

Your Guide to
LifeStyle Term Plan



WITH LAYERING



Wawanesa
Life[®]

LIFESTYLE TERM

Our LifeStyle Term At-A-Glance

- FACE AMOUNT** ▶ \$10,000 - \$5,000,000
 - PLAN TYPES & ISSUE AGES** ▶

Term 10:	18 - 70	Term 25:	18 - 55
Term 15:	18 - 65	Term 30:	18 - 50
Term 20:	18 - 60	Term to Age 80:	18 - 60
 - PREMIUMS** ▶ Guaranteed
 - COVERAGE** ▶ To age 80
 - GUARANTEED RENEWABLE** ▶ To age 80 (applicable to Term 10, 15, 20, 25, and 30)
 - CONVERTIBLE** ▶ To age 70 (71 if issue age is 70)
 - JOINT POLICIES** ▶ Joint First-to-Die
 - RIDERS & BENEFITS** ▶
 - Term Riders/Second Life Term Riders/Joint Term Riders
 - Renewable & Convertible Term 10, 15, 20, 25, and 30
 - Convertible Term to Age 80
 - Child Protection Rider
 - Disability Waiver
 - Accidental Death
 - LAYERING** ▶ Base + 4 Term Riders + 4 Second Life Riders,
Joint Base + 4 Joint Term Riders
 - POLICY FEE/RIDER FEE** ▶
 - Base Policy Fee (\$65)
 - Term Rider Fee (\$0)
 - Second Life Rider Fee (\$25) - on Second Life Rider with longest initial term
 - Joint Policy Fee (\$65 base fee + \$25 rider fee)
 - Joint Term Rider Fee (\$0)
 - PREFERRED UNDERWRITING** ▶ 5 Underwriting Classes
 - Preferred Plus Non-Smoker
 - Preferred Non-Smoker
 - Standard Non-Smoker
 - Preferred Smoker
 - Standard Smoker
 - COMPANY MINIMUM ANNUAL PREMIUM** ▶ \$200
 - PREMIUM PAYMENT METHODS** ▶ Annual (Pre-Authorized Debit (PAD) or billing)
Semi-Annual (PAD or billing)
Monthly (PAD)
 - VOLUME BANDS*** ▶ \$10,000 - \$99,999 / \$100,000 - \$249,999 / \$250,000 - \$499,999 / \$500,000 - \$999,999 / \$1,000,000+
- * allows for combined banding on plans issued together on a particular life insured.*

LIFESTYLE TERM

What is Wawanesa Life's LifeStyle Term plan?

The LifeStyle Term plan consists of 10, 15, 20, 25 or 30-year renewable and convertible term insurance, as well as Term to Age 80 convertible insurance. The sum insured is level and all premiums are guaranteed. These plans can be converted to a permanent plan prior to the life insured reaching age 70 (71 if issued at age 70). LifeStyle Term 10, 15, 20, 25, and 30 can be renewed until age 80 of the life insured. Whereas, LifeStyle Term to Age 80 has premiums that remain level to age 80 of the life insured. All plan types terminate at age 80 of the life insured.

LifeStyle Term plans can be layered by allowing a base plan and up to 4 Term Riders and 4 Second Life Riders (or a joint base plan and up to 4 Joint Term Riders) of various initial term lengths within a single policy. This concept requires only one Policy Fee on the base coverage and one Rider Fee on the first of up to four Second Life Riders. No Rider Fees are required on the Term Riders or Joint Term Riders. Layering also allows combined banding of all the term coverages (issued together on a particular life insured) to provide volume discounts for the client.

Today's emphasis on healthy lifestyles allows us to group applicants into a greater variety of lifestyle categories. This results in a more appropriate premium being charged. In the past, healthier applicants subsidized the insurance costs of those who were less healthy. LifeStyle Term rewards better risks with lower premiums.



LifeStyle Term differentiates among 3 classes of non-smokers and 2 classes of smokers. The 3 classes of non-smokers are standard, preferred and preferred plus. The 2 categories of smokers are standard and preferred.

