

Dividend Scale Announcement

Submitted by Josh on November 8, 2013 - 5:05pm

Canada Life participating policyowner dividend scale announcement 2014



Canada Life reviews the participating policyowner dividend scale at least annually. This review involves analyzing factors such as investment returns, mortality experience, lapses, expenses and taxes.

A review has been completed of the participating account experience for Canada Life. Based on this review, the 2013 dividend scale for Canada Life participating life insurance policies will continue to apply in 2014.

Markets remain volatile, and despite some positive movement in interest rates, the low interest rate environment continues to put downward pressure on the participating account's investment performance and, as a result, the dividend scale.

A review has also been completed of the participating account experience for former New York Life and former Crown Life policies. Based on this review, the dividend scales will decrease in 2014. The basic dividends for all former Crown Life ? Term Plus II policies will remain at zero.

More information is in the [attached](#) document.

Accountability, strength, performance

At Canada Life, we believe participating life insurance offers consumers important advantages and choice as part of a sound financial security plan. We are committed to maintaining choice and flexibility for clients and advisors. The Canada Life participating account, including the open and closed blocks but not including former New York Life and Crown Life closed blocks, has over \$3.3 billion in assets (at June 30, 2013).

Canada Life's extensive portfolio of life insurance products gives advisors choices for how best to serve their clients' financial security needs.

More than ever, Canada Life appreciates the role you play through the relationships you develop with your clients when helping them make sound financial decisions. You can find more information to help your clients understand Canada Life's participating life insurance products ? including the most recent pieces on how there is more to participating life insurance than just the dividend scale interest rate ? on Canada Life RepNetTM.

[Conservative, purposeful, market leader \(form 46-9084\)](#)

[Strong, and growing stronger \(form 46-9085\)](#)

Attachment	Size	Type
Canada Life Dividend Scale Announcement (PDF)	80.31 KB	application/pdf
Canada Life Par Account Asset Mix 46-9084 (PDF)	650.79 KB	application/pdf

Attachment	Size	Type
Canada Life Par Account Asset Mix #2 46-9085 (PDF)	499.18 KB	application/pdf
Source URL: https://globalpacific.com/bulletins/canada-life/2013-11-08/dividend-scale-announcement		