



*Pacific Place Group*

Financial • Insurance • Real Estate

*Building Trust & Integrity Since 1997*



## ST. PATRICK'S DAY

St. Patrick's Day occurs annually on March 17 in observance of the death of St. Patrick, the patron saint of Ireland. What began as a religious feast day in the 17th century has evolved into a variety of festivals across the globe celebrating Irish culture with parades, special foods, music, dancing, and a whole lot of green.



March Calendar

Daylight Savings - March 11

First Day of Spring - March 20

Good Friday - March 30th

Spring Break

March 19—April 2



 *Pacific Place - Arc Realty Ltd.*

Visit our Real Estate website at:  
[www.pacificevergreenrealty.com](http://www.pacificevergreenrealty.com)



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# Pacific Place Group

## Administration Roles & Extensions

### Administration Roles and Responsibilities — Mar 1, 2018

Wayne Yu	Corporate Manager	604-267-1833	EXT: 231
Yim Yu	Account Manager	604-267-1833	EXT: 244

### **Pacific Place-Financial Services Inc./Bridgeforce Pacific Place (Life Insurance / Financial Services Division) Tel: 604-267-1833**

Hendry Liu	Sales Manager		EXT: 242
Jim Lew	Director of Business Development		604-558-7610
Mimi Sum	Group Insurance, Commission		EXT: 232
Tiffany Tang	New Business: Canada Life		EXT: 245
Mable Wong	New Business: Assumption Life, Manulife Life, CPP, Desjardins, Empire Life, Equitable Life, Forester's, SSQ, Sunlife , Compliance		604-558-7611
Angel Li	Policy Service, Marketing Materials, Travel Insurance, Investments Canada Life & Manulife		EXT: 222
Elia Chan	Contracting, Life & Investments: BMO, IA, IA Excellence, Ivari, RBC, Manulife Investments		604-558-7608

### **Pacific Place-Insurance Services Inc. (General Insurance Division) Tel: 604-267-1833**

Kate Zhang	Condo & House: New Quote & Endorsements, Claims, Payment		EXT: 228
Cecilia Lam	Commercial, New quotes & Endorsements, Claims		EXT: 271
Angus Yiu	ICBC, ICBC Batching		EXT: 235
Maring Mok	ICBC, ICBC Batching, Renewals & Payment		EXT: 239
Michael Hu	ICBC		EXT:223
Tiffany Yu	Renewal, Reminder and payments		EXT: 226
Emily Wu	Renewal, Reminder and payments		EXT: 226

### **Pacific Place-Arc Realty Ltd. (Real Estate / Property Management Division) Tel: 604-267-1833**

Lo-Ming Lee	Managing Broker		EXT: 233
Teresa Chiang	Real Estate Conveyancer		EXT: 241

### **Pacific Evergreen Realty Ltd. (Real Estate Division) Tel: 604-267-1833**

David Yang	Managing Partner		EXT: 242
Lo-Ming Lee	Managing Broker		EXT 233
Julia He	Real Estate Conveyancer		EXT: 224

• LIFE INSURANCE UPDATES •



A P E X A

[APEXA aims to be adopted as industry standard](#)



Assumption Life

[Sales & Support Contact List](#)



[Term 100: A Simple permanent Life Solution Plan](#)



[Insurance Tools to Reduce Tax](#)



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PROTECTION  
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[Life Insurance policies offer payouts for several unusual ,  
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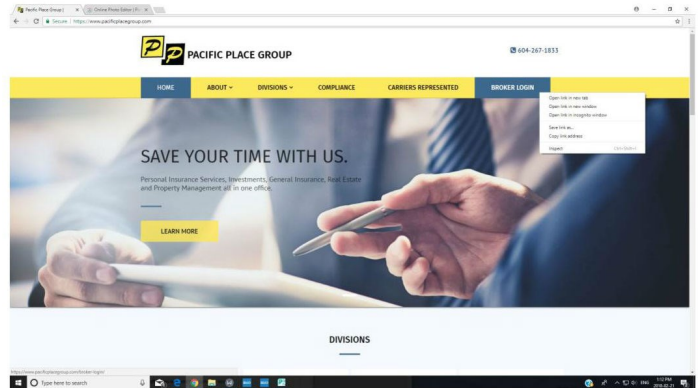
tugo™

[Why Travel Rates Are Increasing](#)



## Pacific Place Financial Services Update

# How to log into PPG Broker Back Office



Did you know there is a broker back office site in our Pacific Place Group website?

