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MORALE & WELFARE NEWS | CFB ESQUIMALT, VICTORIA, B.C.

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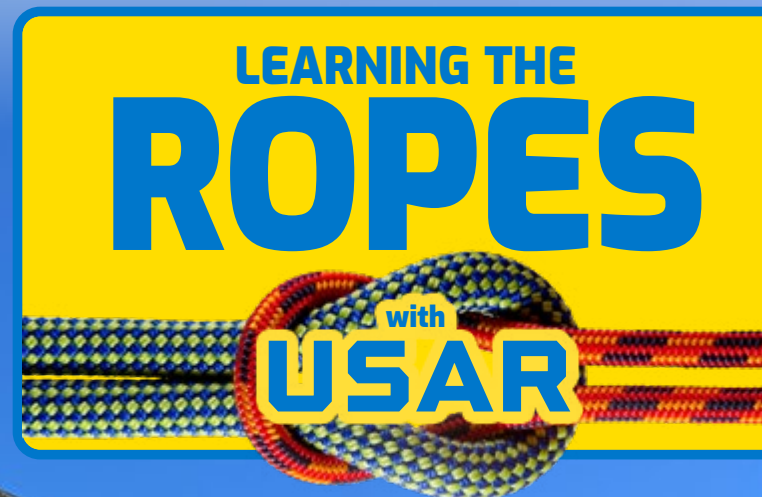
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LEARNING THE
ROPES

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Esquimalt USAR Team Builds Readiness with Rope Rescue Training

Archana Cini

Lookout Newspaper

Contributions by Master Sailor Connor Nijssse, USAR

Performing rescues from high atop the mast of His Majesty's Canadian Ship (HMCS) *Calgary*, members of Canadian Forces Base (CFB) Esquimalt's Urban Search and Rescue (USAR) Team put their skills to the test.

Over 10 days, eight members of the team completed an intensive Rope Rescue and Confined Space course, working toward National Fire Protection Association (NFPA) 1006 certification. The training, delivered in partnership with civilian agency Ronin Rescue, marked a focused opportunity to sharpen a critical capability within the team's broader disaster response skillset.

Supported daily by two civilian instructors and military personnel gaining on-the-job experience alongside them, the training saw participants progressing through multiple certification levels while also building competency in confined space operations. Training took place across six different locations, including Fleet Maintenance Facility's (FMF) dry dock and HMCS *Calgary*, exposing participants to a range of real-world scenarios.

CONTINUED ON PAGE 5



Rescue squad members Sailor 1st class (S1) Nathan Anderson, Patrol Craft Training Unit (PCTU), and S1 Jung Hwang, His Majesty's Canadian Ship (HMCS) *Calgary*, function as stretcher attendants extracting a casualty from the Fleet Maintenance Facility (FMF) Dry Dock on March 26.
Photo: Petty Officer 2nd Class (PO2) Kevin McCarthy

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MORALE & WELFARE NEWS
CFB ESQUIMALT, VICTORIA, B.C.

A Division of Personnel Support Programs

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Reach out to us, we'd love to hear your feedback and story ideas!

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FLEET DIVING UNIT HOLDS CHANGE OF APPOINTMENT



(Left to right) Outgoing Coxswain CP01 Steve Griffin, LCDR Erik Poirier, Commanding Officer of FDU(Pacific), and incoming Coxswain CP01 David Cheeseman sign change of appointment certificates on March 27.
Photo: Avr Rebecca Mainardi, MARPAC Imaging



On March 27, Fleet Diving Unit (Pacific) (FDU(Pacific)) held a Change of Appointment Ceremony as Chief Petty Officer First Class (CPO1) David Cheeseman replaced CPO1 Steven Giffin as Coxswain.

Thank you, CPO1 Giffin, for all your efforts thus far, and welcome, CPO1 Cheeseman.

Bravo Zulu

Naval Association of Canada Sword Awarded to Lieutenant(Navy) Justin Leger

Bravo Zulu Lieutenant(Navy) (Lt(Navy)) Justin Leger, recipient of the Naval Association of Canada Sword.

