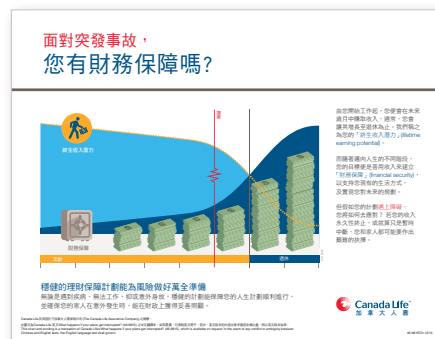
Updates to the tool

- The RRSP contribution limit has increased to \$25,370 to reflect the maximum available contribution for 2016. We realize you're having long-term planning conversations with your clients and we want to ensure the tool can help facilitate these long-term discussions. As a reminder, the maximum RRSP contribution limit for 2015 is \$24,930.
- Sample reports will no longer have dates included. Specific client reports will continue to have dates, however, the date stamp has been removed to help in general planning conversations.
- The sample report has been updated to print clearly and more efficiently.

The *Protect your RRSP with critical illness insurance* tool can be found on Canada Life RepNet™ > Products & tools > Living benefits > Tools & calculators.

Advisor**tools**

■ *What happens if your plans get interrupted?* brochure now available in Chinese



< *What happens if your plans get interrupted* – traditional Chinese (form 46-9817CH)

Use this brochure to show Chinese

clients how they can use life, critical illness and disability insurance to help keep their financial plans on track and ensure their family is taken care of if the unexpected happens.

This brochure is available in supply and electronically in the Chinese marketing catalogue on RepNet under:

- Home > Marketing materials > Chinese marketing materials > Life insurance – Millennium universal life insurance
- Home > Marketing materials > Chinese marketing materials > Life insurance > Participating life insurance
- Home > Marketing materials > Chinese marketing materials > Living benefits – Critical illness insurance

■ *Participating life insurance guide* updated in Chinese



< *Your guide to Canada Life's participating life insurance* – traditional Chinese (form 46-5482CH)

This guide is available in supply and electronically on RepNet under Chinese marketing materials > Life insurance – Participating life insurance and under Products & tools > Life insurance > Participating life > Participating life insurance catalogue.

Updated fact finders now available

The following Canada Life™ fact finders have been updated

These fact finders are all available in the Estate and tax planning catalogue on Canada Life RepNet™ under Products & tools > Estate & tax planning > Marketing materials > Estate and tax planning catalogue.

46-8098

Business planning fact finder (form 46-8098) – available in supply and on RepNet

3519 CAN

Estate planning fact finder (form 3519 CAN) – available in supply and on RepNet

46-9804

Tax and estate planning fact finder (form 46-9804) – available on RepNet only

We've also updated the original long version of *Estate and planning fact finder* (originally form 3519 CAN) now *Tax and estate planning fact finder* (form 46-9804). This is a comprehensive, 30-page document prepared to collect personal information necessary to plan an estate strategy for a client.

For more information, contact your MGA, branch office or local regional marketing centre.



SECOND YEAR OF QUALIFICATION!

LONDON

...calling

It's the start of our second year of qualification for the 2016 Canada Life Platinum conference in London, England, May 13 to 18, 2016.

From the sights of Piccadilly Circus to the great museums, shops, theatres and restaurants, your experience in London will leave you with memories that will last a lifetime. Qualifiers can look forward to the royal treatment during their stay at the Grosvenor House, a JW Marriott Hotel.

For full qualification details, visit RepNet under Home > Events > Platinum conference.

News briefs

■ 2014 client statements mailed in January

2014 Canada Life™ segregated fund semi-annual statements will be mailed soon. Clients should expect to receive their statements by the end of the third full week in January, depending on postal service to their region.



**Reminder:
advisor copies
of client
statements are
sent to MGAs**

Advisor copies of client statements are mailed the second full week of January in advance of the client copies. Advisor copies are sent to MGA's and distributed according to the preference of the MGA and advisor.

If you do not receive your copy of the client statements, please talk to your MGA.

■ Updated dividend scale announcement

The Canada Life™ 2015 participating policyowner dividend scale announcement (form 46-4049) has been updated and is available in supply and on Canada Life RepNet™ under Products & tools > Life insurance > Participating life > Participating life insurance dividend scale announcements.



