BUILDING YOUR INSURANCE BUSINESS WITH US

Shaping dreams into legacies

PPI

UNPARALLELED RESOURCES. AT YOUR COMMAND.

Thank you for taking the time to learn about PPI. Please explore these pages to learn more about the support we offer independent advisors like yourself and know that when the time comes we will be ready to welcome you with competitive compensation, friendly and efficient admin support, and a transition process in which we'll be with you every step of the way.

Our mission is to help you grow your business by connecting you and your clients with precisely what you need to achieve leading-edge financial solutions. We offer specialized insurance expertise, sales ideas, knowledge development and tools to power your practice – all at our expense, not yours – with experts available locally to support your sales process from end-to-end.

Our deeper role is to challenge people to dream – to plan, and create a legacy – for their family, their business and succession planning. As an organization we strongly believe in the essential value of independent advisors – and the value of the insurance solutions you deliver – to further the goals of clients, and we do everything in our power to open new markets for you while enabling your practice to prosper and thrive.

If you have any questions please don't hesitate to reach out to a member of our team!

Email us at communications@ppi.ca

Visit us at www.ppi.ca

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BRINGING PEOPLE AND POSSIBILITIES TOGETHER

PPI is one of Canada's leading marketers of insurance and financial solutions. But for all the services we offer, we measure our worth in terms of the trust we build along the way – with our employees and with independent advisors from all across Canada.

Trust is earned by solving the issues and delivering the goods – a point we never get tired of striving for. It applies to everything we do: PPI offers an unmatched level of actuarial, tax and specialized expertise – encompassing all aspects of life insurance, including its design and custom application.

We provide you with business building tools, a comprehensive product suite and extensive supplier relationships. The level of dedicated support steps up even further when you are working on a case in the high net-worth market: *PPI Advisory* offers advanced planning and concepts, and specialized, concierge services.

PEOPLE FIRST

In our culture, people are the priority. We back it up with over four decades of industry experience and innovation, balanced by an equally successful track record of securing results. In that time, PPI has been privileged to help shape our industry within Canada, working closely with insurance carriers and government to raise standards for the benefit of all.

NATIONAL RESOURCES. DELIVERED LOCALLY.

PPI is an essential link stretching across Canada, supporting local needs with the benefits of a strong national presence. At the same time, we respect your right to maintain your independence, build your own brand, and offer a broad array of products and services to your clients.

With a national footprint and a local focus, at PPI we tailor support to your individual needs. We offer all of the major insurance company contracts, and provide access to a full range of insurance products (life, living benefits, annuities, segregated funds, robo-advice, and group benefits). Our technology is state of the art, our people are highly trained professionals with a customer service focus, and our sales and marketing support tools are unique in the industry.

LOCAL SUPPORT

Our 80+ marketing people across the country understand the various company products and how they can be applied. They are happy to work with you in providing the best solutions for your clients. More than that, they take the time to get to know you and understand what you need from us. They are never more than a phone call away when you have a question or need some help, whether for product selection, technology support or practice management.

PPI has a dedicated wealth sales team, together with a robust investment product offering and suite of tools, to support your wealth practice needs and strategy.

Our administration support team of over 175 dedicated individuals is part of the process, working in concert with our sales team, from the moment you begin contracting, to submitting applications and managing your inforce block. We utilize APEXA to streamline the contracting and E&O process, and Bluesun Advisor to help you manage and monitor your new business.

WHAT OUR ADVISORS SAY

Barry Pascal
Bell Pascal Insurance Services

Montreal Advisor Barry Pascal has been an insurance industry veteran since 1983, and most recently assumed the role of Chair at CALU for 2021-2022. For Barry, his most valuable asset is his handshake – keeping promises has helped his practice thrive over the years.

"Promises kept in our industry must endure 10, 20, 50 years, so it's important when you choose a long-term partner that they share those values. The most important thing to look for in an MGA is integrity and the willingness to serve and follow through – that translates to my relationship with PPI. We share a set of values that I identify with and I truly appreciate that. PPI supports me with market intelligence, product and financial engineering, developing strategy and providing cutting-edge industry product and underwriting expertise – they are my secret weapon! If a case is not packaged properly, it could dramatically affect the outcome for the client."

Jeremiah Panlilio
Financial Initiatives Counsel

Starting in the industry 17 years ago was a giant leap of faith for Winnipeg Advisor Jeremiah Panlilio. He looks back at his bumpy first five years and appreciates all that it took to build a thriving insurance practice. Sharing his experiences helps Jeremiah connect and build relationships with clients.