Awarded to Lt(Navy) Leger on April 11, the sword was presented by Commander (Cdr) (ret'd) Douglas Bancroft on behalf of the Vancouver Island Branch of the Naval Association of Canada. The sword is awarded to an officer from the company of His Majesty's Canadian Ship (HMCS) *Malahat* that not only best exemplifies the overall leadership qualities expected of their rank, but also represented the ship in an outstanding manner.

The trophy is a Royal Canadian Navy (RCN) naval sword issued in 1985 to commemorate the 75th anniversary of the RCN. Notably, it was originally owned and donated by now 96-year-old former reserve naval officer Merrit Chisholm, past president of the Naval Association of Canada.

Award recipient Lt(Navy) Leger is currently serving as Intelligence Officer at Victoria's Naval Reserve Division, HMCS *Malahat*.





(Left to right) RAdm David Patchell, Commander of MARPAC/JTFP, the Honourable Jill McKnight, Will Greaves, and Cdr Matthew Woodburn, CO of HMCS Calgary on April 1. Photo: Cpl Conor R.G. Munn, CAF Imagery

Global Commitment to Local Impact

The Honourable Jill McKnight Details Defence Investments at CFB Esquimalt

Archana Cini
Lookout Newspaper
with files from the Government of Canada

For those serving on the West Coast, the future of defence is already under construction.

On April 1, the Honourable Jill McKnight, Minister of Veterans Affairs and Associate Minister of National Defence, visited Canadian Forces Base (CFB) Esquimalt to deliver remarks on the flight deck of His Majesty's Canadian Ship (HMCS) *Calgary*. Joined by Victoria Member of Parliament Will Greaves and Rear-Admiral (RAdm) David Patchell, Commander of Maritime Forces Pacific/Joint Task Force Pacific (MARPAC/JTFP), McKnight spoke to Defence team members and media representatives gathered at B Jetty.

The visit followed Prime Minister Mark Carney's announcement that Canada has now reached NATO's two per cent defence spending target in the 2025-26 fiscal year, marking a significant milestone in Canada's approach to national defence and collective security. For the Defence community of Vancouver Island, the announcement carries direct and visible implications. As such, McKnight's visit turned this nationwide milestone into a clear explanation on how

this national investment will be felt locally – through infrastructure; Defence personnel and community support; and operational readiness.

"Here on the west coast, readiness is essential," said McKnight. "As such, following Prime Minister Mark Carney's historic announcement, we're making targeted investments in personnel. This includes key capabilities and infrastructure that underpin operations in the Pacific."

One of the most significant local investments is the \$1.1 billion investment to replace the aging A and B jetties at CFB Esquimalt, supporting Royal Canadian Navy (RCN) operations and future fleet requirements. With B Jetty commissioned in early 2025 and now fully operational, work is currently underway to replace A Jetty. In addition to supporting future Defence operations and requirements, the project is expected to support approximately 1,280 jobs during construction, which is scheduled to run from 2027 to 2031.

"This is more than infrastructure," said McKnight. "It's equally about ensuring that our Pacific fleet is ready, today and into the future, to safeguard Canada's interests and respond where it matters most."

Additional investments include expanded military housing, with Esquimalt among 25 locations nationwide slated to benefit from a program delivering 7,500 new units. A second phase of the initiative, valued at over \$3.7 billion, aims to provide greater stability for Defence team members and their families. This is in addition to the \$2 billion being leveraged to deliver improved compensation and benefits packages to

Canadian Armed Forces (CAF) and RCN members.

"Meeting the two per cent commitment is not just about defence spending," said McKnight. "At its core, it is about people – ensuring you have what you need while you serve, and that you are supported when your service concludes."

McKnight continued to share that the investment also had meaningful implications for veterans, including the National Veteran's Employment Strategy, which is focused on ensuring that former members can pursue and thrive in rewarding civilian careers of their choosing. With a budget of more than \$7.5 billion, Veterans Affairs Canada is the second largest contributor to meeting NATO's expenditure targets.

"Over 90 per cent of that funding goes directly to benefits and services for veterans and their families," said McKnight. "We received more than 80,000 applications for pain and suffering compensation last year, and through the Veteran's Emergency Fund, supported nearly 1,000 veterans. Behind every one of these numbers is a person, a family, and a transition that may or may not be easy."

