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Welcome to the spring edition of *Broker Quarterly*

Welcome to the spring edition of Canada Protection Plan *Broker Quarterly*. This issue is filled with great ideas to help you grow your business.

Lately, we have received some questions about how Canada Protection Plan can help your hard-to-insure clients get insurance coverage. Specifically, brokers have asked us whether a client with a previous illness like cancer or with an anxiety-producing fear of needles can still get coverage. More often than not, the answer is yes! They can get coverage ... and at affordable rates. In this issue, you will find case studies that illustrate how coverage for your hard-to-insure clients is definitely within reach, meaning you can stop turning away that valuable business.

This issue also provides five powerful and easy-to-implement presentation skills that you won't want to miss, as well as some insights into how much money your clients can save with our great rates.



As always, Canada Protection Plan is committed to helping communities across Canada. Please take a moment to read how Blake Boulton Youth Outreach Service and Canada Protection Plan have joined forces to do some amazing work for a community in need.

I hope you enjoy the issue!

Sincerely,

David Slabodkin
President, Canada Protection Plan

Top 5 presentation skills

Take centre stage with these easy-to-use tips

Giving a presentation can be quite stressful for some people. But by implementing these tips — and by taking the time to practice — making presentations can actually be fun. More importantly, presentations can also be a great way to engage your current and prospective clients. (See Page 3)





Helping the hard to insure

Case studies show how you can build your business by helping your hard-to-insure clients

Canada Protection Plan makes it easier for many people who typically wouldn't be eligible for life insurance — or who may not be able to afford it — to get the coverage they need.

Case Study #1

John is 42 years old and a non-smoker who lives in the Greater Toronto Area.

In 1994, John was diagnosed with a serious form of cancer that required surgery. The surgery went according to plan and there were no complications related to this cancer or the subsequent surgery. In 1996, however, doctors found a spot on his left lung. In order to treat this tumour, John underwent chemotherapy for 12 weeks.

His post-operation follow-up included blood tests and CAT scans, and John has had no issues with cancer since that time.

Despite John's fight with cancer, the underwriters at Canada Protection Plan approved John for both Simplified Whole Life and Simplified Term, offering John immediate coverage and without a two-year deferral of these plans' full death benefit.

These are just two of the many cases where Canada Protection Plan provided individuals with the coverage they needed but could not get from other providers.

Case Study #2

Judy is 55 years old and a non-smoker. She was diagnosed with type II diabetes over one year ago and is currently taking oral medication to treat it.

Judy did not think she could get insurance but decided to search for a way to protect her family. A friend told Judy about the non-medical life insurance coverage offered by Canada Protection Plan, so Judy went to her broker to ask about this option.

Judy's broker had worked with Canada Protection Plan before and thought it was a great idea. Soon after submitting her application, Canada Protection Plan's underwriters approved Judy for Simplified Life and Simplified Term, with no waiting period to receive these plans' full death benefit. And, as usual, no medical exams were required.

Judy got the coverage she needed and was happy to know that she was protecting her family.

If you have any clients who you think could benefit from coverage with Canada Protection Plan, give us a call today at **1-877-796-9090**.

Top 5 presentation skills

Take centre stage with these easy-to-use tips

Giving a presentation can be quite stressful for some people. But by implementing these tips — and by taking the time to practice — making presentations can actually be fun. More importantly, presentations can also be a great way to engage your current and prospective clients.

1 Start strong

Begin with the end in mind and ask yourself “*Why am I giving this presentation?*” Make sure your message is refined and your key points are strong and logical. That way, your audience will know right from your first word that you are an expert and you can help solve their problems.

2 Refine your body language

What you say is important. But *how* you say it is equally important to building your audience’s trust. Make sure your body is telling the same message your mouth is.

The best way to practice your body language is by practicing in front of a mirror. Find the postures that feel most natural and ensure you don’t create barriers between you and your audience, such as crossing your arms or turning your back on the people to whom you’re presenting.

3 Get your audience involved

The best presentations are interactive. The simplest way to get your audience involved is to ask them questions during your presentation. Questions will keep your audience engaged and paying attention ... and even waiting for the next chance to participate.

