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

## *Your MGA Team*

**Kim Gray**
*Vice President of Operations*
kgray@barringtonwealth.com

**Mary Mellin**
*Contracts & Compensation Manager*
bwpcontracting@barringtonwealth.com

**Jessica Fernando**
*Compensation Assistant*
bwpcommissions@barringtonwealth.com

**Kelly Westheuser**
*Inforce Sales & Marketing Manager*
kwestheuser@barringtonwealth.com

**New Business Department**
bwpadmin@barringtonwealth.com
**Angela Gray**
*NB Case Coordinator*
**Maryanne Izzard**
*NB Case Coordinator*

# New Business Process Streamlined

1. Application Entered into VirtGate
Including the following:
- Case must be assigned to Barrington's Case Coordinator
  *(This is done on the first page when entering the app to VG)*
- All medical & standard age and amount requirements must be added
- Application & Required Docs. Must be scanned and uploaded into Client file in VG

If application is entered by Barrington the case coordinator will tag with a follow up for 4 days
***** If step one is not followed application must be sent to Barrington for processing***

2. Applications can be sent direct to carrier

3. Application Entry report run daily
- policy #'s are entered to new policies
- Requirements are checked and added to client file in VG
- All new application that have been entered by the MF will be checked by Barrington and tagged with a follow for one week
- Advisor's assistant will be notified automatically by email of any new requirements add
- Advisor's assistant is responsible to collect all outstanding requirements and forward them to BWP in a timely manner.

4. Underwriting Feeds downloaded into VG Daily
- All feeds are checked to make sure that requirements are downloading into client file
- Any feed that has been missed (this happens when policy number is not in VG) Policy number is entered along with requirements

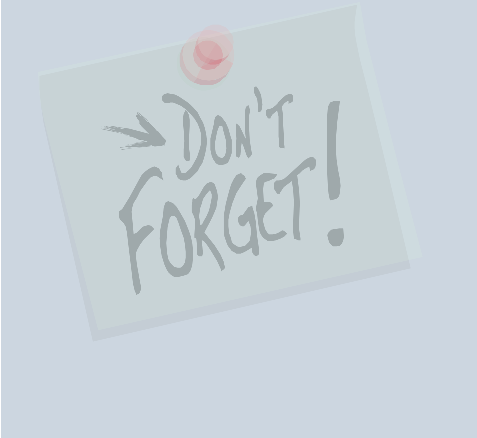
5.
- All requirements are marked with a ____ day follow up
- Follow ups are checked daily and updated by Barrington's NB Case Coordinator
- Advisor's assistant will be notified automatically by email of any updated to the client file

Updates to policies may include the following:
- Addition of new requirements
- Closing of old requirements – requirements will be marked as received and accepted by carrier or cancelled

6. Communicating with your Barrington New Business Team
- The client file in VG will provide you with a complete history of all communications
- Emails are to be sent through VG - Pull up your client file and go to Send email
  (*all emails sent through VirtGate will be automatically copied to the journal section)*
- Any communication that is received from the carrier is entered into VirtGate – this will generate an automated email to the advisor assistant

7. Contract received by Barrington
- Requirement section updated with all delivery requirements
- Status changed to Issued Pending
- Date Delivered to Broker is filled in
- Journal entry made notifying advisor office that contract has been received and is being couriered to their office
- Cover letter with all outstanding requirements is printed and attached to policy contract
- Contract sent out same day received
- Advisor's assistant is responsible to collect & follow up on all outstanding delivery requirements and forward to BWP in a timely manner

*Working together will only make us stronger*




# Focus On Compliance

In order to ensure that we provides timely service, Barrington will only be processing new contract requests that are submitted with a policy application. To ensure that there are no delays with the contracting process or the new business process, please submit the contracting paper work along with the New Business application direct to the Barrington Contracting Department:

**Mary Mellin**
***Contracts and Compliance Manager***
**Barrington Wealth Partners Inc.**
76 Temple Terrace, Suite 200
Lr. Sackville, NS B4C 0A7
Bus (902) 865-1374 Fax (902) 864-5613