RAdm David Patchell, Commander of MARPAC/JTFP, also spoke during the engagement, emphasizing the growing importance of these investments in an increasingly complex global environment.

"The world is dynamic, and it is dangerous," he said. "Canada needs a military that is ready to respond, to defend Canada, and to defend our interests."

As such, RAdm Patchell highlighted the

scale of maritime responsibility facing Canada, noting that the country's coastline spans more than 240,000 kilometres. Ensuring awareness and control of those waters, noted RAdm Patchell, requires sustained investment in both personnel and modern capabilities.

"We are a maritime nation," said the RAdm. "We need to be ready to understand what is happening in our waters and respond when required. CFB Esquimalt in 2026 will not look the same as CFB Esquimalt in 2036 or 2046."

This level of operational readiness is being built through a range of major Canadian procurement projects, including the construction of River-class destroyers, joint support ships, and future submarine acquisitions that will provide the RCN with advanced, modern combat capability for decades to come. Together, these efforts represent what RAdm Patchell described as "...the most significant period of military recapitalization since the Second World War."

As Canada meets its NATO commitment, the message delivered aboard the flight deck of HMCS *Calgary* was clear: this is not the finish line, but rather a milestone of progress in the ongoing effort to invest in national defence.

"Canada's commitment to NATO is about more than meeting a target," McKnight said. "It is about building a future worthy of your sacrifice – and ensuring that in defending Canada, you know that Canada stands firmly behind you."



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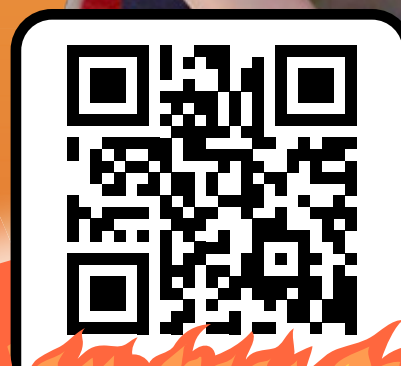
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Members of the Canadian Forces Base (CFB) Esquimalt's Urban Search and Rescue (USAR) Team participate in the intensive Rope Rescue and Confined Space course. Photos: Supplied by MS Connor Nijse, CFB Esquimalt Medium USAR

LEARNING THE ROPES

with the

Esquimalt USAR Team

CONTINUED FROM FRONT PAGE

"A key element to our rescue training is providing participants with multiple different locations, scenarios, and instructor experiences," said Master Sailor (MS) Connor Nijse, Logistics Chief at the CFB Esquimalt Medium USAR Team. "Often, rescue training is conducted in familiar places, which can lead to complacency. This course gave members the chance to learn from seven different instructors and work in unfamiliar environments."

Cold, wet conditions added another layer of difficulty to these unfamiliar environments, particularly during high-angle evolutions on ship structures.

"It can be quite cold in the rain up the ship's mast," noted MS Nijse. "But that's part of the reality — we need to be ready to operate under any conditions."

Beyond its physical demands, the course also emphasized problem-solving and flexibility. Rather than relying on a single rescue method, students were introduced to multiple techniques and methods all intended to accomplish similar tasks, building a more comprehensive understanding of rope rescue.

"The goal is for each member to not only accomplish the task, but understand the principles behind it," said

Nijse. "Real-life rescue is rarely identical to training, so having a broad 'toolbox' to draw from is critical. You can really see when it starts to click for students... this progression is what we're looking for, and it's what makes the training so valuable."

