

Canada Protection Plan

Broker Quarterly

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The information you need
from Canada's largest
provider of non-medical
life insurance



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Welcome to the first edition of *Broker Quarterly*

Welcome to the first edition of *Broker Quarterly*, provided to you by Canada Protection Plan, Canada's leading supplier of non-medical life insurance. This newsletter is a quarterly publication filled with informative tips to help you grow your business and actionable ideas you can share with your clients.

This edition includes answers to your most pressing questions about working with Canada Protection Plan, networking tips you won't want to miss, and product insights you can profit from.

We're excited to announce our *Fall for Cash!* contest, which will include cash giveaways every week until the end of December 2011. Get involved and you can win big dollars!

Our commitment to the communities where you live and work is as strong as ever, and, in each edition of *Broker Quarterly*, we will highlight a community event we have sponsored.

We are dedicated to the service and fulfillment of all our brokers' needs, and we welcome your thoughts, suggestions, and ideas on how we can improve our plans and services. Our goal is to continue to be your insurance supplier of choice. If you have any feedback regarding *Broker Quarterly*, please do not hesitate to call us at 1.877.796.9090.

Sincerely,
David Slabodkin
President, Canada Protection Plan

You have questions? We have answers!

This quarter, we offer answers to some of the most common questions Canada Protection Plan receives from our brokers. We hope this Q&A clears up your questions regarding our products and services. As always, please feel free to call us at 1.877.796.9090 for more information.

Q. My client was declined for insurance coverage recently. Can she still get life insurance?

A. Yes. Clients who have been declined or postponed can qualify for Canada Protection Plan's life, deferred permanent whole life, or deferred term products.

Q. My client is over 70 years old, doesn't like medical exams, and needs life insurance coverage as soon as possible. What products can I offer him?

A. With permanent whole life plans, Canada Protection Plan provides life insurance to people - including smokers - who are up to 80 years old, with no medical exams required.

Q. My client has cancer, but is in remission. Can Canada Protection Plan offer cancer patients life insurance?

A. Acceptance Life - Canada Protection Plan's newest permanent whole life product - offers coverage for your clients who are currently undergoing cancer

treatment, living in a nursing home, or who have recently suffered a stroke or heart attack.

Q. I would like to speak to an underwriter directly before completing a non-medical insurance application. Will Canada Protection Plan allow me to do so?

A. Full-time, bilingual underwriters are available to answer any underwriting questions you might have about Canada Protection Plan's products.

Q. I don't have experience writing non-medical applications and I'm really not that sure which of my clients are best suited for non-medical life insurance. Do you offer sales and marketing support to help me?

A. Canada Protection Plan hosts regular and frequent information seminars at our head office and at your MGA. We also conduct regular webinars to help you understand Canada Protection Plan's products and to help you prospect clients who are best suited for non-medical life insurance.

Q. My client wants insurance coverage without taking a medical exam. How much coverage can Canada Protection Plan offer?

A. Canada Protection Plan is the only company in Canada that provides combined coverage of up to \$225,000 without any medical exams required.

7 secrets to successful networking

You already know networking is the lifeblood of building a strong business. Follow these simple steps and you'll be on your way to reaching all your career goals.



1 Be yourself

Simply put, networking is about relationship building. When it's done right, those relationships can last a lifetime. That's why you should try to be genuine in every one of your interactions, especially when dealing with new contacts.

Be yourself and people will trust you and want to work with you.

2 Always stay connected

Networking doesn't end after goodbye. Your networking efforts should continue through regular emails, at conferences, and at networking and charity events.

Being available is a great way to build trust.

3 Hold volunteer positions & join professional associations

People want to connect with individuals they perceive as experts and/or leaders. Staying active through volunteer work and professional associations shows you're informed and you care.

4 Don't be afraid to ask

You won't get what you want if you don't ask. Try to avoid being vague. If you are looking for an introduction or you would like a referral, ask for it in the clearest-possible manner.

5 Give

Networking is about the give and take. Help others out and they will usually reciprocate.

6 Remember the most effective networking tool of all

In an era of emails, social media, and electronic communications that are easy to delete and forget, a simple business card and a handshake go a long way. Always have. Always will.

7 Be SMART!

Your goal shouldn't be to simply "try to meet more people." Make your goal more specific. An example of this would be, "my goal is to meet five centres of influence at this conference. I will follow up with each person via email within two days of meeting them." By setting firm goals, you will be better prepared to meet those goals.

Canada Protection Plan spotlight on: Coverage of up to \$225,000



Canada Protection Plan can help with hard-to-insure clients who would like to secure a higher amount of insurance, but aren't confident about qualifying. With Combined Coverage, clients may combine their life and term policies for total insurance coverage of up to \$225,000 - and all they need to do is answer "No" to a few simple health questions.

Here's an example: your hard-to-insure client has qualified for the maximum Simplified Term policy of \$150,000 with no medical exam or needles. With Combined Coverage, you can give them the option of purchasing a smaller Simplified Life policy for \$75,000 and combining it with their existing Simplified Term policy for total Combined Coverage of \$225,000 - the highest coverage amount in Canada for non-medical life insurance!

Find out more about getting up to \$225,000 in coverage for your clients by calling Canada Protection Plan at **1.877.796.9090**.

Underwriting facts: We've got underwriters standing by

We know that when you have a question, you need the right answer and you need it quickly. To help you find those answers, Canada Protection Plan provides direct access to senior underwriters. If you have any questions, from finding advice on structuring a policy to the best option for a client who thinks a condition is barring

him or her from getting insured, give our underwriters a call.

We want to make it easy for you to work with us. That's why you can call our senior underwriters anytime during business hours and find the answers you're looking for.

If you have any questions for our underwriters, please call us at **1.877.796.9090**.

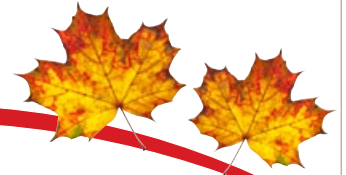
Community corner

On August 17, 2011, Canada Protection Plan sponsored the Dianne Baboth Memorial Golf Tournament, which was held at the Knollwood Golf Club to raise money for the McMaster Children's Hospital in Hamilton, Ontario.

It was a beautiful day and everyone played well, including legendary Toronto Maple Leaf Darryl Sittler. By the 18th hole, Canada Protection Plan had donated over \$8,500 in support of pediatric healthcare at McMaster Children's Hospital. To find out more about how Canada Protection Plan gives back to communities across Canada, call **1.877.796.9090**.

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 at **1.877.796.9090**.

Fall for cash!



Canada Protection Plan makes it easy for you to strengthen your business... and to win big bucks!

Every week between September 6 and December 30, 2011, Canada Protection Plan will give two brokers a cash prize of \$100 EACH! Your name will be entered into our random weekly draw for EVERY Canada Protection Plan policy you settle.



It's easy to win, because it's easy to sell!

If you have any questions about Canada Protection Plan, please call us 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.

