

Barrington Focus

Delivery requirement documents key to commission release

Manulife

Settling an insurance policy is important and now it's key to receiving commissions – beginning April 1, 2009, we will hold commissions until we receive all key requirements.

Occasionally, the final requirements are not sent back to us and we cannot settle a policy. Because settling a policy ensures your client is covered, we will no longer release commissions until we've received the required documents. This is in your client's best interest ... and yours. It is standard practice within the insurance industry, so this change aligns us with the industry.

Which documents are required?

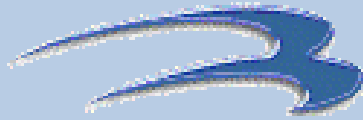
Our new "[Tips for settling an insurance policy](#)" (PDF) shows you exactly what you need to send us after you deliver an insurance policy to ensure the policy settles and your commissions are released.

The tip sheet covers 10 key documents and shows you which ones are "must haves" depending on your client's cases. The documents include amendments and confirmation of insurability forms.

The tip sheet will help you to complete that last important step in the sales process ... settling the policy. Once you send us the key documents, the policy can go in force and your client is protected. And that means we can pay your commission.

✓ Items with a checkmark are required before we can release your commission

Requirement	Type of Application		Product			
	Paper Application	Ez-app & E-app	Life	Critical Illness	Disability	Long Term Care
Advisor's Report	✓	✓	✓	✓	✓	✓
Amendments	✓	✓	✓	✓	✓	✓
Banking Information (Monthly Payments)	✓	✓	✓	✓	✓	✓
Confirmation of Insurability ¹	✓	✓	✓	✓	✓	✓
Delivery Receipts ²	✓	✓	✓	✓	✓	✓
Signed Illustration ³ (Universal Life & Performax Gold)	✓	✓	✓			
Product Page (Universal Life & Performax Gold)	✓		✓			
IRP Consumer Guide & Illustration						
Replacement Forms	*	*	*	*	*	*
Surrender Forms						



Barrington Wealth Partners
76 Temple Terrace, Suite 200
Lower Sackville NS, B4C 0A7

Your MGA Team

Kim Gray

Vice President of Operations
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Kelly Westheuser

Inforce Sales & Marketing Manager
kwestheuser@barringtonwealth.com

Mary Mellin

Contracting & Transfers Manager
bwpccontracting@barringtonwealth.com

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New Business Department

bwpadmin@barringtonwealth.com

Angela Gray

NB Division Coordinator

Maryanne Izzard

Maryanne@barringtonwealth.com

NB Case Coordinator



Working together will only make us stronger

Focus On Compliance

Please note that if you are not already updating your own offices E&O and License into VirtGate you can email them to the following address:

bwpsupport@barringtonwealth.com **NEW!!**

If you would like more information on how to keep your License and E&O's up to date in Virtgate please email your VirtGate support team at kwestheuser@barringtonwealth.com for training.

A note from our contracting department

Before going out and selling IPPs, we suggest that you contact one of following IA's Group Sales Reps if you have not attended any of the IA IPP seminars.

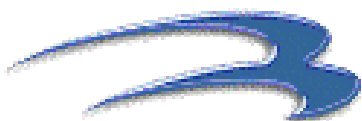
IPP is a defined benefit pension plan and as such, has to comply with FSCO's and CRA's regulations – you need to have the employer and their accountant as well as the member be involved in the sales and administrative process.

Rep	Region	Phone #	Email Address
David Harding	Atlantic	902-422-6479-ext 222	david.harding@inalco.com
Kurt Dreger	Ontario	1- 877 902-4920	kurt.dreger@inalco.com
Peter Ridge	British Columbia	1-800 557-2515 x 223	Peter.Ridge@inalco.com
Stéphane Beaulieu	Montréal	1-800-697-9767 6229	Stephane.Beaulieu@inalco.com
Benoît Arsenault	Québec City	1-800-549-4097	Benoit.Arsenault@inalco.com
Martin Bélanger	Calgary	1-888-532-1505	martin.belanger2@inalco.com

If you would like a copy of the below marketing material please let us know and we will send you a copy. Email requests to kwestheuser@barringtonwealth.com

[IPP Flyer](#)

[IPP Brochure](#)



Focus on up to date Application, Form & Software

AIG

Life & Critical Illness - 126E (2009/04/01) – French App -126F
Wave Software – 18.0

Empire Life

Life & Health – D-0082 –Eng (09, 2008) - French App D-0082 – Fren
Envision – 8.5

Manulife

Life & CI - NN7000E (03/2009) – French App –NN7000F
Disability - NN7008E (09/2008) – French App –NN7008F
Living Care – NN7009E (12, 2008) – French App – NN7009F
Diamond View 11.5 March 2009