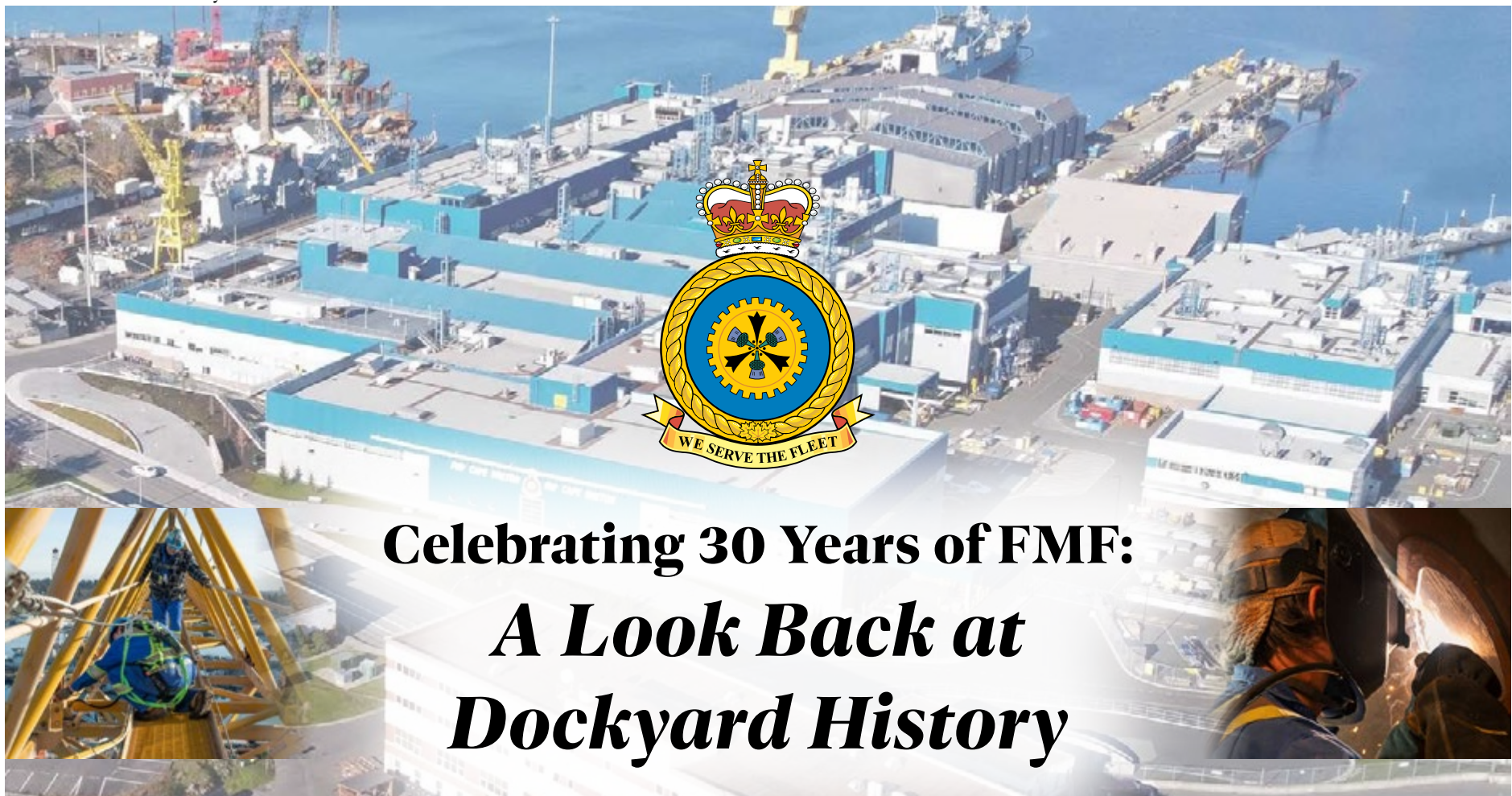
While rope rescue is just one component of the USAR team's overall capability, the skills gained during the training are widely applicable.

"The knowledge from rope rescue can then be applied to tasks like moving heavy debris, accessing confined areas, or reaching casualties quickly," said MS Nijse. "Having a fully capable rope rescue team made up of military members is a strong asset for the Maritime Forces Pacific (MARPAAC)."

With this being the second iteration of the rope rescue course since 2024, the team hopes to maintain the ongoing tempo of training. As CFB Esquimalt continues to strengthen its emergency response capabilities, exercises like this ensure that when called upon, Defence team members are ready and equipped to respond.



For more information concerning the base USAR team or joining, please email P-ESQ.MUSAR@forces.gc.ca.