## *Keeping your Life License and E&O's current in VirtGate*

The following is a procedure guide on how to keep VirtGate up to date with Licenses and E&O coverage. Each month Compliance staff of Barrington will run an Expiry Notification report and will contact the advisor to ensure the advisor is renewing the E&O and the provincial licenses. Failure to keep licenses & E&O coverage update can result in compensation NON-PAY status and eventually Contract Termination by Barrington

Broker Compliance Set up

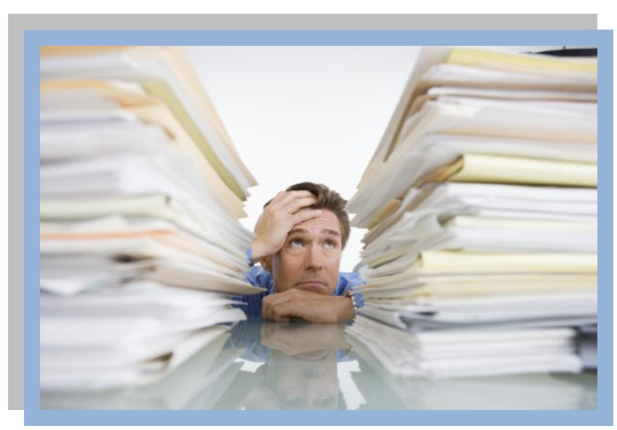
Once in a broker's information in VirtGate, click on *"Compliance"* in the top portion of the screen. Click on *"Edit Compliance Info"* and you may create a new license record for each province the advisor is license in OR edit the existing licenses. There is only one record required for the Error and Omission Insurance policy information, capture it at the top of the Compliance screen. Accuracy and consistency in the information stored is extremely important as all internal staff utilize this information to determine the validity of the Advisor. At all times, anyone must be able to determine the status if the Advisor's licenses by viewing the compliance data. The information must be kept current. The Advisor also views this information from their login ID.

E&O Policy – From the E&O copy, enter the certificate # assigned to the Advisor's policy
E&O Carrier – from the E&O copy, enter the E&O Insurance Company
CHLIA application – optional
CHLIA Expiry – Optional

Licensed with – from the drop down, select the province of license
License # - from the provincial license copy, enter the full license #
Expires – from the provincial license copy, enter the expiry date
Comments – indicate the license level 1 or 2 and sponsoring company

Uploading the license and E&O document in VirtGate

Once in a broker's information in VirtGate, click on *"Document"* in the top portion of the screen. Click on "Edit Documents". Then Click on *"Browse"* button and find the saved License or E&O document on your computer. Then Name the document ie. John Doe's BC License May 2010. Then click *"upload above document"*. A copy of the document has now been saved in VirtGate!



# Focus on up to date Application, Form & Software

**AIG**
Life & Critical Illness - 126E (2008/01/01) – French App -126F
Wave Software – 18.0

**Empire Life**
Life & Health – D-0082 –Eng (09, 2008) - French App D-0082 – Fren
Envision – 8.3

**Manulife**
Life & CI - NN7000E (12/2008) – French App –NN7000F
Disability - NN7008E (09/2008) – French App –NN7008F
Living Care – NN7009E (12, 2008) – French App – NN7009F
Diamond View 11.4

**Standard Life**
Life & CI Express – 5072 (10, 2008) French App – F5072
Life & CI Long App – 5071 (10, 2008) French App – F5071
Wealthcare – Version 28

**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 6.2

**Canada Life**
Life – 405 CAN (1/08) – French App 405FR
Disability & CI – F541(5/08) – French App F541(CL)(F)
Annuity – 188 CAN (7/06)
Zoom – 10.4
**Forms are not available on Form Depot**

**Industrial Alliance**
Life – F1A (08-05) – French App – F1
Snapp App – 6039 (01/09))
Interface 5.4.0

**RBC**
Life – 89604 (06/07) – 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 2.3

**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 – 4.3

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

**Policy Service:**

Transamerica has also revised their
Notice of *Transfer of Ownership* (PS371) Form
&
*Successor Owner* (PS373) Form
**Please being to use the revised form (Version 12/08) right away**

## ***Manulife***

Manulife now offers the ability
to order all forms online through repsource.
You will find the online ordering link right under the insight search engine

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

You will find a link to all carrier website's for easy access to printable forms on
Links can be found under *"Our Services"*
***Barrington's Website-www.bwpartners.com***