"Just as I strive to be of service to my clients, PPI has done the same for me, by providing an environment that fosters learning, growing, networking and the implementation of sound business values. When it comes to business tools, PPI's Toolkit has been a game-changer for my practice. It makes presentations easy to create and present, offers numerous templates to use with clients, keeps you compliant and is an excellent sales tool. All of the tools and support PPI provides allow me to focus and spend more time building and nurturing new and existing client relationships."

Marnie White
Mosby Insurance Services Ltd.

For Calgary Advisor Marnie White, running a prosperous insurance practice involves staying ahead of the curve. Most recently partnering with a longtime PPI advisor as part of a successful transition, she works across the family, business and high net-worth markets.

"I rely on PPI not only for their tools and resources, but also for their constant innovation and reinvention within the business realm. Throughout the pandemic, PPI has been both proactive and adaptive in reaching out with electronic applications and helpful information on eSignatures and creating a dedicated landing page with carrier and other COVID-19 industry updates. Access to these invaluable tools at such a turbulent time allowed me to remain informed, be prepared and stay well ahead of the pandemic curve. PPI is constantly reinventing itself. They've seen a lot of change over the years and they are always a couple steps ahead, preparing us and making sure we all succeed."

WHAT OUR ADVISORS SAY

Naunidh Hunjan
Hunjan Financial Group Inc.

Toronto Advisor Naunidh Hunjan has been in and around insurance all his life. In the industry for 18 years, he began working in his father's insurance office while in high school. It turns out, Naunidh was an insurance natural and today, he runs a successful practice with over 35 agents.

"It's been over a decade since I joined PPI as an independent insurance Advisor, and the support I receive from PPI is the key to my success. PPI has remained loyal, consistently providing encouragement and sales support even when the chips were down. I would not consider moving to another MGA because of the great support we get from PPI – the support is what matters. PPI treats me like I am one of them. In my view, the businesses that strive for short-term gain perish quickly – and I plan to be in the industry for a long time to come!"

Frankie Veenbaas
Castle Financial Group Ltd.

After graduating from UBC, Frankie Veenbaas began her professional advising career at Calgary-based, Castle Financial. Over the past five years, Frankie has steadily climbed the ranks and holds both advisor and executive positions and has led numerous initiatives to foster client success and business development.

"It's not easy as a new advisor starting out in the financial industry. PPI's mentorship helped me develop my skills as an advisor – whether it be advanced planning, assistance with marketing, or client service relations. This had such a profound impact on my ability to progress in the business. PPI's support and patience have given me the confidence to answer difficult questions, confer with carriers and solve client issues with ease. I frequently go to my resources at PPI who always have answers for me. Each experience with the team at PPI is better than the last – as a matter of fact, one of their Planning Services tax experts is on my speed dial!"

Bradley Rogers
Lifestages Wealth Management Inc.

Perhaps it's his experience as a former Physics teacher or his Masters in Math and Economics that makes Atlantic Advisor Bradley Rogers a meticulous financial planner. After 22 years in the industry, Brad remains committed to providing the best solutions for his clients.

"As a Certified Financial Planner, it's my duty to be unbiased. With PPI, I can review markets and offer my clients the product that is right for them, not one that is mandated. My clients receive unbiased, impartial advice, which adheres to my own code of ethics. That, and the support from my local PPI team, has made transition from an agency to an independent practice very smooth. PPI doesn't push, instead they encourage me to grow my practice as I see fit. I'm also not wasting time on administrative tasks because PPI helps me stay on top of things so I can focus on doing business."

OUR TEAM OF EXPERTS

The PPI Advisory team of experts provides in-depth consulting, reports and educational seminars on needs such as capital maximization, business succession and estate equalization.

ADVANCED PLANNING SERVICES AND TECHNICAL SUPPORT

PPI Advisory's Planning Services team of lawyers, accountants and actuaries are industry experts with special expertise in large estate and intricate tax planning issues. The team provides valuable support, such as: identifying opportunities for effective estate and corporate structuring; the application of innovative tax planning and leveraging facilities; and review and input on draft Shareholders' Agreements.

ADVANCED MARKETING SUPPORT

The Advanced Marketing team of six provide specialized support and prepare complex estate planning analysis and custom product illustrations and proposals. The team takes a deep dive and expands on the concepts and ideas that are presented through an array of PPI tools.

