

SUPPLEMENTARY BENEFITS

Individual life insurance and
Critical illness



**INDIVIDUAL
LIFE INSURANCE**



Preapproved Critical Illness Insurance

WHO IS ELIGIBLE



Insured

ELIGIBILITY



0 to 65

COVERAGE DETAILS



- \$1,000 monthly benefit for a maximum of 24 months following the diagnosis of a covered condition: stroke, heart attack, or cancer
- No additional underwriting if the policy is approved with no rating or exclusion

PREMIUM



From \$5 per month

TERMINATION OF COVERAGE



At the **contract** anniversary closest to the **70th birthday**

NEW

Credit Insurance Rider

WHO IS ELIGIBLE



Insureds

ELIGIBILITY



- **18 to 55**
(For coverage options 2 and 5 years)
- **18 to 60**
(For coverage option to age 65)

WAITING PERIOD



- **2 and 5 years**
90 days retroactive to 31st day
and 30 days accident, hospitalization
or surgery
- **To age 65**
90 days

COVERAGE DETAILS



- Payment of a monthly benefit in the event of total disability
- Cannot exceed 1.5% of life insurance amount, minimum \$300 per month, maximum \$3,500 per month
- Coverage options: 2 years, 5 years or to age 65

TERMINATION OF COVERAGE



At the **contract** anniversary closest to the **65th birthday**

Waiver of Premiums in the Event of Total Disability

(WPD)

WHO IS ELIGIBLE



Insureds | Owner | Payer

ELIGIBILITY



18 to 55

WAITING PERIOD



6 months
(retroactive to the first day of disability)

COVERAGE DETAILS



Waiver of premiums in the event of total disability, should the disability last at least 6 months

PREMIUM



- Male: 5% of the premium
- Female: 7.5% of the premium

TERMINATION OF COVERAGE



At the **contract** anniversary closest to the **60th birthday**

Waiver of Premiums in the Event of Death or Total Disability

(WPDD)

WHO IS ELIGIBLE



Owner | Payer

ELIGIBILITY



18 to 55

WAITING PERIOD



6 months

(retroactive to the first day of disability)

COVERAGE DETAILS



- Waiver of premiums in the event of total disability, should the disability last at least 6 months
- Waiver of premiums in the event of death until the termination of the contract

PREMIUM



- Male: 10% of the premium
- Female: 15% of the premium

TERMINATION OF COVERAGE



At the **contract** anniversary closest to the **60th birthday**

Accidental Death and Dismemberment

(AD&D)

WHO IS ELIGIBLE



Insured

ELIGIBILITY



0 to 55

COVERAGE DETAILS



Payment of an additional insurance amount in the event of accidental death or dismemberment of one or several limbs

PREMIUM



\$1.25 per \$1,000 of life insurance amount for people from age 0 to 45 at issuance date. After age 45, the premium raises of \$0.05 per \$1,000 per insurance year until age 55

TERMINATION OF COVERAGE



At the **contract** anniversary closest to the **65th birthday**

Child Rider (Life Insurance)

WHO IS ELIGIBLE



Children

ELIGIBILITY



14 days to age 17

COVERAGE DETAILS



- \$20,000 term insurance to help children build their own protection program once they become adults
- No limit to the number of children that can be insured
- Convertible at age 25 up to a maximum of \$100,000

PREMIUM



\$50 per year per child for the first 2 children. Free for additional children

TERMINATION OF COVERAGE



At the **contract** anniversary closest to the **25th birthday**

Waiver of Premiums in the Event of Loss of Employment

(WPLE)

WHO IS ELIGIBLE



Insureds | Owner | Payer

ELIGIBILITY



18 to 50

WAITING PERIOD



30 days

COVERAGE DETAILS



Waiver of premiums for a maximum of 12 months per 5-year period in the event of loss of employment or maternal, paternal or parental leave

PREMIUM



5% of the premium

TERMINATION OF COVERAGE



At the **contract** anniversary closest to the **60th birthday**

Accidental Fracture

WHO IS ELIGIBLE



Insured

ELIGIBILITY



0 to 60

COVERAGE DETAILS



Percentage of the life insurance amount paid in the event of fracture or total severing of a bone due to an accident

PREMIUM



\$44 per year

TERMINATION OF COVERAGE



At the **contract** anniversary closest to the **70th birthday**

Contact Information



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The information presented in this document is only a summary of the coverages.

Certain conditions may apply.
Contact us for more information.