Celebrating 30 Years of FMF: A Look Back at Dockyard History

An overhead view of the modern Fleet Maintenance Facility Cape Breton. Photo supplied. Insets: Members of Fleet Maintenance Facilities (FMF) engaging in tasks essential to supporting the readiness and operability of the Canadian Fleet. Photos: Government of Canada

Rory Theriault
Fleet Maintenance Facility Cape Breton

Editor's Note: The following story is a shortened adaptation of the original publication found within Volume 8, Issue 03 of *The Cape Crusader*, Cape Breton Fleet Maintenance Facility's monthly newsletter.

The Fleet Maintenance Facilities (FMF) were first established on April 4, 1996. Fleet Maintenance Facility Cape Breton (FMFCB) on the Canadian West Coast emerged through an amalgamation of the Ship Repair Unit (Pacific), Naval Engineering Unit (Pacific), and Fleet Maintenance Group (Pacific). Today, FMFCB is organized into seven departments: Production Management; Engineering Management; Operations Management; Supply Chain Management; Unit Support Management; Financial Management; and Strategy Management.

As FMFCB marks its 30th anniversary in 2026, the focus of this milestone is the people who have shaped it since its formation. Every stage of its development has been carried by the individuals who show up every day to support the fleet.

Though FMFCB's facility has changed – with its capabilities expanded, and the organization having grown into a unified team of more than a thousand civilian employees and one hundred military members – its strength remains within its workforce. This includes not only those who came before and whose skills established

the foundation of maintenance and engineering on the West Coast, but also the current employees and apprentices who continue to develop their craft and contribute to the reliability of the Pacific Fleet.

While FMFCB is a strategic asset to the Royal Canadian Navy (RCN), its true value lies in the collective effort of the people who keep ships ready, operations moving, and technical expertise advancing. This anniversary is a recognition of that dedication, and the ongoing work that carries the organization forward. Since its formation, FMFCB continues to evolve from a collection of separate units into a unified organization that improves how maintenance and engineering support would be delivered to the Pacific Fleet.

One project stands above the rest in terms of impact. The construction and completion of the modern FMF at CFB Esquimalt represents the most transformative development in the unit's history. Over time, this effort replaced more than 60 aging buildings spread across the dockyard with a single, purpose-built facility. The result is a 35,000 square metre structure that is now one of the largest enclosed buildings on the west coast of North America. Completed in phases and reaching its final stage in 2019, the facility now enables FMFCB to carry out the full scope of maritime maintenance in one location. This includes the fabrication, maintenance, and repair work required to sustain naval operations on the west coast. The scale of the project required close coordination between the RCN, the

Department of National Defence (DND), Defence Construction Canada; and other industry partners. It also included environmental planning, archaeological considerations, and engagement with Indigenous communities throughout the process. For the workforce, the impact has been direct: the consolidation into a single, modern facility has improved efficiency, strengthened collaboration across departments, and enhanced the ability to respond to operational demands.

How the Development of HMC Dockyard Esquimalt Set the Foundation for Modern Day FMFCB

(Sourced from 75th anniversary publication of *HMC Dockyard Esquimalt*)

1. By 1873, 46 structures were in place. The yard was fenced, leaving coal stores at Thetis Island and the magazine at Cole Island outside its boundaries.
2. Repair facilities included a Cooperage, Fitting House, and the Factory with a Smith Shop, Smelter, and Engine House. Primary stores included cable, chain, cordage/canvas, paint, timber, lumber, ordnance, victualling, and sail.
3. Fire protection was provided by a Steam Fire Engine at the head of the Landing Pier (A Jetty).
4. By 1883, the yard expanded to 58 buildings including: Chief Engineer's residence, Boat Store, Armouries Shop, Lime Store, Rope Works, and an

5. By 1895, Esquimalt was designated Her Majesty's Naval Yard. The factory nearly tripled in size and oil and electrical stores were added.
6. The Drydock, Pumphouse, and related buildings were added, though this area was not yet part of the Naval Yard.
7. In 1903, a Works Department Yard was established, including buildings for carpenters, painters, smithers, plumbers, galvanizing shops, and several stores.
8. In 1942 the Drydock and its wooden wharf became the Refitting Basin. A Jetty became the Dockyard Jetty, B Jetty the Refitting Jetty, C Jetty the Ordnance Jetty.
9. By 1944, within two short years, some forty new buildings were constructed.
10. Fleet Maintenance Facility Cape Breton is established in 1996.
11. Modern Fleet Maintenance Facility Cape Breton is completed in 2019.