Many of you may have not tried to get into the broker back office site either you didn't know we had one or have not tried it yet.

It has an abundance of information and useful materials to make your lives easier.

Some of the things you can find in the back office are:

- Carrier Forms
- Software downloads
- CE Credits
- Compliance templates
- Winquote
- Current GIC rates
- E&O Insurance
- Upcoming Seminars

To access the back office you will need to register for access.

Go to Broker login and click on the Register button on the bottom of the page. Once you are in the Registration page fill in your information and click Register on the bottom of the page.

Within 24hrs you will receive a email that your account is active and provides you with instructions to login.

Website: [www.pacificplacegroup.com](http://www.pacificplacegroup.com)





## Pacific Place Financial Services Update

**IMPORTANT**

# Sun Life Financial Medical Cannabis—Announcing Optional coverage available starting March 1, 2018



Sun Life has reassessed its position based upon our review of current medical evidence, and has determined that medical cannabis can be added as optional coverage under an Extended Health Care (EHC) benefit, at the request of a plan sponsor. Click [HERE](#) for more information.



# Pacific Place Financial Services Update



## Rate Increase - Effective March 29

Over the last few years, the cost of medical care internationally and in the US, has continued to rise. To offset a portion of the higher costs and ensure long term product stability, the following rate increases will be effective on **March 29, 2018**.

Plans	Increase
Outbound medical worldwide	5% flat
Outbound medical worldwide excluding USA	5% flat
All Inclusive Holiday Package	2.5% flat

**Why Travel Insurance Rates Are Increasing**

**Increased Medical Costs = Increased Travel Insurance Rates**

The cost of medical care in the US has risen over 6%\* per year, over the last few years.

We pay claims in the local currency, often in US dollars. And many places like Mexico, Central America, South America, the Caribbean and Southeast Asia, charge for medical care in US dollars.

**Medical care is expensive outside of Canada!**

If you need to visit a clinic or hospital while away, you'll want to be covered for doctor visits, medical services, ambulance rides, prescriptions and more. Why? Medical care is expensive outside of Canada!

- Provincial health care covers <10% if you get sick or injured!
- Average cost in a US hospital = \$12,000 USD/day
- Even minor emergencies like tonsillitis can cost up to \$5,000 USD

**90%**

\*Source: Behind the Numbers 2017, psc United States

Please note: No rate increase will apply to other plans (e.g., visitors to Canada and non-medical plans, etc.).

To take advantage of our current rates, be sure to close any outstanding quotes before **March 29**.

Outbound medical worldwide 5% flat

Outbound medical worldwide excluding USA 5% flat

All Inclusive Holiday Package 2.5% flat

[Download TuGo's "Why Travel Insurance Rates are Increasing" tool](#)



## Pacific Place Financial Services Update

IMPORTANT

### Half of Canadians are not protecting themselves against identity theft



A survey released Feb. 20 by **Capital One**, a credit card company, says that 71 per cent of Canadians are aware of the impact identity theft can have on their personal finances, including their credit scores. However, only 53 per cent of those surveyed say they are taking precautions to protect themselves, such as managing social media account settings.

Only 39 per cent of those surveyed said they know what their credit score is, with 21 per cent saying they regularly check their credit report. The survey also showed that only 12 per cent of consumers use a credit score monitoring tool.

On the positive side, most Canadians do actively protect themselves against fraud by not sharing their P.I.N. (88 per cent) or by regularly monitoring their online banking and credit card accounts (76 per cent). But only 20 per cent have enabled transactional push notifications on their mobile device, says the survey.