Standard Life

Life & CI Express – 5072 (10, 2008) French App – F5072
Life & CI Long App – 5071 (10, 2008) French App – F5071
Wealthcare – Version 29 Spring 2009

Transamerica

Life Long App – LP257 (10/08) - French App – LP257FR
Life Short App- UW-LP411 (10/08) – French App – LP411FR
Single Premium Annuity – IP –NB151 (10, 2008) – French App –
IPNB151FR
Version 6.3

Canada Life

Life & CI – 17-8299 (2/09) – French App 405FR
Disability & CI – F541(5/08) – French App F541(CL)(F)
Annuity – 188 CAN (10-08)
Zoom – 10.4

Forms are not available on Form Depot

Industrial Alliance

Life – F1A (09/03) – French App – F1
Snapp App – 6039 (01/09))
Interface 5.6.0

RBC

Life – 89604 (08/2008) – French App - 89605
Life -Quebec Res. English 81642 – (12, 2007)
Life - Quebec Res. French App – 81643 (12, 2007)
Disability & CI – 83530 (05/07) – French App - 83531
Version 2.4

Sun Life

Life & CI – 810-2799 (01/09) – French App – 820 -2799
Rapid App – 810-2815 (01/09) – French App – 820-2815
Annuity – 3318 (06-2008) – French App – 3494
Eos – 4.4

There are several ways in which you can obtain applications & forms.

1. **Form Depot** – this is a database of all printable apps & form that is located in VirtGate.
2. **Paper** – should you require a supply on hand you can send your request to the below contact.
3. **Carrier Website** – Most carriers have all apps, forms and software available online to download.

All inquiries on supplies should be directed to the Inforce Sales & Marketing department:

kwestheuser@barringtonwealth.com

****Important Notice for Transamerica****

Please note that Effective April 1, 2009 only the 10/08 version of the life app and illustration from Life View 6.2 can be accepted

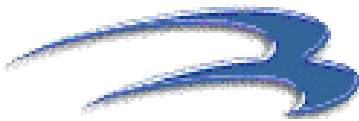
Transamerica will continue to accept the 1/08 version of the life app until March 31, 2009, provided they are accompanied by the "Additional Required Life Information" Form for UL products

*****Important Notice from AIG*****

As you may all be aware BMO has recently bought out AIG. They have now just updated their Life and Annuity Applications. **Please note that effective June 30, 2009 they will no longer be accepting the old versions of the application. Only applications dated April 09 will be accepted.**

NEW!!! Sun Life now offers an online application

Online application can be submitted via the Sun Life website. Once you have filled out the application and submitted it you must have the client sign the signature booklet and send into Sun Life within 7 business days of submitting the online application. For more information please contact your Barrington New Business



Focus on Seg Funds

Manulife

April Seg Fund Product Changes/New POS Materials and Applications

CHANGE DETAILS.

- 1) CAP, MLIA and MLIP closed to new contracts. - Effective end of day April 30, 2009
 - Existing contracts remain in effect with no changes to the available funds or product features and benefits.
 - To establish a CAP, MLIA, or MLIP contract before the products are closed, advisors must place trades in good order before 4pm ET on April 30, 2009.
 - Point-of-sale materials related to these products will no longer be available effective end of day April 30, 2009.
 - In addition, marketing materials and Repsource content will be made obsolete, except for information pertaining to existing contracts, to be relocated to the Legacy section effective end of day April 30, 2009.
- 2) GIF encore changes.
 - Effective end of day April 30, 2009 GIF encore Series 1 funds will close to all deposits (hard cap).
 - Regular investments into these funds, such as PACs, will automatically move to the GIF encore Series 2 version of the same fund.
 - PACs set up at Manulife to run on April 30th will go into the Series 2 version of the fund.
 - The Series 2 version has the same investment objective as the Series 1 version, but with a 75% maturity guarantee and, therefore, a lower MER.
 - Existing assets will remain in Series 1 and continue to receive the 100% maturity guarantee.
 - A client communication pertaining to the GIF encore Series 1 fund changes (as well as fund name changes) was included with December 2008 year-end statements.
- 3) Fund name changes, effective April 30 for all products.
 - Effective April 30, 2009 there will be name changes to some funds available within our various seg fund contracts.
 - Client communications summarizing the name changes were included with December 2008 year-end statement.

NEW POINT-OF-SALE MATERIALS and NEW APPLICATIONS.

- 1) Information Folders & Contracts for GIF & GIFencore.
 - GIF & GIF encore have a new Information Folder & Contract (MK1175E/F) effective April 30.
 - Note: there are NO updates to the GIF Select Information Folder & Contract (MK2002E/F) - please continue to use the current version (10/2008).
- 2) New Client Name Seg Fund Applications -- NN0821, NN0891 (RRIF).
 - The new applications must be used starting the beginning of the day on April 30th.
 - The new Applications will be available to order from Repsource on April 24.