■ GLC market outlook: what's in store for 2015

{Inter}ACTIVE Insights fund manager conference call

Join **Ron Hanson**, Chief Investment Officer (CIO), and **Nancy Harris**, Senior Vice President, from GLC Asset Management Group Ltd. for our fund manager conference call on **Thursday, Jan. 22, 2015 at 2:30 p.m. EST**. Our guests will take a look back to review 2014 and then forecast what to expect from the markets in the upcoming year.

GLC Asset Management Group Ltd. focuses on providing clients with superior, long-term investment performance. They manage C\$36 billion in assets and offer a broad range of investments through GWL Investment Management, London Capital Management, Laketon Investment Management and Portico Investment Management.

■ Insurance conversion opportunities with Canada Life



List of clients eligible for Simply Preferred™ term life insurance or Life Advance™ critical illness insurance conversion is delivered on a quarterly basis

Do you have clients with term life insurance or critical illness insurance who may be eligible for conversion?

If so, Canada Life will on a quarterly basis send you a personalized client list of eligible policies available for conversion. Be sure to check your mailbox for your list. It means you can begin talking to your clients right away about term life and critical illness insurance conversion opportunities.

Any client whose policy will be renewing or is eligible for conversion including conversion ceases within the next three months will be included on your list. Each subsequent list will contain policies that fall within the following three months.

Want more information?

Updated material is available RepNet under Products & Tools > Life insurance > Marketing materials > Simply Preferred term conversion catalogue.

Rate of return added to client statements



It's now easier for clients to see how their investments are doing, with a clear and concise personal rate of return right on their statement. New for 2015, this dollar-weighted return method provides an individualized picture of how clients' investments are performing.

Policy rate of return					
6 months	1 year	3 years	5 years	10 years	Since policy issue
999.9 %	999.9 %	999.9 %	999.9 %	999.9 %	999.9 %

The personal rate of return uses the **internal rate of return** calculation to reflect performance over a specified period of time, taking into account opening and closing balance as well as the timing and amount of any contributions, transfers and withdrawals. It's important for clients to evaluate their returns in the context of their overall investment plan to help achieve their goals.

Rate of return is also available through Investment Inquiry on Canada Life RepNet™.

Key features of the online system include:

- Customizable date range
- Data updated monthly and available before statement mailing

For more information about personal rates of return on client statements, contact your local regional marketing centre.

Please direct all comments and inquiries to: Lauren.Smolen@canadalife.com

Newslink is for information purposes only and should not be construed as legal or tax advice. Every effort has been made to ensure its accuracy, but errors and omissions are possible. Individual circumstances may vary and specific legal and tax advice is recommended. The information presented is based on current tax legislation. Future tax changes and market conditions may affect this information.

In Quebec, advisor refers to a financial security advisor for individual insurance and segregated fund policies and to an advisor in group insurance/annuity plans for group products.

ReplLine: 1-888-724-3680

RepNet Tech Support: 1-866-205-8835

RepNet: <https://repnet1.canadalife.com>

Web: canadalife.com

Eastern RMC: 514-874-0868 | 1-800-361-0860

British Columbia RMC: 604-685-7364 | 1-800-663-0413

Ontario RMC: 416-552-3100 | 1-877-594-1100

Prairie RMC: 403-266-8912 | 1-888-578-8083

The importance of capital dividend account provisions in shareholders' agreements

When a private corporation has more than one shareholder, a unanimous shareholder agreement (USA) can help avoid costly disputes.

The USA can establish contractual rights and obligations that govern:

- How decisions are made, such as whether profits should be retained or distributed
- What is to happen if or when shares are transferred
- The regulation of borrowing and lending
- Whether new owners can buy in
- How to handle various corporate actions

*The CDA helps to ensure integration of taxes payable by a private corporation and its shareholder(s). It's a notional account and its purpose is to keep track of certain amounts received by a private corporation that, had they been received directly by the shareholder, would have also been tax-free. These non-taxable receipts are credited to the capital dividend account, which subject to the balance of the CDA can be paid out to the Canadian resident shareholder(s) as tax-free capital dividends.