### Millennials aware of potential impacts

The survey found, however, that millennials are “hyper-aware” of the potential impact of identity theft compared to baby boomers. Their main concerns are their ability to make a milestone purchase such as a home or condo (65 per cent compared to 50 per cent of boomers), and the impact on their mental health (49 per cent compared to 31 per cent of boomers).

Capital One offered tips to protect against identity theft and transaction fraud. The company suggested reviewing and using fraud detection features offered by many credit cards, such as two-way fraud alerts and purchase notifications. It advised consumers to report fraud immediately and to notify their bank right away if they lose their wallet or credit card. In addition, it strongly suggested that consumers monitor their credit score.





## Pacific Place Financial Services Compliance Update

IMPORTANT



### **Attention all group benefit advisors**



**Are you an advisor...**

CLHIA has developed Guideline G19, *Compensation Disclosure in Group Benefits and Group Retirement Services*. G19 will require insurers to disclose to their contract holders on an annual basis all compensation paid to intermediaries.

**[Find G19 Information Here!](#)**

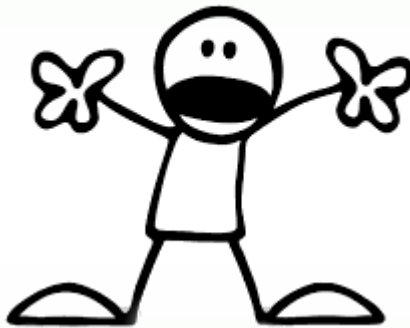


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## Get to know PPG...



**Michael Hu**

My name is Michael Hu, I am a newcomer to the industry. I have always been interested in working for insurance and the experience has been very fulfilling. I have met many great people at Pacific Place and I am thankful for all the support.

My hobbies include basketball, football, pool and just hanging out with friends. During work I am open to working independently and in team projects and I do my best to complete the work.

At Pacific Place, my duties include doing auto plan insurance and weekly batching. I am responsible for keeping track of documents and plates, whether they are complete and on time and I make sure I check over everything.

