

WHAT'S NEW AT BARRINGTON WEALTH PARTNERS

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

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kwestheuser@barringtonwealth.com

New Business Department
bwpadmin@barringtonwealth.com

Angela Gray
NB Case Coordinator
Maryanne Izzard
NB Case Coordinator

New Business Processing

We are pleased to announce our New Business Department is up and running.

The new process for New Applications is as follows:

1. Complete Application and attach all required documents

2. Order Medical Requirements and attach a list with your application

3. Send Application to:
Barrington Wealth Partners
Attn: New Business Dept.
76 Temple Terrace, Suite 200
Lr. Sackville, NS B4C 0A7

4. BWP will enter New App and Requirements into VirtGate (Members Firms can enter, scan and upload to VG, you then have the option of sending application direct)

5. BWP will follow up with Carriers on outstanding requirements and post to VirtGate.

Members can find information in the following ways:
a. Check VirtGate for updated information or
b. Email the new business team at bwpadmin@barringtonwealth.com or
c. Call us on our toll free line 1-866-810-0115

6. BWP will forward "Issued" Contract to Member Firms.

Barrington's New Business Team

Angela Gray
Case Coordinator
Maryanne Izzard

Policy Owner Service Processing

Announcing Barrington's NEW POS Department

The new process for all policy owner service is as follows:

1. Conversions – Banking – Address – Title – Beneficiary – Policy changes

2. Send Documents to:

Barrington Wealth Partners
Attn: Policy Owner Service Dept.
76 Temple Terrace, Suite 200
Lr. Sackville, NS B4C 0A7

3. BWP will enter Documents into VirtGate (Members Firms can enter, scan and upload to VG, you then have the option of sending direct)

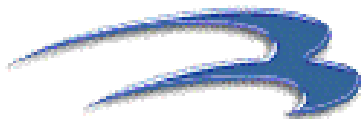
4. BWP will follow up with Carriers and post all information into VirtGate
a. Check VirtGate for updated information or
b. Email the POS Dept team at kwestheuser@barringtonwealth.com or
c. Call us on our toll free line 1-866-810-0115

5. BWP will forward confirmations of completed requests via VG

Each member firm may choose to send all POS for all carriers to Barrington if that makes it easier for your office.

Barrington's Policy Service Team

Kelly Westheuser
Inforce Sales & Marketing Manager



Focus On Compliance

As you may recall back in June Mary Mellin did a webcast on the New Anti Money Laundering Act.

As a follow up to that session Mary has provided you with the step that should be taken if you suspect a client.

**** Please note that the first step in filing a report on suspected Money Laundering or Terrorist financing is to contact your MGA – Barrington Wealth Partners Inc. We will take the necessary steps in assisting you further with your report****

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

For further information on FINTRAC, its activities, and on the steps involved if you are suspicious of a client and require information on the process in filing a report, visit our Web site (www.fintrac-canafe.gc.ca) or contact us:

Financial Transactions and Reports Analysis Centre of Canada

234 Laurier Avenue West
24th floor
Ottawa, Ontario
Canada K1P 1H7
Toll-free: 1-866-346-8722



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www.manulife.ca/repsource

Focus on up to date Application, Forms & Software

Due to the New Anti Money Laundering Act there have been several changes in carrier applications, forms & software.

Please see the listing of all up to date applications and software. Should you have any questions please don't hesitate to contact our office.

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
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

AIG

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

**** Please note that as of June 30, 2008 the Rapid App is no longer accepted****

Empire Life

Envision – 8.3

**** All Application can be printed from Empire Website or order****

Manulife

Life & CI – NN7000E (09/2008) – French App – NN7000F
Disability – NN7008E (09/2008) – French App – NN7008F
Diamond View June 2008

Standard Life

****Forms are all available online to download and print****
Wealthcare Spring 2008 – Version 27.2

Transamerica

Life – LP257 10/08 Long App – French App – LP257FR
Life – UW-LP411 (10/08) Short App – French App – LP411FR
Version 6.1

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 – 10.2

****Forms must be ordered or printed from Repnet****

Industrial Alliance

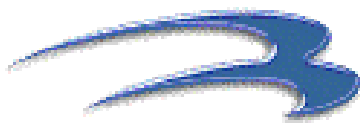
Life – F1A (08-05) – French App – F1
Snapp App – 6039 (08/08)
Interface 5.4.0

RBC

Life – 89604 (06/07) – Quebec Res. English 81642 – French App – 81643
Disability & CI – 83530 (05/07) – French App – 83531
Version 2.3

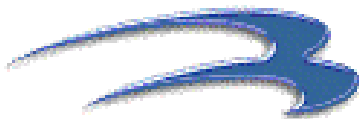
Sun Life

Life & CI – 820-2799 (06/08)
Annuity – 3318-E-06-08 – French App – 3494
Rapid App
Eos – 4.2