ADVANCED UNDERWRITING

The six members of the Advanced Underwriting team support you in the preparation and packaging of your cases for the best underwriting decisions. In the broad market, the team reviews Lifestyle and Health Preliminary Evaluation Questionnaires that you can complete with your clients, in order to provide an initial opinion on how a carrier may assess your client's risk. When you are working on a case in the high net-worth market, the team takes a more detailed look at health, finances, lifestyles and habits, analyzes medical file information, client interviews and clarifies attending physician and specialist reports. Then it's all packaged for the insurance company, so the case is presented in the best possible light with all information. Both market approaches help manage expectations and minimize surprises, to achieve the best possible result for you and your client.

A WEALTH OF KNOWLEDGE

This expertise is accessible to all advisors affiliated with PPI through seminars, webinars, handy booklets and online libraries. You can also connect with team members on a one-to-one basis whenever you are working on a case in the high net-worth market – at no cost to you.

John McKay, B.Sc., FCIA
Executive Vice-President and Actuary

Chris Ireland, CPA, CA, TEP
Senior Vice-President, Planning Services

Diane Everett, LL.B., CLU, TEP, FEA
Vice-President, Planning Services

Glenn Stephens, LL.B., TEP, FEA
Vice-President, Planning Services

Jean-Pierre Berger, LL.B., B.B.A., M.Tax., Fin. Pl., FSA
Director, Planning Services

Melanie Zimmerman, CPA, CA, TEP
Director, Tax Research, Planning Services

Anne Topping, B.Sc.
Senior Vice-President, Sales & Marketing Support

Louis-Charles Leclerc, FSA, FICA
Assistant Vice-President, Marketing Support

Romeo Vitagliano, FALU, FLMI, ACS
Vice-President, Advanced Underwriting

Heather Yates, FLMI, ACS, AIAA, AALU
Manager, Advanced Underwriting

PPI Advisory

A CONCIERGE EXPERIENCE FOR YOUR HIGH NET-WORTH CLIENTS

When you are working on a case in the high net-worth market, PPI Advisory delivers advanced planning, in-depth knowledge and experience, the ultimate in service and support, and customized insurance solutions. Similar to a bank's Private Client group, the process is consultative and thorough, with concierge planning support that is personal and dedicated – all at our expense, not yours. Advanced estate and tax planning expertise is coupled with a deep understanding of life insurance and its custom application.

PPI Advisory is your optimal choice for those cases in which you are dealing with a high net-worth client or business owner and require significant technical and/or sales support. The one-on-one services of PPI Advisory are best suited for cases with face amounts in excess of $5 million or minimum premiums in excess of $75,000.

EMPOWERING YOUR PRACTICE WITH LEADING EDGE SOLUTIONS

In today's world, the power of digital innovation is transforming the way we all do business. PPI is committed to mobilizing our considerable resources and technological expertise towards streamlining your end-to-end sales process. We want to connect you seamlessly to the tools and resources that will power your business in the coming decade.

PPI's commitment to innovation - from product to marketing to technology - is not new, and has set us apart in the industry over the years. PPI has consistently led with sales concepts and technology tools that help advisors be at the forefront of change. We are committed to continuing this practice.

DIGITAL SALES ENABLEMENT TEAM

PPI gives you access to multiple market-leading tools. And then we go one step further... we help you become familiar with each tool and fully leverage the ones that will enhance your practice. We are committed to listen, understand your needs, and help to simplify the sometimes challenging world of technology.

Our Digital Sales Enablement team of regional specialists provides the hands-on training, skills and one-on-one support to help you find and utilize the tools that super-charge your practice.

A PROVEN HISTORY

In the 1980s, PPI was the first company to develop unbundled new money products, providing better consumer accountability and stronger guarantees for clients.

During the 1990s, PPI developed Security Fund, a ground breaking financial instrument built on a universal life insurance chassis augmented by income replacement, critical illness and long term care.

In the 2000s, innovation continued with a Leverage Facility that allowed universal life insurance policy owners to borrow against the collateral of their life insurance policy.

In 2015, PPI developed and introduced a transformative product – called EquiBuild – a hybrid universal life insurance policy designed to adapt to changes in your clients' lives as the world around them changes.

EMPOWERING YOUR PRACTICE WITH LEADING EDGE SOLUTIONS
CONTINUED

Start new conversations with a client-friendly website – branded to you. Reach new prospects and re-connect with existing clients when you share articles and videos from The Link Between.