The USA gives corporate shareholders some flexibility in shaping a corporation's internal organization and affairs. The provisions of a USA may therefore consider what's to happen upon retirement, disability, bankruptcy

or insolvency of a shareholder, property settlement on marital breakdown and any breaches of the agreement by active shareholders.

Buy-sell provisions on death

Most importantly, the USA should include provisions dealing with the consequences of when a shareholder dies, such as the following:

- The **structure** of the buyout on death of a shareholder
- How the **value** of the shares will be determined
- How to **finance** the purchase of the shares
 - By way of third-party financing
 - Use of corporate earnings over time
 - With the proceeds of life insurance

Ideally, a USA should contain provisions **requiring** the company to maintain insurance on the lives of each shareholder so the company will be financially able to implement the buy-sell terms. Unfortunately, many USAs are supported by no insurance or insufficient insurance. The result of insufficient insurance may be financial hardship for the company or the deceased's family, or both.

The obvious advantage of using life insurance to fund the purchase of shares is it provides immediate liquidity on the death of a key shareholder. However, it has many tax efficiencies as well, including:

- Enhancement of the capital dividend account (CDA)* to the extent the life insurance proceeds exceed the policy's adjusted cost basis (ACB)

continued

National estate and tax consultants:

Innovative and customized solutions for business owners, professionals and affluent clients

British Columbia regional marketing centre

Brenda McEachern,
B.Comm., LL.B., TEP

National Estate and Tax Consultant,
1-800-663-0413 or 604-443-8209

Patricia Kennedy, LL.B., CFP, CLU, TEP
National Estate and Tax Consultant,
1-800-663-0413 or 604-443-8212

Prairie regional marketing centre

Jos Herman, B. Comm., CPA, CA, CFP
National Estate and Tax Consultant,
1-855-311-1211 or 306-382-0572

Patrick Uzan, B.A., CA, TEP
National Estate and Tax Consultant,
1-888-578-8083 or 403-663-2509

Ontario regional marketing centre

Bryan McNulty, LL.B., TEP
National Estate and Tax Consultant,
1-877-594-1100 ext. 5470 or
416-552-5470

Steve McLeod, LL.B.
National Estate and Tax Consultant,
1-877-594-1100 ext. 3049 or
416-552-3049

Sandra Napoletano, CPA, CA
National Estate and Tax Consultant,
1-877-594-1100 ext. 3084 or
416-552-3084

Eastern regional marketing centre

Chris Britton, CPA, CA
National Estate and Tax Consultant
1-888-346-0444 or 902-450-5564

Suzanne Désy, LL.B., D.D.N.
National Estate and Tax Consultant,
1-800-361-0860 ext. 2290 or
514-874-0868 ext. 2290

- The payment of premiums by corporate dollars
- The exemption of policy cash value growth from annual taxation while the cash remains in the contract
- Receipt of tax-free life insurance proceeds by the company
- Tax-free distribution of the CDA to the deceased's estate or to the remaining shareholders

Because tax laws change, and individual shareholder circumstances change, it's important the USA allows flexibility on **how the buy-out purchase is structured** to maximize tax benefits. In this scenario, the USA may authorize:

- Share purchase by the surviving shareholders (capital gain)
- Share redemption by the company from the estate (dividend)
- Hybrid (both)

The USA must also stipulate **how the share value will be determined** on the date the USA matures. There should be a provision that specifically **excludes** the insurance proceeds when calculating the value of a deceased's shareholding. The agreement should also stipulate whether there will be adjustments for majority or minority interests, and whether shareholder loans will be paid out at full value.

Finally, it's important the USA stipulate **how the life insurance CDA is to be allocated**. Even if life insurance proceeds are received, there is no obligation on the company to use the CDA as part of the repurchase, **unless the agreement says so**.

This was the finding in *Ribeiro Estates v. Braun Nurseries Ltd.* 2009 CanLii 1149 (ONSC). Braun Nurseries began over 50 years before and grew into a thriving company with over \$15 million in assets and \$14 million in annual revenues. Majority shareholdings were owned by the son of the founder at the time the USA was entered into. The company had granted shares to six key employees, including Fernando Ribeiro who had worked with the company for 25 years. Over the years, Fernando had earned annual bonuses and left these funds in the company. When he passed away, his company shares were valued at \$1.6 million and his shareholder loan at \$1.3 million. The company owned insurance on some of its key employees, and received \$1.0 million when Fernando died. The insurance proceeds added \$993,000 to the company's CDA after deducting a small ACB.

