

Great-West Lifeco Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Great-West Lifeco Inc. Fundamental Company Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between Great-West Lifeco Inc. and its competitors. This provides our Clients with a clear understanding of Great-West Lifeco Inc. position in the Industry.

The report contains detailed information about Great-West Lifeco Inc. that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.

Another part of the report is a SWOT-analysis carried out for Great-West Lifeco Inc.. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.

The Great-West Lifeco Inc. financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and company's long-



term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.

In the part that describes Great-West Lifeco Inc. competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.

Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of Great-West Lifeco Inc. business.

About Great-West Lifeco Inc.

Great-West Lifeco Inc., through its subsidiaries, operates in the life insurance, health insurance, retirement savings, investment management, and reinsurance businesses in Canada, the United States, Europe, and Asia.

The company's major operating subsidiaries are The Great-West Life Assurance Company (Great-West) and London Life Insurance Company (London Life) in Canada; The Canada Life Assurance Company (Canada Life) in Canada and in Europe; and Great-West Life & Annuity Insurance Company (GWL&A) and Putnam Investments, LLC (Putnam) in the United States.

Canada

Individual Insurance & Investment Products

The Canadian segment includes the operating results of the Canadian businesses operated by Great-West, London Life, and Canada Life. There are two primary business units included in this segment. Through its Individual Insurance & Investments Products (IIIP) business unit, the company provides life, disability and critical illness insurance products to individual clients, as well as accumulation and payout annuity products for



both group and individual clients in Canada. Through its Group Insurance business unit, the comapny provides life, health, disability and creditor insurance products to group clients in Canada.

In Canada, IIIP consists of four business lines: Individual Life Insurance, Living Benefits, Individual Retirement & Investment Services (IRIS) and Group Retirement Services (GRS). Products are distributed through Freedom 55 Financial and Great-West Life financial security advisors and Canada Life distribution channels, which include managing general agencies (MGAs) and their associated brokers, independent brokers, as well as inter corporate agreements with other financial institutions. The individual lines of business access the various distribution channels through distinct product labels offered by Great-West Life, London Life, Canada Life and Quadrus Investment Services Ltd. (Quadrus).

Products and Services

The company provides a range of protection and savings products that are distributed through multiple sales channels. Products are marketed under the Great-West Life, London Life and Canada Life brands. It offers a range of segregated funds through its multiple distribution channels including 65 Freedom Funds to individual Freedom 55 Financial clients, 51 Generations Funds to individual Canada Life clients and 58 segregated funds to individual Great-West Life clients. Quadrus offers 40 mutual funds under the Quadrus Group of Funds brand and approximately 3,200 third-party mutual funds.

The company's individual insurance products include term life, universal life, participating life, disability, and critical illness. Its retirement & investment services include segregated and mutual funds, retirement savings plans, non-registered savings programs, deferred profit sharing plans, defined contribution pension plans, payout annuities, deferred annuities, investment management services only plans, retirement income funds, life income funds, and employee stock purchase plans. The company offers critical illness offerings, including enhanced loss of independent existence coverage, simplified return of premium options and a child coverage plan. Group Retirement Services (GRS) offers the Member Investment Selection Service, an investment advice service that gives plan members access to advice on their group retirement plan investment options.

Group Insurance



In Canada, the company offers benefit solutions for large and small employee groups. Through its Canada Life subsidiary, the company operates in the creditor insurance business.

Products and Services

The company provides a range of life, health and creditor insurance products. Its products and services include life, disability, critical illness, accidental death & dismemberment, dental plans, expatriate coverage, extended health care plans, creditor life, creditor disability, creditor job loss, and creditor critical illness.

United States

The United States segment includes the operations of GWL&A and Putnam, as well as the United States branch operations of Great-West and Canada Life. It also includes Putnam, which

The above Company Fundamental Report is a half-ready report and contents are subject to change.

It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.



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^{1 –} Data availability depends on company's security policy.

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ANALYSIS FEATURES

SWOT Analysis

SWOT, which stands for Strengths, Weaknesses, Opportunities and Threats, is an analytical framework that identifies the internal and external factors that are favorable and unfavorable for a company.

Enhanced SWOT Analysis

Enhanced SWOT is a 3×3 grid that arranges strengths, weaknesses, opportunities and threats into one scheme:

How to use the strengths to take advantage of the opportunities?

How to use the strengths to reduce likelihood and impact of the threats?

How to overcome the weaknesses that obstruct taking advantage of the opportunities?

How to overcome the weaknesses that can make the threats a reality?

Upon answering these questions a company can develop a project plan to improve its business performance.

PESTEL Analysis

PESTEL (also termed as PESTLE) is an ideal tool to strategically analyze what influence different outside factors – political, economic, sociocultural, technological, environmental and legal – exert on a business to later chart its long term targets.

Being part of the external analysis when carrying out a strategic assessment or performing a market study, PESTEL gives an overview of diverse macro-environmental factors that any company should thoughtfully consider. By perceiving these outside environments, businesses can maximally benefit from the opportunities while minimizing the threats to the organization.



Key Factors Examined by PESTEL Analysis:

Political – What opportunities and pressures are brought by political bodies and what is the degree of public regulations' impact on the business?

Economic – What economic policies, trends and structures are expected to affect the organization, what is this influence's degree?

Sociological – What cultural and societal aspects will work upon the demand for the business's products and operations?

Technological – What impact do the technological aspects, innovations, incentives and barriers have on the organization?

Environmental – What environmental and ecological facets, both locally and farther afield, are likely to predetermine the business?

Legal – What laws and legislation will exert influence on the style the business is carried out?

IFE, EFE, IE Matrices

The Internal Factor Evaluation matrix (IFE matrix) is a strategic management tool helping audit or evaluate major weaknesses and strengths in a business's functional areas. In addition, IFE matrix serves as a basis for identifying and assessing relationships amongst those areas. The IFE matrix is utilised in strategy formulation.

The External Factor Evaluation matrix (EFE matrix) is a tool of strategic management that is typically utilised to assess current market conditions. It is an ideal instrument for visualising and prioritising the threats and opportunities a firm is facing.

The essential difference between the above mentioned matrices lies in the type of factors incorporated in the model; whilst the latter is engaged in internal factors, the former deals exceptionally with external factors – those exposed to social, political, economic, legal, etc. external forces.

Being a continuation of the EFE matrix and IFE matrix models, the Internal External matrix (IE matrix) rests upon an investigation of external and internal business factors



integrated into one suggestive model.

Porter Five Forces Analysis

The Porter's five forces analysis studies the industry of operation and helps the company find new sources of competitive advantage. The analysis surveys an industry through five major questions:

What composes a threat of substitute products and services?

Is there a threat of new competitors entering the market?

What is the intensity of competitive rivalry?

How big is the bargaining power of buyers?

How significant is the bargaining power of suppliers?

VRIO Analysis

VRIO stands for Value, Rarity, Imitability, Organization. This analysis helps to evaluate all company's resources and capabilities and bring them together into one aggregate table that includes:

Tangible resources

Financial

Physical

Technological

Organizational

Intangible resources

Human

Innovation and Creativity



Reputation

Organizational capabilities

The result of the analysis gives a clear picture of company's competitive and economic implications, answering the questions if the resources mentioned above are:

Valuable?
Rare?
Costly to imitate?
Organized properly?



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