YOUR BRANDED CLIENT PROSPECTING TOOL

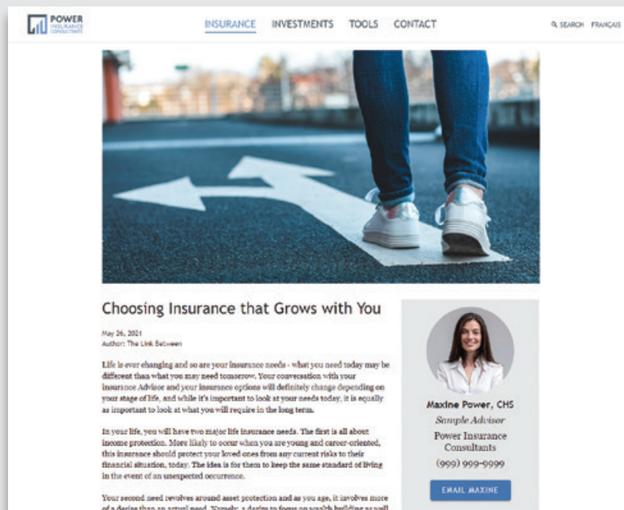
Now more than ever, you want to stay visible online and help take care of what matters most for your clients. With your own custom URL, a branded site with your logo, and your contact info on every page, The Link Between inspires the conversations that energize your business.

- Free, customizable online tool to promote your brand
- A growing inventory of thought-provoking articles and videos, ready-to-send
- Simple, fast and easy-to-share via Facebook, LinkedIn, Twitter or email
- Focused on financial concepts – not products – to help clients make sound decisions
- Clients can subscribe to receive new articles from you, automatically

Sign up in under 5 minutes and create your own branded site instantly. Start sending articles right away – all at no cost to you.

YOUR LINK BETWEEN

There are up to 17 client visits to a Link Between site for each article shared.* With almost 100 articles and videos available, including Smart Talk about Will Planning and Drafting, The Travel Bug – When Travel is Too Risky, and Beneficiary Designations – Making Sure Your Money Goes Where You Want, The Link Between is growing every week.



ADVISOR TALK

Your conduit for insurance and financial services news, tools, strategies, and practice management tips. You can subscribe to receive regular updates, which in turn connect you to client-friendly material to share from The Link Between.

*Estimate based on ratio of articles shared to total number of site visits, 2020.

EMPOWERING YOUR PRACTICE WITH LEADING EDGE SOLUTIONS
CONTINUED

PPI offers an integrated workbench of tools for analysis and presentations. When it comes to technology and tools, we want to provide you with access to the best that is available along with the most seamless integration possible. Through our workbench, you will access industry leading tools for insurance, investments, financial planning, compliance and practice management.

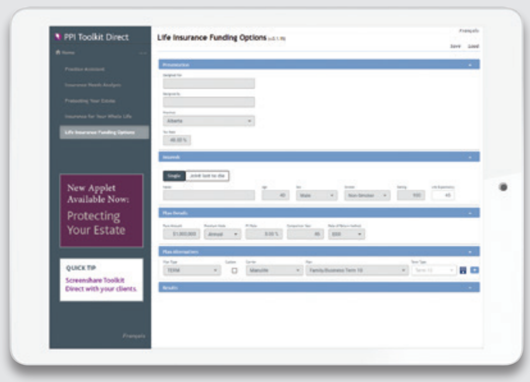
TECHNOLOGY AND TOOLS

Our tools deliver sales ideas and presentations, automated comparisons, practice management forms and templates, and up-to-date rates and illustrations – all designed to increase productivity and revenue.

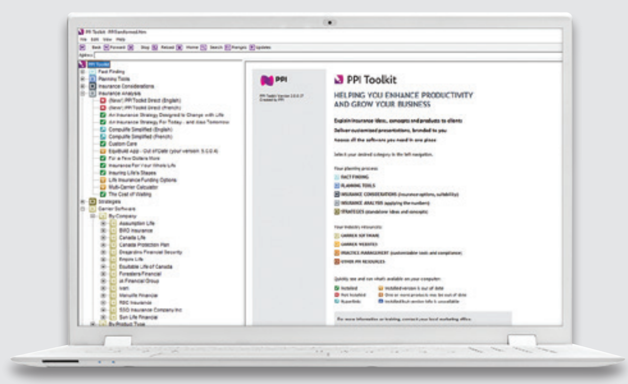
A variety of software applications offer presentation tools for insurance and investment products and concepts that deliver client-specific point of sale presentations quickly and easily, customized with your name and/or logo.