The shareholders agreement stipulated that Fernando's shares would be purchased at fair market value, payable 25 per cent on the date of closing, and the balance in five equal annual installments with interest on the unpaid balance at seven per cent. The agreement also stated that the shareholder loan would be repaid equally over five years without interest. The agreement was silent regarding entitlement to the CDA created on receipt of the insurance proceeds.

The company paid Fernando's widow as each installment came due. The company could have elected to declare tax-free capital dividends, from the insurance proceeds credit to its capital dividend account, on the redemption of shares, but since it did not do so, Fernando's estate received the installments as taxable dividends, rather than as tax-free dividends. Had the company declared tax-free capital

dividends, it would have reduced Fernando's estate's tax liability by \$250,000. The majority shareholder disagreed the company was required to use its CDA.

The Ontario Superior Court of Justice found that the company was required to honour the specific wording in the agreement, and no more. Unless the agreement provided otherwise, the corporation was under no obligation to use the CDA of the corporation in any particular manner. The court also denied the oppression remedy under the *Ontario Business Corporations Act*.

Many shareholders' agreements are silent regarding the CDA. Prior to *Ribeiro*, when faced with no terms, accountants had traditionally distributed the CDA to the deceased's estate. *Ribeiro* changed that practice. Now it's absolutely critical the shareholders decide in advance how the CDA generated by the life insurance is to be allocated. (Note that the CDA balance may include other non-taxable receipts received by the corporation in its normal course of business.)

The terms of the USA may stipulate that all of the CDA generated by the insurance proceeds is to be used in connection with the repurchase of shares from the estate. Or, the USA could provide that half of the CDA will be used for the repurchase and half will be retained by the company. This is commonly known as the 50 per cent solution and would be particularly appropriate if the company had other tax accounts available, such as the refundable dividend tax on hand (RDTOH) or general rate income pool (GRIP). Or they could decide that the CDA is to be allocated pro rata according to shareholdings.

And in certain circumstances, the USA should provide that no CDA election will be made on the redemption of shares. A deceased shareholder who has become a resident of the United States cannot benefit from a capital dividend. The United States does not recognize tax-free capital dividends and the Canadian corporation would be required to withhold tax upon payment of a capital dividend to a non-resident per subsection 212(2)(b) of the *Income Tax Act* (Canada).

Finally, if the deceased has access to the enhanced capital gain exemption, a portion of their shareholdings can be purchased by the surviving shareholders rather than the company. In these circumstances, some of the CDA can be allocated to those surviving shareholders so they can complete the purchase without tax consequence.

Conclusion

The purpose of an USA is to provide important directions for the operation and continuation of a corporation. They contain life insurance provisions so the buy-sell obligations can be satisfied and the expectations of the parties can be realized. Life insurance and the capital dividend account credit it creates provides a double benefit.

The company and the deceased's family both stand to benefit when the buy-sell provisions on death are properly structured and properly funded with life insurance: the company's cash flow is unaffected and the deceased's family receives full value for the deceased's contribution to the company.

Your 2015 guide to contacting Canada Life

Welcome to the *Newslink* 2015 special edition, a reference guide with complete, updated contact information to help you do business with Canada Life™. Keep this issue handy so you can refer to it whenever you need to send mail or faxes or to contact us by phone or email.

If you misplace your printed copy, *Newslink* 2015 special edition is also available on Canada Life RepNet™ under Publications > Newslink.