IN MEMORIAM:

Honouring the Legacy of Retired VAdm Nigel Brodeur

Consolidated with files by the CFB Esquimalt Naval Military Museum and Dignity Memorial

The Esquimalt and Royal Canadian Navy (RCN) community mourns the loss of Vice-Admiral (VAdm) (ret'd) Nigel David Brodeur, a leader and lifelong advocate for Canada's military whose legacy spans generations of service. He was a member of the Brodeur family, with a long and distinguished history that stretches back to the creation of the RCN itself.

Brodeur passed away peacefully at the age of 93 on March 30, 2026, with family by his side.

Nigel Brodeur was born in Victoria on June 18, 1932, to Victor Gabriel Brodeur (d. 1976) and Doris Brodeur (nee Fages) (d. 1936).

Both Nigel Brodeur's grandfather, Louis Philippe Brodeur, and father, Victor Gabriel Brodeur, held long and respected ties to the RCN. Louis Philippe was quite literally the 'Father of the RCN,' well-known for his service as Prime Minister Wilfrid Laurier's first Minister of the Naval Service; Victor Gabriel was in the very first cadre of naval cadets to join the service in 1909, and then served at sea and ashore through the two World Wars,

rising to become the first Franco-Canadian to make flag rank. Nigel's own service spanned the entirety of the Cold War, in addition to his influence helping set up the Canadian Patrol Frigate project that remains the backbone of the Canadian fleet today.

Nigel's father was serving as Commanding Officer of His Majesty's Canadian Ship (HMCS) *Naden* at the time of his birth. In 1950 Nigel entered the Canadian Services College Royal Roads, joining the RCN upon graduation as a midshipman in 1952. Throughout the 1950s and 1960s, Brodeur held a range of operational and leadership roles with the RCN, including service aboard HMCS *Sussexvale*, HMCS *Beacon Hill*, and as Weapons Officer aboard HMCS *Kootenay* during the Cuban Missile Crisis.

In 1966, Nigel Brodeur assumed command of HMCS *Terra Nova*, marking a significant milestone in a career that would continue to expand both at sea and ashore. Promoted to Captain(Navy) in 1972, he served as Commandant of the Maritime Warfare School in Halifax before taking on his final sea-going role as Commander of the Fifth Canadian Destroyer Squadron



A formal military portrait of the late Nigel David Brodeur. Photo supplied.

from 1974 to 1976.

After attending the National Defence College in Kingston in 1976 he went to Ottawa as Director of Maritime Requirements (Sea) where he oversaw drafting of the statement of requirements for what would become the Canadian Patrol Frigate. He remained a major influencer of that project when promoted Commodore in 1978 to be Director General Maritime Doctrine and Operations and then Rear-Admiral in 1980 to be Chief Maritime Doctrine and Operations at National Defence Headquarters in Ottawa.

Promoted to Vice-Admiral in 1985, Brodeur served as Deputy Chief of the Defence

Staff, one of the Canadian Armed Forces' most senior appointments, until his retirement in 1987. At this time, Nigel and wife Anne moved back to Victoria where he remained a major force for the promotion of a strong Canadian military as co-director of the now-defunct Defence Associations National Network (DANN, 1988-2006), and a prolific author of articles and presentations to various naval and military periodicals.

Nigel was also involved with many organizations and charities. He was a Co-founder of the Admirals' Medal Foundation; Director of the Battle of Normandy Foundation; Director of the Conference of Defence Associates Institute; Member of the Naval Officers Association of both Vancouver Island and Canada; and numerous other organizations to which he devoted his time and efforts. He was also made an Honorary Member of the Canadian Society for Senior Engineers, an achievement of which he was extremely proud.

Beyond his professional accomplishments, Brodeur was known for his devotion to family, community, and the many friendships he

maintained throughout his life. Nigel and his wife Elizabeth Anne Brodeur (nee Bissett) travelled extensively upon his retirement to many countries. They enjoyed boating, fishing, gardening, golfing, and entertaining Naval friends. They were active members with their parish and devoted their time and efforts to its causes.