PPI Toolkit Direct

This online tool features an Insurance Needs Analysis tool, Life Insurance Funding Options, a Protecting Your Estate applet, a Whole Life applet with more features added all the time. To help you manage industry-related compliance requirements, it also offers Practice Assistant resources with sample documents that can be customized by you. You can input information and generate presentations on the go, on almost any device, from anywhere, without being tied to your desktop computer.



The Toolkit's desktop version organizes and monitors the marketing software provided by PPI and multiple insurance companies, indicating the supported software that is installed, or in need of an update – which you can do at the press of a button!



EMPOWERING YOUR PRACTICE WITH LEADING EDGE SOLUTIONS
CONTINUED

Online library for quick answers to your advanced planning questions – Professional Resource Centre.

ADVANCED PLANNING LIBRARY

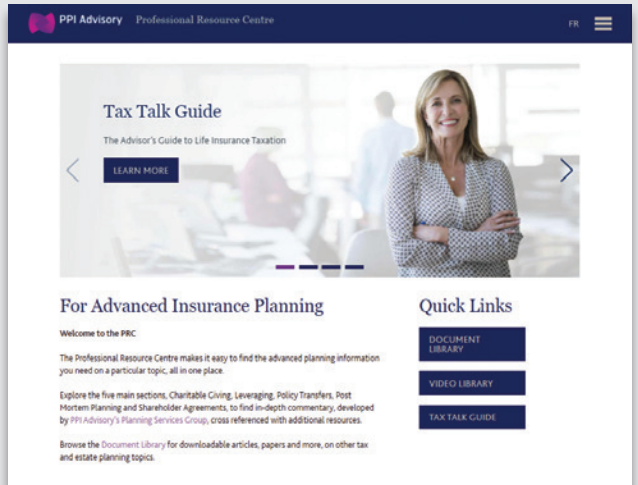
If you are looking for a sample shareholder agreement that utilizes the 'roll and redeem' strategy, or a checklist to help deal with grandfathered shares, or you need information about the charitable donation of a T-100 policy, or you have questions about the tax consequences of transferring life insurance policies, the Professional Resource Centre (PRC) is the place to look!

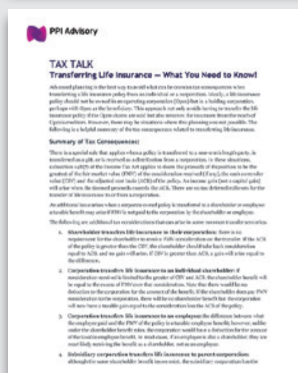
Explore the five main sections: Charitable Giving, Leveraging, Policy Transfers, Post Mortem Planning, and Shareholder Agreements to find in-depth commentary, developed by PPI Advisory's Planning Services team, cross-referenced with additional resources. Browse the Document Library section for downloadable articles, papers and more, on other tax and estate planning topics.

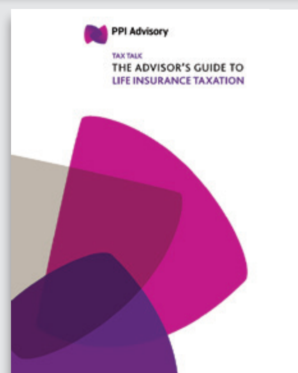
You can also introduce the PRC as a value-added tool for lawyers and accountants whom you may work with, by sponsoring their access to this exclusive site.

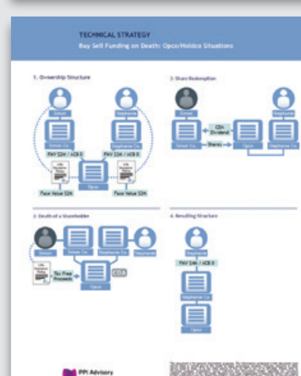
PROFESSIONAL RESOURCE CENTRE

The PRC contains Technical Strategies with concepts and ideas you can apply in your practice.









EMPOWERING YOUR PRACTICE WITH LEADING EDGE SOLUTIONS
CONTINUED

Online library for quick answers to your underwriting questions – Know the Risk.