Focus on Insurance

| Term 10 | Manulife | Transamerica | Sun Life | Empire Life |
|-----------------------------|--|---|--|---|
| Issue Age | <ul style="list-style-type: none"> 18-70 | <ul style="list-style-type: none"> 0-70 | <ul style="list-style-type: none"> 18-70 (Save Age) | <ul style="list-style-type: none"> 18-75 (Age Nearest) |
| Minimum Issue Amount | <ul style="list-style-type: none"> \$100,000 yrs 1-5 \$25,000 yrs 6+ | <ul style="list-style-type: none"> Single Life Plans - \$50,000 Joint Life - \$100,000 | <ul style="list-style-type: none"> \$250,000 | <ul style="list-style-type: none"> \$25,000 – or \$500 Annual premium |
| Maximum Issue Amount | <ul style="list-style-type: none"> \$10,000,000 | | <ul style="list-style-type: none"> \$10,000,000 | <ul style="list-style-type: none"> \$10,000,000 |
| Policy Fee | <ul style="list-style-type: none"> \$57 Annual \$5.10 Monthly | <ul style="list-style-type: none"> \$50 | <ul style="list-style-type: none"> \$65 \$105 for 2 or more lives | <ul style="list-style-type: none"> \$60 \$30 (Preferred Policy) |
| Banding | <ul style="list-style-type: none"> Band 1 - \$25,000 - \$99,999 Band 2 - \$100,000 - \$249,000 Band 3 - \$250,000 - \$499,999 Band 4 - | <ul style="list-style-type: none"> Band 1 - \$50,000 - \$99,999 Band 2 - \$100,000 - \$249,999 Band 3 - \$250,000 - \$499,999 Band 4 - \$500,000 - \$999,999 Band 5 - \$1,000,000 - \$2,499,999 | <ul style="list-style-type: none"> \$250,000 - \$499,999 \$500,000 - \$999,000 \$1,000,000 - \$10,000,000 | <ul style="list-style-type: none"> Band 1 - \$25,000 - \$99,999 Band 2 - \$100,000 - \$249,999 Band 3 - \$250,000 - \$499,999 Band 5 - \$500,000 + |
| Conversion Period | <ul style="list-style-type: none"> Up to age 75 except switch to term 20 - 5th coverage yr | <ul style="list-style-type: none"> Convertible until policy anniversary nearest insured's age 71 | <ul style="list-style-type: none"> Convertible until policy anniversary following age 70 | <ul style="list-style-type: none"> To age 75 |
| Convertible | <ul style="list-style-type: none"> Convertible up to age 75 to any permanent plan Manulife offers Can switch to Term 20 without further underwriting up to the 5th coverage anniversary Can convert to TLife up to age 75 at the rates in effect for the attained age | <ul style="list-style-type: none"> Convertible to Wealth Advantage or Estate Advantage prior to the policy anniversary closest to the insured's 71st birthday Convertible without any new evidence of insurability | <ul style="list-style-type: none"> Eligible Permanent Plans? At smoker/non smoker rates without evidence | <ul style="list-style-type: none"> Solutions 100 20 Pay Solution Optimax III Trilogoy Trilogoy Plus (Level or ART 85) No Conversion to Solution 20 |
| Renewable | <ul style="list-style-type: none"> Renewable up to age 80- at which point coverage expires | <ul style="list-style-type: none"> Renewable every 10 yrs to coverage anniversary nearest age 80 at guaranteed renewal rates No medical evidence required upon renewal | <ul style="list-style-type: none"> Renewable until policy anniversary following age 80 Renewal premiums are guaranteed | <ul style="list-style-type: none"> Renewable every 10 yrs until the decennial policy anniversary following age 75 when premiums remain level to age 100 |
| Underwriting Classes | <ul style="list-style-type: none"> Healthstyles 1- Best Risk Non Smoker Healthstyles 2- Better than Standard risk non smoker Healthstyles 3- Standard risk non smoker Healthstyles 4- user of tobacco or nicotine products other than cigarettes/marijuana Healthstyles 5- Cigarette/ Marijuana Smokers | <ul style="list-style-type: none"> Simplified – under Age 45 for less than \$250,000 Regular – below \$250,000 Preferred – Starting amount \$250,000 and age 16 Preferred UW Classes – Amount above \$250,000 | <ul style="list-style-type: none"> Class 1 - App. 20% Non Smoker will qualify Class 2 – App. 25% of Non Smokers will qualify Class 3 – App 55% of Non smokers will qualify Class 4 - App 50% of smoker will qualify Class 5 - Any smoker that doesn't qualify for Class 4 | <ul style="list-style-type: none"> Regular |
| FYC Paid | <ul style="list-style-type: none"> 40% | <ul style="list-style-type: none"> 40% | <ul style="list-style-type: none"> 40% | <ul style="list-style-type: none"> 40% |
| Renewals Paid | <ul style="list-style-type: none"> 3% yrs 2-10 (NEW) 2% thereafter 15% at yrs 11,21,31,41,51 & 61 | <ul style="list-style-type: none"> 3% yrs 2+ | <ul style="list-style-type: none"> 5% (yrs 2-5) | <ul style="list-style-type: none"> 5% (yrs 2-5) 2% thereafter |
| New Features | <p>Child Protection Rider now offers the ability at age 25 get up to \$100,000 of CI</p> <p>Combined Coverage clients can now get face amounts up to \$10,000,000</p> | <p>New rates at all ages and face amounts</p> <p>Annual Policy Fee \$50</p> <p>New Band 6 for client needing more than \$2.5M</p> <p>Band 6 - \$2,500,000 +</p> | <p>Convertible to Term 20 without any Medical evidence</p> <p>New Rate for age 50+ across all rate bands</p> <p>Save Age – Current age up until next birthday</p> | |