Regards,
Distribution Methodology
Fax: 1-866-277-2525
Distribution_Methodology@canadalife.com

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Ontario RMC: 416-552-3100 | 1-877-594-1100

Prairie RMC: 403-266-8912 | 1-888-578-8083

GENERAL CONTACTS

Phone numbers, fax numbers and email addresses

Individual Insurance Life Client Service Centre

Advisor phone number	1-888-724-3680
Client/advisor fax number	1-888-252-1329
Client phone number	1-888-252-1847
Email address	canindserv@canadalife.com

Living Benefits Client Service Centre

Advisor phone number	1-888-724-3680
Client/advisor fax number	1-866-212-9252
Client phone number	1-888-252-1847
Email address	living_benefits@canadalife.com

Wealth Management administration

Advisor phone number	1-888-724-3680
Client/advisor fax number	1-866-275-8080
Client phone number	1-888-252-1847
Email address	isp_customer_care@canadalife.com

Wealth Management payout annuity

Client/advisor phone number	1-877-232-4422
Client/advisor fax number	1-866-881-9370
Fax number for all payout annuities	1-800-690-6667
Email address	
– administration	pabc@canadalife.com
Email address	
– new business	annuityquote@canadalife.com

Sending mail directly

If you choose to send correspondence directly to the department that will process it, simply address your mail to the appropriate department and location.

To send mail to this department . . .	. . . address envelopes to these departments and Canada Life processing locations:
Individual Life Insurance Claims Quebec	Canada Life Individual Insurance Claims 2001 University Ave - #420 Montreal, QC H3A 1T9
Individual Life Insurance Claims All other provinces	Canada Life Individual Insurance Claims 255 Dufferin Ave - T-006 London, ON N6A 4K1
Individual Waiver Claims	Canada Life Individual Waiver Claims 60 Osborne Str N - 2S Winnipeg, MB R3C 3A5
Individual Premium Payments – C/O Funds Handling Department	Canada Life Funds Handling 255 Dufferin Ave - T-330 London, ON N6A 4K1
Individual Insurance Client Service (including policy change and term conversions/guaranteed issues)	Western and Central business Canada Life Individual Life Client Service 1901 Scarth St - CLP-5 Regina, SK S4P 4L4 Eastern business (Quebec) Canada Life Individual Life Client Service 2001 University Ave - #420 Montreal, QC H3A 1T9
Individual Insurance New Business (life and living benefits products)	Canada Life New Business 255 Dufferin Ave - T-019 London, ON N6A 4K1
Individual Living Benefits Claims	Canada Life Individual Living Benefits Claims 60 Osborne St N - 2S Winnipeg, MB R3C 3A5
Individual Living Benefits Client Service (including policy change and critical illness conversions)	Canada Life Individual Living Benefits client service 60 Osborne St N - 2W Winnipeg, MB R3C 3A5
Wealth Management	Canada Life Wealth Management 255 Dufferin Ave - T-424 London, ON N6A 4K1 Eastern business (Quebec) Canada Life Wealth Management 2001 University Ave - #540 Montreal, QC H3A 1T9
Wealth Management Payout Annuities (PABC)	Canada Life Payout Annuities 255 Dufferin Ave - T-424 London, ON N6A 4K1
Individual Contracts and Compensation	Canada Life Contracts and Compensation 330 University Ave - S9 Toronto, ON M5G 1R8

Consolidating mail

Sending correspondence to several Canada Life lines of business at the same time is easy – just label each individual envelope, then consolidate all your mail into a larger envelope addressed to the mailroom (using the address of the location to which you currently send your mail). This enables the mailroom to redistribute your labelled mail to the appropriate department as quickly and efficiently as possible. If your mail needs to be sent to another location, it will be couriered overnight to minimize delays.

To send mail to this department . . .	. . . label all your envelopes with these addresses, and send one consolidated package to a single Canada Life address you typically use – attention mailroom:
Individual Life Claims Quebec	Canada Life Individual Life Claims Quebec #420
Individual Life Claims All other provinces	Canada Life Individual Life Claims T-006
Individual Waiver Claims	Canada Life Individual Waiver Claims 2S
Individual Premium Payments – c/o Funds Handling department	Canada Life Funds Handling T-330
Individual Life Client Service (including policy change)	Western and Central business Canada Life Individual Client Service CLP-5 Eastern business (Quebec and Atlantic) Canada Life Individual Life Client Service Quebec #420
Individual Insurance New Business (life and living benefits products)	Canada Life New Business T-019
Individual Living Benefits Claims	Canada Life Living Benefits Claims 2S
Individual Living Benefits Client Service (including policy change and critical illness insurance conversions)	Canada Life Living Benefits Client Service 2W
Wealth Management	Canada Life Wealth Management T-424 Eastern business (Quebec) Canada Life Wealth Management Quebec #540
Wealth Management Payout Annuities (PABC)	Canada Life PABC T-424
Individual Contracts and Compensation	Canada Life Contracts and Compensation S9