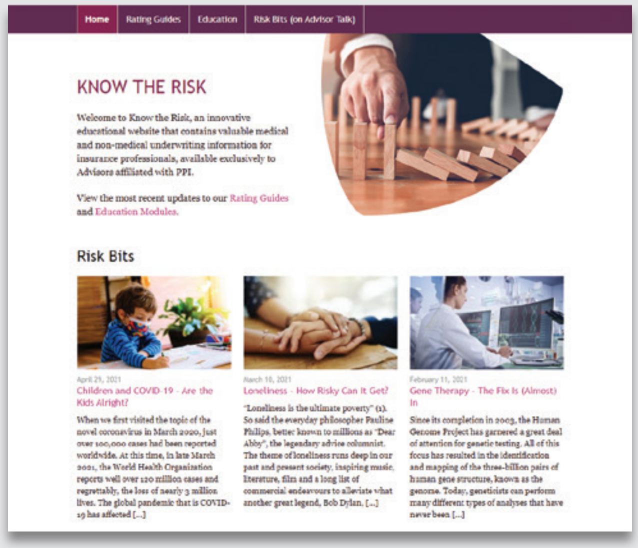
UNDERWRITING LIBRARY

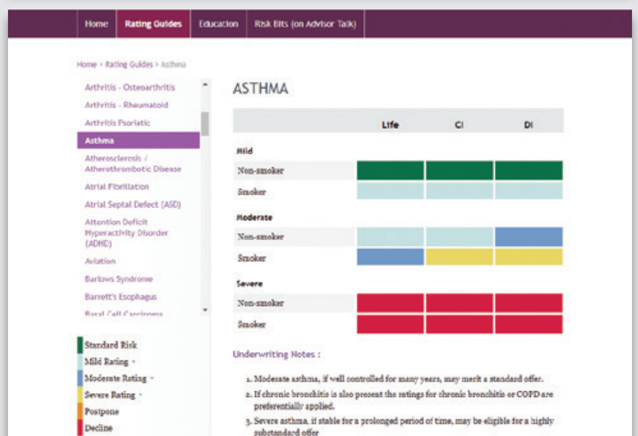
Know the Risk (KTR), developed by PPI Advisory's Advanced Underwriting team, contains rating guides and valuable medical and non-medical underwriting information to help you assess risk. You will understand more about the issues, ask important questions, and prepare complete information for the carrier's underwriter, which can make all the difference in a case settling sooner rather than later. Rating guides provide a general indication of how the underwriters may assess the risk.

To keep you current, you'll find Risk Bits articles that address health and underwriting updates relevant to you and your clients.

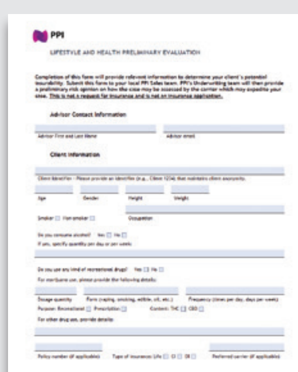
KNOW THE RISK

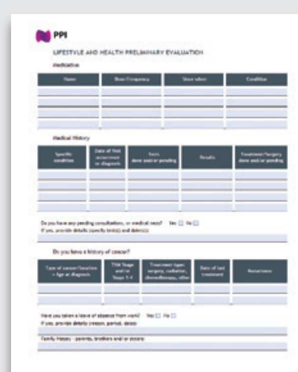
Educational modules, rating guides, and articles to help you achieve the best possible underwriting outcome.





Complete the Lifestyle and Health Preliminary Evaluation Questionnaire with your client for an initial opinion on how a case may be assessed by a carrier.





PROFESSIONAL AND BUSINESS DEVELOPMENT

Giving you the belief and conviction to engage in complex insurance planning – the result is exceptional advice for your clients and business growth for you.

Our PPI offices emphasize educational events, including product training and practice management. You are welcome to attend these seminars and you can easily register using our online events calendar that provides you with timely reminders just prior to an event. Most offices annually host 50 to 75 half-day in-house product training sessions coupled with full day Symposiums that focus on practice management, cross selling and other marketing opportunities. PPI Advisory hosts an exclusive conference, every two years in Kananaskis, Alberta, focused on advanced planning, for qualifying advisors working in the high net-worth market.

ADVISOR EDUCATION PORTAL

A handy place to generate and download your CE certificates for live presentations, and to take our self-directed courses and quizzes for additional credits.