# Focus on Processing Business

## Commonly missing information on Applications

- Advisor Code
- Product Page – Section 3 – Fully Completed
- Beneficiary Section - "Relationship" is often left blank
- Dr's Info & Last visit
- MIB & TLIA certificates are often left attached to the app. These should be left with the client
- Children to be insured – the questions not being answered for them

## Tips for getting business processed in a timely manner

- Include your Advisor, Selling and Branch Codes in the *Advisor's report* section … print your name so it's easy to read.
- Show the percentage share of each insurance advisor and branch code.
- Advise us of all insurance policies your client has in the *other insurance policies* section …we need to look at total risk.
- Add details of any pending Manulife applications … to help us match up all the applications.
- Include required signatures and include **corporate signatures** if they apply.

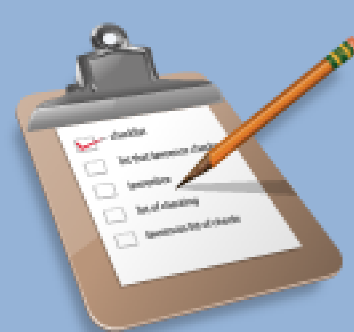
**Remember:** Completing the application in full and ensuring its legible will speed up the application process by two days, which means we can issue the policy to you and your client faster.

## Including medical information

- Ensure the name on the application and the name provided to the paramedical nurse is identical. For example, Joseph William G. Smith and Bill Smith will not automatically match up in our system …use the same spelling that appears on your client's driver's license.
- Send Manulife the T-bar code for the lab results, if you know an initial review has been completed and you are aware labs are completed.
- Request a Med Share on the *Advisor's report*, if you have applied for insurance elsewhere …this saves time.
- Make sure all questions are completed in the *Medical Information* section; especially under "Your family medical history" for both life and critical illness insurance … selling critical illness is easier as a result.

**Note:** If a paramedical is required, you don't have to complete all the questions under "Your medical history" but remember to place a checkmark in the **Paramedical box** in the *Advisor's Report* section. (For Long Term Care, we require physician details, date and reason last seen.)

- Include the family doctor's information in the "About your doctor or clinic" section.
- Include additional explanations and information as requested … this avoids delays and having to ask you once it's in underwriting.



# Focus Segregated Funds

Manulife has decided to make some necessary changes consistent with its risk management philosophy and prudent approach to product design that will allow Manulife to remain focused on its core retirement oriented target markets.

Here are a few changes coming in the months ahead;

Changes effective January 26th, 2009 for GIF & GIFencore.
- 100% equity funds will no longer be available for new GIF & GIFencore Series 2 contracts.
- Deposits over age 80 (end of the annuitant's 80th year) will no longer be accepted for all new GIF & GIFencore Series 2 contracts.

Changes effective April 30th, 2009 for GIF & GIFencore.
- GIFencore Series 1 funds will close to supplementary deposits and switches in.
- Regular investments into these funds (example: PACs) will automatically move to the GIF Series 2 version of the same fund.
- Existing assets will remain in Series 1 funds and continue to receive the 100% maturity guarantee.

Changes effective April 30th, 2009 for CAP, MLIA, and MLIP.
- CAP, MLIA, and MLIP will close to new contracts.
- Existing Contracts will remain in effect.

Marketing Material Changes;

GIF/GIFencore Fund Highlights Booklet (MK1198).
- A new version will be available January 26th, 2009.
- Please destroy previous versions and replace with the new MK1198 which will be available for order starting January 26th, 2009.

GIF/GIFencore Information Folder & Contract (MK1175) Amendment.
- Do not destroy existing stock of MK1175.
- A one page amendment (MK2245) outlining the change to disallow deposits beyond age 80 will be available for order on January 26th, 2009.
- This amendment may be inserted into your existing stock of MK1175.
- Any new MK1175 stock ordered after January 26th, 2009 will automatically include the amendment (MK2245).

GIF/GIFencore Products & Funds at a glance (MK2198).
- A new version will be available January 26th, 2009 which reflects the changes detailed above.
- Please destroy previous versions and replace with the new MK2198 which will be available on January 26th.