## CHANGING AUTO INSURANCE IN BC

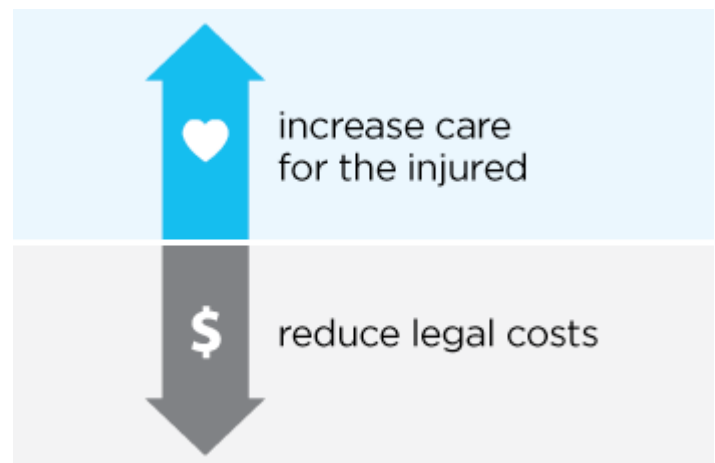


### Changing auto insurance in BC

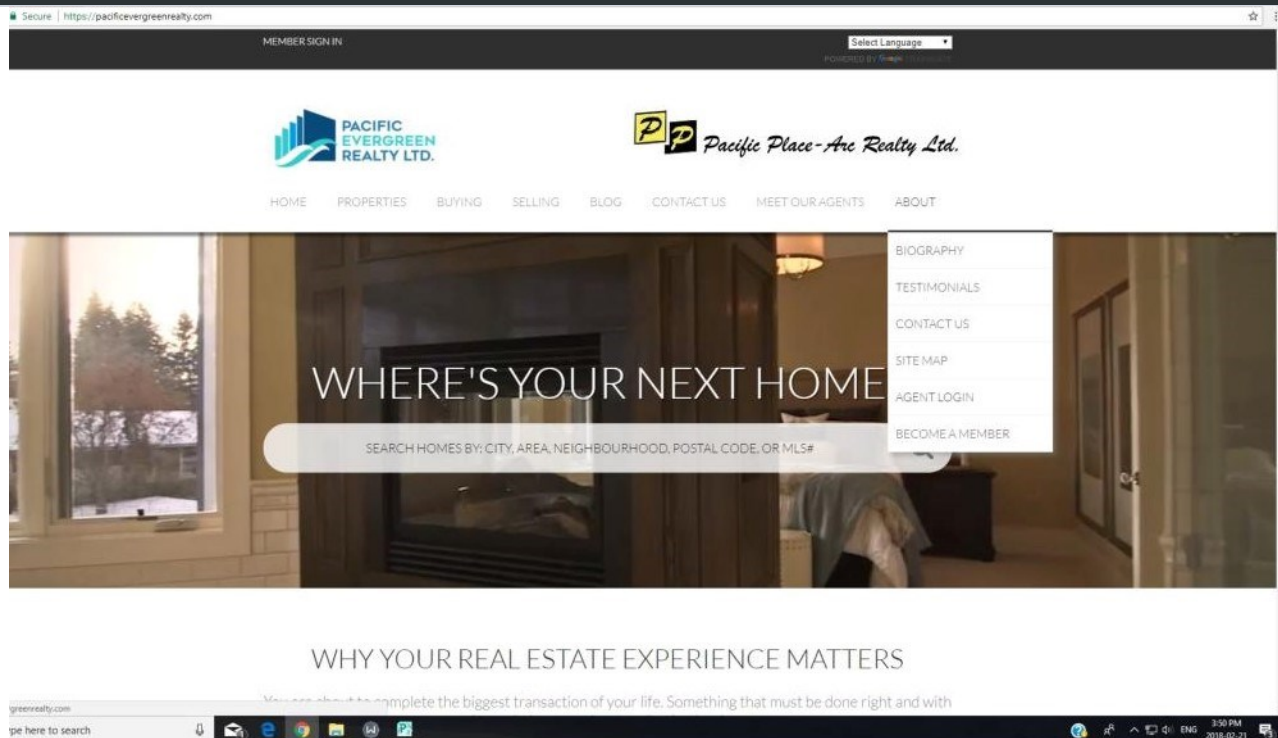
Auto insurance in B.C. is facing a serious problem with injury claims, legal costs and car repair costs at an all-time high. If we don't make fundamental changes to our current system, rates will keep going up every year with no end in sight. B.C. drivers would need to pay 30% more for basic insurance by 2019 to cover rising claims costs. This isn't sustainable.

That's why we're making changes to increase care for the injured while spending less on legal costs, to help make insurance in B.C. affordable for everyone.

Find out how we're [focusing on care, not legal costs.](#)



## How to log into Realtor back office



To log into the real estate back office go to ABOUT and click on AGENT LOGIN.

You will see a pop up screen and you enter your email address and enter the temporary password: PPGvan

[www.pacificevergreenrealty.com](http://www.pacificevergreenrealty.com)

If you have any questions, please let me know.

[jim@pacificplaeigroup.com](mailto:jim@pacificplaeigroup.com)

## 9 Things You Should Know About Home Buyers Plan



According to data published in December 2017, the average cost of buying a home is nearing the \$500,000 mark.

Fortunately for first time home buyers, there's help. Say hello to the Home Buyers Plan. Offered by the Government of Canada that makes home buying more accessible for first time purchasers.

The Home Buyers plan is a program that allows you to withdraw up to \$25,000 from your Registered Savings Plan (RRSPs) to buy a qualified home for yourself.

The one thing to keep in mind is that the HBP comes with several strings attached. Break them and you will face financial penalties, so here are nine things every first-time home buyer in Canada must know.

Click [HERE](#) to see.