

1. CASH FLOW AND DEBT MANAGEMENT

- **Mortgages (Debt Types 1)** - Manulife (referral to local Manulife rep, see Manulife tab)
- **HELOC (Debt Type 3)** - Manulife One (referral to local Manulife rep, see Manulife tab)
- **Self-Directed Mortgage (Debt Type 4)** - Canadian Western Trust (contact admin@nbbn.ca)
- **Debt Settlement / Debt Management** – NB Debt Solutions (email admin@nbbn.ca for more info)

2. INSURANCE (5 CATEGORIES: LIFE, CI, DI, LTC, HEALTH)

- **T10/T20/T30** - Western (with CI and DI Riders), Foresters (with Member Benefits and CI Benefit on Preferred Term), SSQ for multi-life policy discounts and bundling with CI
- **Loan Insurance** - SSQ (Life, CI and DI)
- **Non-Participating Permanent** - Western (T100 10-Pay or 20-Pay),
- **Participating Whole Life** - Equitable Life, Canada Life, Sun Life (Infinite Banking)
- **UL (Personal or Corporate)** - BMO
- **Non-Medical / Simplified Issue Life** - Canada Protection Plan
- **Life Insurance for Foreign Nationals** - Industrial Alliance
- **Critical Illness (Personal)** - Western CI Rider (50K on Life), Foresters CI (25K+ member benefits, preferred underwriting), Foresters Health Care Security Plus (10-100K, simplified issues, no member benefits)
- **Critical Illness (Corporate)** - Refer to National Best for expert review (email Referral Quote Sheet to admin@nbbn.ca)
- **Critical Illness (Children)** - SSQ (Level to 75)
- **Disability Insurance** - Edge Benefits (then email Referral Quote Sheet to admin@nbbn.ca for expert review)
- **Health and Dental Insurance** - Edge Greenshield (temporarily, then email Referral Quote Sheet to nbBenefits admin@nbbn.ca for expert review)
- **Travel Insurance** - Travel Insurance Coordinators. Have client call TIC Advisor Link Call Centre [1-800-491-0851](tel:1-800-491-0851) and give NB Referral Code #6248 (Remember to submit New Business Submission form to admin@nbbn.ca)
- **Super VISA Visitor Insurance** - Travelance
- **Group Insurance (sole proprietor, small, medium and large businesses)** - Refer to nbBenefits for expert review (email Referral Quote Sheet to admin@nbbn.ca)
- **Living Benefits (Long-Term Care, DI, CI)** - Refer to National Best for expert review (email Referral Quote Sheet to admin@nbbn.ca)

3. INVESTMENTS

- **Segregated Funds** - SSQ, Standard, BMO
- **GMWBs** - Empire Life, Manulife Pension Builder
- **Mutual Funds** - Direct trades through mutual fund dealer - A&Q
- **Exempt Market Products** - Asset-backed, cash-flowing investments (Referral to Exempt Market Specialist – email emd@nbbn.ca)
- **RESPs** - Industrial Alliance (Life License), Heritage (RESP license), or an Exempt Market Product or Mutual Fund (EMP or MF license)

nbQuick Picks

- **Advantage Banking (Chequing, Savings, TFSAs, RRSPs)** - ManuBank (referral to local ManuBank rep, see ManuBank tab)
- **Adult Financial Education** - National Best Workshops, Kustom Design Financial Boot Camps
- **Children's Financial Education** - Ca\$hKidz

4. INCOME OPPORTUNITIES

- **Income Enhancement** - 4C Biz (unlicensed)
- **Income Replacement** - National Best - Start a new career as an Insurance / Financial Advisor (Life Licensed)

5. SPECIALTY PRODUCTS/CLIENTS

- **Group Insurance (sole proprietor, small, medium and large businesses)** - Refer to *nbBenefits* for expert review (see *nbBenefits* tab) (email Referral Quote Sheet to admin@nbbn.ca, Attention Melody Jackson)
- **Legal Services** - Legal Shield (Estate Documents, Phone Consultation, Legal Document Reviews, Legal Letters, Discounted Legal Rates, Identity Theft Shield)
- **Private Health Service Plans** - *nbBenefits*
- **Health & Welfare Trusts** - *nbBenefits*