## 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

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

## 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 on YOU - *Starting the Year out with Health & Fitness*

October Brain Teaser
Winner
Mike Petinarelis – Gill Planning
Answer: I am a Computer

## January Brain Teaser

It doesn't hurt to take a hard look at yourself from time to time. This little test should help you get started.

During a visit to a mental asylum, a visitor asked the Director what the criteria is that defines if a patient should be institutionalized.

"Well," said the Director, "we fill up a bathtub. Then we offer a teaspoon, a teacup, and a bucket to the patient and ask the patient to empty the bathtub."

Okay, here's your test:
1. Would you use the spoon?
2. Would you use the teacup?
3. Would you use the bucket?

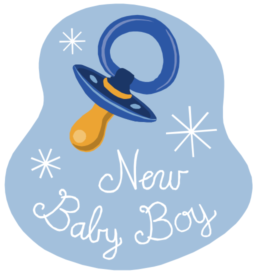
"Oh, I understand," said the visitor. "A normal person would choose the bucket, as it is larger than the spoon."

What was the director's response?

Everyone that sends in an Answer prior to February 28th will be put into a draw.

Monthly prizes will be given out.
Send all Answers to
kwestheuser@barringtonwealth.com

*What's you big hurry? You're not ever going to get it done, so what are you racing towards? Every single activity that you're involved in is for one purpose only, and that is to give you a moment of joy. Listen up .Laugh more. Appreciate more. All is well.*
*Abraham Hicks*




Barrington would like to pass along a very big

CONGRALUTALTIONS!!!

To Marie Organ & Her Husband Greg Foran
Marie & Greg are now proud parents of a healthy baby boy
Benjamin Michael Foran – Benjamin was born December 27, 2008

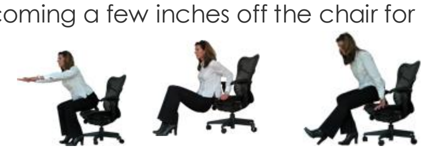
### *Work Place Fitness*

*Chair Exercises*

**Chair Squat:** While sitting, lift up until your hips are just hovering over the chair, arms out for balance. Hold for 2-3 seconds, stand all the way up and repeat for 16 reps.

**Dips:** Make sure chair is stable and place hands next to hips. Move hips in front of chair and bend the elbows, lowering the body until the elbows are at 90 degrees. Push back up and repeat for 16 reps.

**One-Leg Squat**: Make sure the chair is stable and take one foot slightly in front of the other. Use the hands for leverage as you push up into a one-legged squat, hovering just over the chair and keeping the other leg on the floor for balance. Lower and repeat, only coming a few inches off the chair for 12 reps. Repeat on the 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 contacts us. Anything from weddings, engagements and little bundles of joy, please forwarded to ***kwestheuser@barringtonwealth.com*** . We will make sure that we let everyone know.

**Recipe Name:** Chili Chicken

Ingredients
2-1/2 cups chopped cooked chicken or turkey breasts,
1 tsp. olive oil,
1-1/2 cups chopped onion,
1-1/2 cups chopped red bell pepper,
1/2 jalapeno pepper seeded and chopped,
3 cloves minced garlic,
2-1/2 tbsp. chili powder,
1 tsp. ground cumin,
1/2 tsp. salt,
1-28 oz. can tomato puree with tomato bits,
1-15 1/2 oz. can white kidney beans.

Instructions
Heat oil in skillet over medium heat. Add onion, red bell pepper, jalapeno, chili, garlic, chili powder, cumin and salt. Saute 7 to 8 minutes. Add tomato puree and beans including liquid from can. Stir in turkey. Simmer for 6 to 7 minutes more.

# Focus on the right Tools

Barrington is looking for your feedback on whether or not you & your office are utilizing the added benefits that Barrington provides.
Below is a chart if you could kindly take the time to fill this out and send back to kwestheuser@barringtonwealth.com that would be greatly appreciated. If you have selected "Require Training" we will get in contact with you to set this up.

| Tools that are offered | Use | Don't use | Unaware | Require Training |
|---|---|---|---|---|
| VirtGate | | | | |
| Barrington Website | | | | |
| Form Depot | | | | |
| Cannex Quoting System | | | | |
| NaviPlan | | | | |
| Life Guide | | | | |
| Advance Underwriting Consultant – Leo Penney | | | | |