Key contact names and phone numbers

INDIVIDUAL INSURANCE ADMINISTRATION AND CLAIMS

Dennis McKenna, Assistant Vice-President, Individual Insurance Client Service	519-435-7428
Irene Donaldson, Director, Individual Life Claims	519-435-7431
Shawn Hogue, Manager, Individual Life Client Service	306-751-6366
Linda Duhaime, Associate Manager, Individual Life Client Service – Quebec and Atlantic and Individual Life Claims for Quebec	514-350-5435 ext. 2134

NEW BUSINESS

Mary Juszczynski, Assistant Vice President, New Business	519-435-7068
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UNDERWRITING MANAGEMENT

Shelina Esmail, Manager, Underwriting	416-552-3071
Michele Evelyn, Assistant Manager, Underwriting (Large Case)	416-552-3435
Christine Koukoulidis, Assistant Manager, Underwriting (Eastern Canada)	416-552-5649
Mary Jo Jaleta, Assistant Manager, Underwriting (Western Canada)	306-751-6242
Donna Cram, Manager, Disability Insurance Underwriting	204-926-5017
Kevin Siddall, Associate Manager, Disability Insurance Underwriting	204-946-8839
Jo-Ann David, Manager, Underwriting (Quebec)	514-393-4457
Bill Ness, Large Case Specialist	416-552-3092

OPERATIONS MANAGEMENT

Claudia Sweeney, Manager, New Business Operations	416-552-5990
Waveeny Patten, Assistant Manager, New Business Operations (MGA Eastern Canada)	416-552-3436
Nancy Savignano, Assistant Manager, New Business Operations (National Accounts)	416-552-6761
Niro Selva, Assistant Manager, New Business Operations (IG Eastern Canada)	416-552-3437
Amanda Strong, Assistant Manager, New Business Operations (MGA Western Canada and IG Western Canada)	306-751-6656
Jo-Ann David, Manager, New Business Operations (Quebec)	514-393-4457
Brigitte Bouchard, Assistant Manager, New Business Operations (Quebec)	514-393-4438

LIVING BENEFITS ADMINISTRATION AND CLAIMS

Dennis McKenna, Assistant Vice President, Individual Insurance Client Service	519-435-7428
Gaffray Marion, Director, Living Benefits Claims	204-946-4513
Jacque Beaudry, Associate Manager, Individual Insurance Client Service	204-946-7743
Sherri Grandmont, Associate Manager, Living Benefits Claims	204-946-7469

WEALTH MANAGEMENT AND PAYOUT ANNUITY

Cheryl Munro-Sharpe, Senior Vice President, Wealth Management Operations	519-435-4774
Kim Reath, Director, Wealth Management Individual Savings	519-435-7787
Shirley Stevens, Associate Manager, Wealth Management Individual Savings	519-435-4287
Chris Brown, Associate Manager, Wealth Management Retirement Income	519-435-6832
Francine Brouillette, Manager, Wealth Management Montreal	514-350-5435 ext. 2104
Anik Boulianne, Assistant Manager, Wealth Management Montreal	514-350-5435 ext. 2195
Sarah Chappell, Associate Manager, Claims	519-435-4309
Hiram O'Neil, Director, Retirement Income Administration	519-435-4831
Wanda Hazelwood, Associate Manager, Payout Annuity - Administration	519-435-4452
Brenda Laws, Associate Manager, Payout Annuity - New Business	519-435-7307

CONTRACTS AND COMPENSATION

Julie Hayes, Manager, Contracts and Compensation (including Support Services and FASATWEB)	416-552-3587
Kim Raghunandan, Supervisor, Contracts and Licensing	416-552-5326
Lucy Zhang, Supervisor, Commissions and Compensation	416-552-5673

CLIENT SERVICE CENTRE

Alisa Devries, Assistant Vice President, Client Service Centre	519-452-4052
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