The family is grateful to the emergency department and staff at VGH for their compassion and care of Nigel. The family is also grateful to the many loyal friends that Nigel had.

He is predeceased by his beloved wife in 2023, his son David (1957) and his son-in-law Donald Messervey (2019). Nigel is survived by his daughters Carol Messervey, Louise Brodeur, Phyllis Brodeur (Walter loan), his grandchildren Lauren (Mark), David (Caitlin), Erika (Alexander) and his great-grandchildren Ripley, Spencer, Avery and Olivia.

Nigel Brodeur's life was one of service in its fullest sense – service to country, to institution, to family, and to community. His contributions helped shape the Royal Canadian Navy as it exists today, and his impact will be felt for years to come.

A funeral service will be held in Victoria at Sacred Heart Catholic Church, 4040 Nelthorpe Street, on Tuesday May 12 at 11 a.m.

RCN NWOs Serve Differently on B.C. Waters

Lt(Navy) Kayvan Aflaki, Lt(Navy) Raymark Bancolita, and SLt Francesco Dinatale
Royal Canadian Navy

As Naval Warfare Officers serving aboard His Majesty's Canadian (HMC) Ships *Calgary* and *Vancouver*, our careers have largely involved sailing Canada's territorial waters in support of maritime security and sovereignty. For the first two weeks of March, our post would be aboard a different vessel and in a different role; we joined the Canadian Lifeboat Institution (CLI) as part of a crew assigned to provide search and rescue (SAR) support during the annual Pacific herring spawn.

Our platform was the *Delta* Lifeboat, operating under the command of John M. Horton, O.B.C., C.S.M.A. Mr. Horton, a British-born Canadian mariner and Royal Navy veteran, has been nationally recognized for his decades of volunteer rescue work with Royal Canadian Marine Search and Rescue and the CLI. His work as an artist has similarly documented Canada's maritime heritage.

Under Horton's leadership, the *Delta* has assisted countless mariners across the Southern Gulf Islands and Sunshine Coast. Each spring, however, the Pacific herring spawn brings a particularly intense operational tempo. Female Pacific herring deposit millions of eggs on eelgrass and kelp while males release milt to fertilize them, turning the water a distinctive turquoise. The spawn triggers one of the coast's most important ecological events as seabirds, sea lions, and other marine life converge to feed. First Nations have relied on and managed the spawn for generations using sustainable practices to preserve the stock. With the arrival of commercial fishing fleets, the spawn has morphed into a far busier and more volatile scene, making a dedicated SAR presence increasingly important.

We were welcomed by the CLI team in Ladner on March 1. That evening, we were notified of fishing activity south of Comox. Our crew hastily stored the ship and charted a navigation plan before casting off. With the Fraser River behind us, we transited north into the Strait of Georgia in the last light of evening.

By the time we reached the waters around Denman and Hornby Island, signs of the spawn were already visible. Fishing vessels clustered along the coastline; seabirds dove relentlessly as they wheeled overhead in dense flocks. The waters south of Comox and north of Nanaimo would be *Delta's* area of responsibility for the next two weeks.

We learned quickly that the fundamentals of seamanship are universal. Akin to operating on the bridge of a warship, a firm understanding of navigation; disciplined watch-keeping; and teamwork are all common principles needed to lead the bridge aboard *Delta*. Indeed, we navigated, conned, and helmed the *Delta* during patrols, piloting it along the rugged British Columbia (B.C.) coastline and adhering to the International Regulations for Preventing Collisions at Sea. SAR operations, however, have a peculiar rhythm. Most of the time it is quiet. Time is spent scanning the horizon and monitoring movement of the fishing fleet. Often it is also spent listening to the steady background chatter of marine radio traffic, knowing that at any moment the calm can give way to urgency. During such quieter moments, Mr. Horton and the *Delta's* team, which was comprised of veterans of the Royal Navy and Royal Dutch Navy, shared their knowledge of deck evolutions and ship husbandry. As members of the ship's company, we dropped and weighed anchor; handled lines; launched, recovered and operated the ship's Rigid-Hulled Inflatable Boat (RHIB). We also learned how to conduct search patterns and

identify and tow vessels in distress.

