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Participating Life Insurance

How Participating Life Insurance Works!

INTEGRATIS NEWS & EVENTS

Integratis is pleased to welcome the following groups to the Integratis Community

Great Saunas

Advanced Industrial Training Inc.

Aabco Propane Inc.

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Participating Life Insurance

Participating life insurance can combine permanent life insurance protection with a tax-advantaged savings component. It can provide insurance protection for life, provided premiums are paid when due.

Participating life insurance is flexible permanent life insurance with:

- A core of guarantees for basic coverage-premium, death benefit and cash surrender values
- A tax-advantage savings component
- The potential for earning policyholder dividends that can be used to purchase additional life insurance or reduce your out-of-pocket premiums (policy holder dividends aren't guaranteed)
- A choice of riders and benefits that can be added to the basic policy
- Premium flexibility

How Participating Life Insurance Works

Participating life insurance policies have the potential for earning policy holder dividends. When you purchase participating life insurance, the premiums paid go into an account called the participating account, along with funds from other Canada Life participating policies. Premiums and other basic values for these policies are calculated using long-term for mortality, investment returns, expenses (including taxes) and other factors. The guaranteed premiums, guaranteed cash surrender value and guaranteed death benefit are based on these assumptions and are in place for the life of the policy.

If the overall experience in the participating account is more favorable than the long-term assumptions that support the guaranteed values (including investment returns, mortality and expense experience), a surplus is generated. A portion of the surplus may be paid to policy holders in the form of dividends.



The amount available for distribution in any year will vary upwards or downwards depending on the actual and expected experience. The amount available is also influenced by considerations such as:

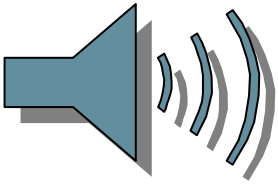
- The need to retain earnings as surplus to, among other things:
- Ensure financial strength and stability
- Finance new business growth
- Provide for transitions during periods of major change
- Smooth fluctuations in experience
- Practical consideration and limits
- Legal requirements and prevailing industry practices

The Insurance Companies Act (ICA) of Canada contains a number of provisions that govern how the participating account is to be managed within a company with shareholders.

Participating Account Management Style

The participation account is broadly diversified and generally managed as a fixed-income account. The long term investment strategy has contributed to stable investment returns. During times of economic change, the Canada Life dividend scale interest rate has been relatively stable compared with many financial instruments. Regular reporting of participating account assets demonstrates the stability and strength of the participating account.

Canada Life Assurance Company



Affinity Member's Speak Out
This page is dedicated to the articles and comments provided by affinity members.

**INTEGRATIS
 AFFINITY
 PROGRAM**

**VARIABLE ANNUITIES
 WHY YOU SHOULD CONSIDER IT**

Variable Annuities have become ideal financial planning solution for your pre-retirement and during retirement. A downturn in the markets may reduce savings to a level that will not provide sufficient retirement income, and there may not be enough time for investors to recover their losses. Variable Annuities can help you navigate through the Retirement Risk Zone and help to ensure your retirement income lasts for life.

The advantage of using Variable Annuities as an investment strategy is that the income stream will be determined by the higher of the market value or the notional contract bonuses. That income stream will be determined by the higher of the market value or the notional contract bonuses. That income stream will then be static unless market resets increase the future payouts. In a registered plan, with the Government annually increasing the minimal withdrawal rate you can be assured that even if your registered portfolio deteriorates, your income will not.

- Do your retirement plans ensure you have guaranteed income for life?
- Are you concerned about outliving your income in retirement?
- Does the market volatility keep you up at night?

Variable Annuities present clients taking income out of their investments with unique advantages:



Hazell & Associates
 Career Partners



GREATER KITCHENER WATERLOO
 Chamber of Commerce

The Voice of Business • Helping Business Succeed • Helping Our Community to Succeed

A solution to help manage the concerns and challenges you have for Retirement

- Predictable income guaranteed not to decrease no matter how investments perform
- Sustain income that will last for your life and possibly your spouse
- Potentially increasing guaranteed income to help keep pace with inflation
- The ability to change your investment or access your savings at any time (fees may apply)
- Tax effective income when held in a non-registered account
- Benefits that help ensure the smooth transition of your estate
- Potential creditor protection
- Guaranteed lifetime income starting as early as age 55

INCOME BONUS - TO INCREASE GUARANTEED PAYMENTS

Variable Annuities can provide an annual five(5) percent income bonus available in any year that no withdrawals are taken. If you would like to discuss this opportunity in more detail, please call our office to set up an appointment with one of our investment specialists.

Kevin Reid, CFP- EPC
 Senior Advisor – The Integratis Group

The Integratis Group is pleased to provide value added and member advantages for our clients with affinity members who are leaders in their fields and whom we strongly recommend to our clients! The Integratis Affinity Program members are:

- 1) Carruthers Nicol Discounted Home & Auto Insurance
- 2) Carruthers Nicol Commercial Insurance
- 3) The Better Business Bureau Employee Benefit Plan
- 4) Hazell & Associates
- 5) Best Doctors

Please continue checking as this list is always growing and changing as we strive to provide our clients with excellent outsourcing options.

THE INTEGRATIS SUITE OF PRODUCTS

- » The Integrated Benefit Solution™
- » Execucare™
- » Execucare Disability Insurance
- » The Implementation One Program™
- » The Employee Care Program™
- » Individual Life Insurance