Focus Segregated Funds

Aegon Dealer Services Inc. - **NO LONGER**

Effective September 2nd, 2008, Aegon Dealer Services announced that their dealer code 3009 will no longer be administrated by Aegon.

Transamerica will now be handling the processing of all Seg Fund Transaction including the TLC Alliance Partners (TD, CI and AIC).

All documents and inquiries should be directed to the following:

Investment Product Operations

Transamerica Life Canada

Attn: Transamerica Dealer Services

5000 Yonge Street

Toronto, ON M2N 7J8

Fax: 416-883-5715

Email: hoc.ip-wiretrade@aegoncanada.ca

General Inquiries:

Myla Nobleza – 416-883-5542

Loida Ballesteros – 416-883-5556

2008 Seg Fund Sales Contest


The 2008 Seg Fund Contest has now come to an end.

All Winners will be announced and presented with their Prize at the Annual Advance Marketing Meeting in Scottsdale, Arizona.



Focus On upcoming Events

Barrington is very excited about this year upcoming Advance Marketing Meeting
This year our meeting will be held in the Grand Canyon State – ARIZONA

We will be staying at the  Regency Scottsdale Resort and Spa at Gainey Ranch



The Meeting will be held on October 26th - 29th
Should you have any questions in regards to the meeting please direct your questions to kgray@barringtonwealth.com



October Brain Teaser

What Am I?

I am always freezing but
am never cold
I am found in the common
household
I am a box that looks
rather plain
I make one image out of
many many more.

Everyone that sends in an
Answer prior to Oct 31 will be put into
a draw.

Monthly prizes will be given out.

Send all Answers to
kwestheuser@barringtonwealth.com

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

*Taking the initiative doesn't
mean being pushy, obnoxious,
or aggressive. It means
creating an atmosphere where
others can seize opportunities
and solve problems in an
increasingly reliant way.*

- Stephen R. Covey



Top 10 Fashion Trends for Fall & Winter



1. It's so nice to see the dress makes a comeback. The waist has returned – whether belt coat, curvy dress or fitted pencil skirt, the emphasis is on the waist this season
2. High Heels are back in a big way. Wear them with dresses, skirts and those skinny jeans
3. Belts are big this season. From coats to sweaters to tunic tops, not to mention dresses – you name it!
4. This fall, tailored jackets and wide legged pants work for the office.
5. Make up is all about the eyes this fall. Lots of color and smoky eyes
6. Mixing Metals – no longer taboo. Gold, Silver, copper...Play with the combinations.
7. Patterned tights and hose. They add so much texture to an outfit
8. Don't forget those turtle necks ladies. They never go out of style.
9. The Classic trench. This timeless coat is a must have in any wardrobe.
10. Finally, higher waist jeans with a closer fit at the leg. Such as the straight leg, boot cut and the skinny jean. Say goodbye to the dreaded muffin top!

How to make the Perfect Mojito

Ingredients:

- 1 Part BACARDI SUPERIOR Rum
- 3 Parts Club Soda
- 12 Mint Leaves
- 1/2 Lime
- 1/2 Part Simple Syrup or Sugar

Serving Instructions:

Place 12 mint leaves, 1/2 part simple syrup and 1/2 lime in a glass. Muddle well with a pestle. Add BACARDI SUPERIOR Rum, top off with club soda, stir well and garnish with sprigs of mint or a lime wheel.

- Suggested by Mary Mellin



Bailey's Delight

- 1 large container light nutri whip
- 1 bag PC Ultimate Chocolate Chip cookies
- 1/3 cup Caramel Baileys
- 1/3 cup white or chocolate milk

Directions

Whip up Nutri Whip as per the instructions. In a nine inch spring form pan use a small amount of the Nutri Whip just enough to cover the whole bottom of the pan.

Mix milk and Baileys in a bowl, take the chocolate chip cookies and dunk them in this mixture, make sure the whole cookie is covered but don't soak them to long as they will fall apart.

Place the cookies on the layer of Nutri Whip (some will have to be split in two so they fill the whole area)

Then take half of the remaining Nutri Whip and place on cookies, repeat. There should only be 2-3 cookies left in the bag. Crumble and sprinkle on top layer.

Place in the freezer for at least 3 hours before serving and do not take it out in advance of serving.

Enjoy