The *Delta* responded to several calls for help, ranging from fishing vessels experiencing mechanical failure to mariners in medical distress. It was not until the late evening of March 10 that we were tasked by the Joint Rescue Coordination Centre (JRCC) to respond to a semi-conscious fisherman north of Hornby Island. Battling a tumultuous sea state, we navigated toward the co-ordinates and identified the gillnetter. We boarded the vessel as the *Delta* and gillnetter pitched violently beneath us, strapped the distressed fisherman to a clamshell stretcher and conducted a medical evacuation (medevac), transferring him safely to the *Delta* to receive care. With a crew member of the *Delta*, we began administering first aid for his hypothermia before rendezvousing with the Canadian Coast Guard (CCG) vessel *Cape Cockburn* to enact another patient transfer for advanced medical care.

The medevac, and our attachment to the *Delta* more broadly, reminded us that leadership extends beyond the traditional confines of naval warfare. Whether on the bridge of a frigate or the deck of a lifeboat, responsibility remains the same: to make sound decisions; support your team; and safeguard those in your care. Working alongside the volunteers of the CLI reinforced that the principles guiding naval service — professionalism, discipline, and service before self — are shared by those who stand watch over Canada's waters every day.



SLt Francesco Dinatale, Lt(Navy) Raymark Bancolita, and Lt(Navy) Kayvan Aflaki operate the *Delta's* rigid-hull inflatable boat to recover a dummy during a person overboard exercise.



(Left to right) Lt(Navy) Raymark Bancolita and Lt(Navy) Kayvan Aflaki conduct sticking drills using *Delta's* RHIB.
Photos: John M. Horton.

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CPAC hosts annual **EASTER EGG HUNT** for Defence community

Lindsay Groves
Lookout Newspaper

On April 2, members of the Defence community gathered at Colwood Pacific Activity Centre (CPAC) to kick off the Easter long weekend with the annual forest egg-hunting adventure.

Out in the forest, families spread out as adults and children alike searched the ground for colourful treats. As the afternoon sun began to set, the excitement remained just as bright. For children aged three and under, a separate egg hunt was thoughtfully set up within a play area to ensure a more enjoyable experience.

Attendees also enjoyed a pizza party sponsored by Domino's Pizza ahead of the hunt to add to the celebratory spirit. Thank you to everyone who participated, and a special thank you to the Personnel Support Programs (PSP) Recreation staff for their efforts, enthusiasm, and dedication in making the event a success.



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Taking the Guesswork Out of your Life Insurance

Chris Fraser
SISIP Financial

According to the Life Insurance Marketing and Research Association, 62 per cent of life insurance consumers don't know what type of life insurance they have, or why they have it. Do you?

Various rules of thumb exist when it comes to securing life insurance such as 10x your salary; income x years to retirement; the DIME method (debts, income, mortgage, education). While these are good starting points, they can be generic and unhelpful when they fail to account for important factors like existing CAF benefits, family scenarios, or other assets you may have. For Defence families, a more customized approach to life insurance is often needed.

At SISIP Financial, we have a tool called an Insurance Needs Analysis that considers all potential factors and more. As such, we walk through all relevant considerations including family situation; incomes; mortgages; other debts; current savings; future needs. We'll include existing life insurance such as Supplementary Death Benefit, mortgage insurance, and any other policies already in possession. Additionally, we also account for survivor benefits on CAF pension and Canada Pension Plans (CPP).

The result is a customized calculation that fits individual needs, rather than a generic rule of thumb that's the same for everyone.

Ultimately, it's not just about having life insurance, it's about having the right amount for someone's specific scenario and life, and that right amount often changes over time. For Defence team members and families, the likelihood of at least one member having had a child, changed their relationship status, or bought or sold a home is high. When this happens, life insurance is likely the last thing on top of mind; however, SISIP is here to ensure life insurance keeps up with life changes by redoing insurance needs analysis to factor in recent changes.

To return to our hook: 62 per cent of life insurance customers don't know what type of life insurance they have, or why they have it. How did you decide how much life insurance to get? And what's changed in your life since then?

If you aren't sure of this, or haven't seen an SISIP advisor to complete a customized insurance needs analysis, I encourage you to do so now. Take advantage of our tools and expertise, and take the guesswork out of your life insurance.



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