Sun Wise CI Investments

All Sun Wise CI Application include a copy that is supposed to be sent to the Dealer. Please make sure that this copy of the application with a copy of all required documents is sent to Barrington, see below address.

Mackenzie Financial

Please note that all Mackenzie Seg Fund application must be sent to Barrington. As the Dealer, Barrington needs to Sign off on all Applications. Please forward along all applications and required documents to;

Barrington Wealth Partners Inc.
Attention: Investments Department
76 Temple Terrace, Suite 200
Lower Sackville, NS B4C 0A7



Focus Policy Service

Obtaining Policy Information without processing an AOR

AIG – Letter of direction signed by the owner

Canada Life – At this time they will not process these requests, you must do an AOR before they release information.

Empire Life – Letter of direction signed by the owner would authorize the agent to have access to policy information for 30 days

Sun Life – Letter of direction signed by the owner

Transamerica – Letter of direction signed by the owner

Manulife – Letter of direction signed by the owner

Standard Life – Client can call in and request this by phone or a Letter of direction signed by the client

RBC – Letter of direction signed by owner or client can call and authorize over the phone

IA – Letter of direction signed by the owner

Commonly Missing Information that will cause delays in processing Policy Service Requests

Information provided by Manulife

1. Signatures

- Corporate Signatures
- Irrevocable / Preferred Beneficiary
- Collateral Assignees
- Joint Owners

2. Medical Questions on Application for change (changes requiring underwriting)

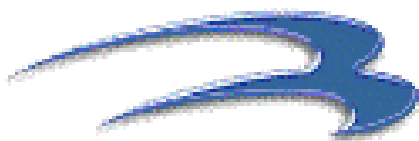
3. Rating/Healthstyle/ Age on Illustrations for conversions

4. Initial Premium for conversion for Lifewise or plans that will be or are paying Annual/Semi Annual or Quarterly

Transamerica New Admin Rules

1. You are now able to go direct to Transamerica for all policy service requests. They have advised that they will except calls and not turn you away to your MGA.

2. Transfer of ownership forms and beneficiary forms are now accepted at Transamerica via fax.



!!!Don't forget Barrington's website!!!

You will find a link to all carrier website's for easy access to printable forms
Links can be found under "Our Services"

Barrington's Website- www.bwpartners.com

Focus on YOU – Health & Fitness

January Brain Teaser

Winner!!!!

Caroline Selkirk – ZLC Financial
Answer: Pull the Plug

April Brain Teaser

What can go up a chimney down but can't go down a chimney up?

Everyone that sends in an Answer prior to May 15th will be put into a draw. Monthly prizes will be given out.

Send all Answers to
kwesheuser@barringtonwealth.com

The answer along with the winner will be announced in the follow issue.

If you can imagine it, you can achieve it; if you can dream it, you can become it.

- **William Arthur Ward**



Barrington would like to pass along a very big

CONGRATULTATIONS!!!



To **Jackie Murphy** of **BWP Advisory Service**
And To **Mirka Petro** of **Arca Financial**
Both are expecting their First child

Fun Fitness Tip # 2

Upper Body Exercises

Front Raise to Triceps Press: Sit tall with the abs in and hold a full water bottle in the left hand. Lift the bottle up to shoulder level, pause, and then continue lifting all the way up over the head. When the arm is next to the ear, bend the elbow, taking the water bottle behind you and contracting the triceps. Straighten the arm and lower down, repeating for 12 reps on each arm.

Bicep Curl: Hold water bottle in right hand and, with abs in and spine straight, curl bottle towards shoulder for 16 reps. Repeat other side.



We would like to hear from you too

If there is any new exciting news happening in your office that you would like to share please feel free to contact us. Anything from weddings, engagements and little bundles of joy, please forward to kwesheuser@barringtonwealth.com. We will make sure that we let everyone know. – THANK YOU TO THOSE WHO SENT SOMETHING IN...☺

Homemade mini Ice-Cream Sandwiches (Low Fat/Calorie)

- 1 Package of prepared Jell-O chocolate pudding (made with fat-free skim milk) – you can substitute chocolate for Vanilla
- 48 Graham Crackers
- 1 Cup ultra light cool whip

Mix the cool-whip in with the pudding and spoon a generous amount onto a graham cracker then place another on top. Store in freezer

Fat - .5 g/per serving – one sandwich
Calories – 74/per Serving

This month's receipt was provided by

- Heather Parsons – Pippy Insurance & Financial