If your audience is enjoying the presentation, you will too, and your enthusiasm will be contagious.

4 Entertain while you tell your story

As a presenter, you must remember that your job is to engage, inform, and entertain. Not only will a boring presentation put your audience to sleep, it will also make people feel like it’s a waste of their time. Use appropriate body language, interesting images, and compelling digital media.



Try to avoid handouts, as they often end up being distractions. Be humorous if possible, but don’t become a joker, as this may lose the trust you are trying to build with your audience.

5 Wrap it up

A great close to a presentation includes a summary of your key points, as well as a strong and simple call to action. If you have time, be sure to answer questions. This is a great opportunity to go a little off-script and talk about the broader issues that your audience is thinking about.

Although these tips are for presentations in front of an audience, each is equally important for client and partner meetings. Learn these tips well and try using them in your next presentation or meeting.

Product spotlight

Canada Protection Plan offers affordable premiums for your hard-to-insure clients

Many hard-to-insure individuals are forced to pay unreasonable premiums for life insurance — but it doesn’t have to be that way. Canada Protection Plan can help your clients get the insurance they need, at rates they can afford.

With Canada Protection Plan, you can **help your clients save** by choosing one of our non-medical insurance plans. The chart below shows just how affordable our premiums can be.

Monthly premium for \$50,000 with immediate coverage

Age of male non-smoker	Simplified Life (Life Pay)	Simplified Term Plus		
		Term 10	Term 20	T100
45	\$78.17	\$16.97	\$22.05	\$68.00
50	\$104.45	\$20.97	\$30.87	\$84.06
55	\$140.27	\$27.86	\$46.22	\$105.35
60	\$189.90	\$40.19	\$71.91	\$133.79
65	\$262.40	\$62.01	\$112.19	\$171.68
70	\$375.17	\$99.50	\$171.00	\$223.16
75	\$530.51	—	—	—
80	\$748.22	—	—	—



Don’t turn away business!

Call us today at **1-877-796-9090** to learn more about how Canada Protection Plan can provide the coverage your hard-to-insure clients and prospects need, at rates they can afford.

Community corner



Blake Boulton Youth Outreach Service and Canada Protection Plan are helping a community in need

Blake Boulton Youth Outreach Service is a community-based agency that was established in 1989 to provide comprehensive services to high-risk youth and their families in the Blake Boulton community, a high-density and economically challenged area of Toronto.

The young people and families in this community often face the most unfortunate of circumstances and experiences. They are learning to live more productive lives after long periods in a socially destructive environment. Many of these individuals are in the process of learning to live with the difficulties related to mental health issues like depression and acute anxiety.

Over the past six years, Canada Protection Plan has been an essential partner in helping Blake Boulton Youth Outreach Service hire a highly skilled therapist (one who specializes in working with hard-to-serve and at-risk young people and their families), purchase emergency items, and upgrade its computer equipment.

Canada Protection Plan remains a proud supporter of Blake Boulton Youth Outreach Service and many other great service providers.

What's going on?



LaunchPAD to WIN!

Ready to win a new iPad?!

Between April 12, 2012, to July 15, 2012, the top nine brokers with the highest settled total annual premium will win one of these following prizes:



New iPad



Bose headphones



iTunes card worth \$150

PLUS: Random Draw!
One lucky broker will also win an iPad from our random draw!

Please [click here](#) to visit our contest webpage or call our Marketing Support Team 1-877-796-9090 for complete contest details.

It's easy to WIN because it's easy to sell!

**This contest is not open to some MGAs.*

Please join us

Canada Protection Plan is participating in the 2012 Independent Financial Brokers of Canada Spring Summits

Come talk to us in:

Toronto May 15 & 16, 2012

Vancouver June 1, 2012



If you would like more information regarding any of the topics discussed in this newsletter, or if you have any questions about Canada Protection Plan, please call us today at 1-877-796-9090 or visit www.cpp.ca

Canada Protection Plan is a licensed insurance agency. Its insurance products are issued by licensed Canadian insurers. In the event of any inconsistencies between the information set out in this newsletter and the terms of the applicable insurance policies, the policy terms shall govern.