THE Knowledge PROGRAM

Technical and market-based learning to apply in your day-to-day business. The Knowledge Program from PPI delivers technical know-how and sales confidence. Our courses supply you with tangible sales ideas that you can immediately apply in your practice. The modularized sessions incorporate multi-media presentations, interactive classroom discussions and a variety of review material for your ongoing reference, and are eligible for Continuing Education credits.

Your local PPI office delivers these in easy-to-follow modules several times throughout the year.

- **Course 1: The Business Insurance Market** – Corporate Structures and Taxation, Life Insurance Taxation, Shareholder Agreements, Corporate Owned Insurance, Sales Ideas and Case Studies
- **Course 2: Excelling in the Family Market** – Beneficiary Designations, Estate and Will Planning, Power of Attorney and Health Care Directive, Planning With Trusts, Sales Ideas and Case Studies
- **Course 3: Managing Your Compliant Practice** – Compliance 101 (Licensing, Conflicts of Interest, Disclosure, Privacy, Referral Arrangements, Client Files, Holding Out, and more), Needs Based Selling, Anti-Money Laundering and Anti-Terrorist Financing, Sales Ideas, Case Studies and client-friendly Document Samples
- **Course 4: Buying and Selling a Practice** – Business Transition – Objectives and Considerations, The PPI Business Marketplace: MatchBook, powered by FindBob, Valuation and Financing Options, Case Studies – Finding the Win-Win
- **Course 5: Living Benefits – The Basics** – Identifying the Opportunity, Understanding DI, CI and LTC, Making a Claim, Handy checklists and articles

PROFESSIONAL AND BUSINESS DEVELOPMENT
CONTINUED

Our Advantage Program recognizes advisors who are dedicated to PPI by providing additional tools to grow your business.

ADVANTAGE PROGRAM

Qualification is on an annual basis. Members can access the following services:

- **Advocis Education Programs** – Professional education programs designed to facilitate your ongoing pursuit of knowledge and expertise, including earning your CFP, CLU, or CHS designation, all at a discount of 30% or more
- **CANNEX Income Annuity Exchange** – Direct, free access to this online service that allows you to survey the market for client-specific income annuity quotes and illustrations from providers across the industry
- **Compulife Quotation Service** – Free access to the full version of this life insurance comparison tool which quotes all major Canadian insurers for a variety of products, for both multi-life and joint quotes
- **FSB Content Marketing** – Subscription allowance for content marketing designed to help grow your business, improve client relationships, and position you as an expert and valuable resource
- **InsuranceINTEL** – direct, free access to this in-depth product and market intelligence database for the life insurance industry
- **Manulife Bank Advantage Package** – reimbursement of your Business Acquisition Loan application fee, and a $250 cashback certificate for your client when they open an account
- **NPC DataGuard** – secure managed computers when you need reliable, secure computing with comprehensive support service. Three special offers with a total saving valued over $950
- **SideDrawer** – Life planning platform to easily organize and share personal/family information and contacts – from any device – including banking, investments, identity, real estate
- **WorkPerks** – A discount program with perks from over 1,200 businesses at 6,000 locations nationwide, from brand name stores and local shops
- **Benefits Plan** – A group insurance plan under which you can access competitive rates and comprehensive benefits for you and your team
- **RBC Insurance GSI** – Offer available for limited time to new qualifiers within the calendar year. A 25% discount on disability insurance through RBC Insurance, with simplified application and no medical underwriting.

ADVANTAGE PLUS

Additional Benefit for the Advantage Plus Member – A 50% co-pay marketing allowance (up to $750 for the year) for your client appreciation events and promotional campaigns that are for the purpose of building your business.

CONSIDERING A MOVE?

At PPI we see ourselves as the bridge between the insurance companies, you, and your client. Our role is to build the spirit of trust and present the calibre of insurance solutions that encourages great things to happen. We'd like to help you create legacies for your clients and, in the process, help you fulfill your own.

LEARN MORE ABOUT WHAT PPI CAN OFFER YOU

We'd love to speak with you today, and welcome you to what we believe is the best network and support system for independent Advisors in the marketplace – with very competitive compensation for you. When it comes to compensation, PPI takes a holistic view of your business across product lines. We will have an individual conversation with you and ensure your compensation is competitive.

We have a team in place to make your transition as simple and smooth as possible. We want you to feel comfortable from the start!

Email us at communications@ppi.ca

Visit us at www.ppi.ca

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