GLOBAL PACIFIC
FINANCIAL SERVICES LTD.

eBulletin : Nov. 12, 2013

Submitted by Josh on November 12, 2013 - 10:39am

Octobernewslink**now available!**

In this week?s issue:

1. New sales strategy: individual asset efficiency

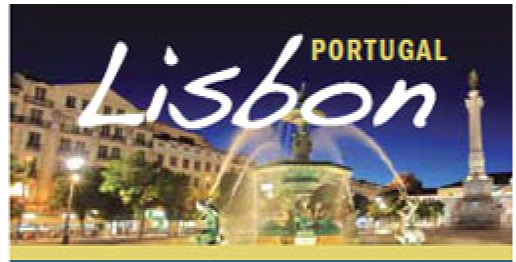
- A strategy for individual asset efficiency
- New tool available
- Updated software

2. Get the latest edition of Newslink: November 2013

Canada Life™

Nov. 2013

newslink



2014 PLATINUM CONFERENCE

Qualification for the 2014 Canada Life Platinum conference ends in less than two months. Are you on track to qualify? This is a conference you won't want to miss!

Full details available on *RepNet* under Advisor support > Professional development > Platinum conference.

Millennium universal life insurance: Limited-pay offering

Guarantees you can trust

Canada Life's *Millennium universal life insurance* may be the only life insurance your clients ever need. With affordable options to fit any budget, our limited-pay cost-of-insurance (COI) option provides clients the security of permanent life insurance protection combined with many guarantees. It also allows clients an ability to accumulate tax-advantaged cash values for their family and their estate.

Guaranteed cost

COI is guaranteed not to increase and ends when limited-pay COI charges have been paid. COI charges are available in 10, 15, and 20-year time periods. Charges for additional benefits and riders continue for the duration of coverage.

Guaranteed time

COI charges are guaranteed for a chosen time period. If the interest option is a guaranteed interest option, payments are guaranteed to cover COI charges. After COI charges end, policyowners have an option to stop paying premiums or continue paying them to gain tax-advantaged cash accumulation in their investment component and increase the death benefit under the *coverage plus death benefit option*.

Guaranteed protection

With the limited-pay COI option, clients will earn guaranteed cash values beginning at the fifth coverage anniversary. This can help provide flexibility for supplemental retirement income or emergency funds. In addition, as long as premium charges are paid, the death benefit is guaranteed as well.

To learn more about our *Millennium universal life insurance* offering, refer to the marketing and sales support materials found on Canada Life RepNet™.

Attachment	Size	Type
Canada Life Individual Asset Efficiency (PDF)	47.4 KB	application/pdf
Canada Life November Newslink (PDF)	1.25 MB	application/pdf