Qualification for the preferred categories depends on a number of lifestyle items such as tobacco use, blood pressure, cholesterol, family history, driving record and height/weight.

Special Underwriting Classes

Underwriting for LifeStyle Term is a little different from regular underwriting. The underwriting questions are more detailed with regard to health and lifestyle factors. Use the *Underwriting*

Requirements for Smokers and Non-Smokers tables on pages 8 and 9 to determine the class you believe your client will fit into. You should always show your client the next class (higher premium) along with the selected class. This will help explain to the customer a possible increase in price at delivery if (s)he does not qualify for the class applied for. We recommend that you collect the Standard premium at time of application. Otherwise, if the policy is issued for a class higher than applied for, the policy will need to be delivered on a cash on delivery (COD) basis. Prior to quoting a rate, use the tables as a pre-screening checklist to aid in determining the class.

Preferred Underwriting is available for volumes equal to or greater than \$250,000.

LIFESTYLE TERM PLANS

Wawanesa Life offers twelve plan types:

- LifeStyle Term 10
- LifeStyle Term 15
- LifeStyle Term 20
- LifeStyle Term 25
- LifeStyle Term 30
- LifeStyle Term to Age 80
- Joint First-to-Die LifeStyle Term 10
- Joint First-to-Die LifeStyle Term 15
- Joint First-to-Die LifeStyle Term 20
- Joint First-to-Die LifeStyle Term 25
- Joint First-to-Die LifeStyle Term 30
- Joint First-to-Die LifeStyle Term to Age 80

If multiple plans/riders are applied for, the term plan with the longest initial term will be the base coverage. At the time of issue, all coverages must be of a different term length for a particular life insured. After issue, terms of any length may be added, provided the attained age (nearest birthday) of the life insured is within the issue limits of the plan and the new term length does not exceed the remaining number of years of the base plan.

LifeStyle Term Plans			
Description	Issue Ages	Conversion	Additional Benefits
<p><u>Renewable & Convertible Term</u></p> <p>LifeStyle Term 10, 15, 20, 25 and 30 provide a level amount of term insurance which, after the initial term, can be renewed every 10 years until age 80 of the life insured, at which time the insurance terminates. Premiums increase at each renewal. The increased premium will be billed automatically and the days of grace provision will continue to apply.</p> <p><u>Convertible Term</u></p> <p>LifeStyle Term to Age 80 provides a level amount of term insurance with premiums that remain level until age 80 of the life insured, at which time the insurance terminates.</p>	<p>T10: 18 - 70</p> <p>T15: 18 - 65</p> <p>T20: 18 - 60</p> <p>T25: 18 - 55</p> <p>T30: 18 - 50</p> <p>T80: 18 - 60</p>	<p>The plan may be converted to a permanent plan of life insurance prior to the life insured attaining age 70 (71 if issued at age 70). The premium at the time of conversion will be based on the attained age (nearest birthday) at the time of conversion.</p>	<ul style="list-style-type: none"> • LifeStyle Term 10, 15, 20, 25, 30 and Term to Age 80 Riders (Maximum of 4) • Second Life Insured LifeStyle Term 10, 15, 20, 25, 30 and Term to Age 80 Riders (Maximum of 4) • Child Protection Rider • Disability Waiver* • Accidental Death <p>*For Renewable & Convertible LifeStyle Term plans, the premium for Disability Waiver benefits will be graduated and, after the initial term, will increase every 10 years.</p>

Joint LifeStyle Term Plans

Description	Issue Ages	Joint Term Premiums	Additional Benefits
<p><u>Renewable & Convertible Term</u></p> <p>Joint LifeStyle Term 10, 15, 20, 25 and 30 provide a level amount of term insurance on two insured lives with a benefit payable on the FIRST death, at which time the plan will terminate. The surviving life insured may, within 30 days of the termination of the policy as a result of the first death of the two insured lives, convert the terminated policy to a permanent plan. In the event that both lives die simultaneously, the proceeds will be paid as if the older life had died first. After the initial term, the plan may be renewed every 10 years until the older life insured attains age 80, at which time the plan terminates.</p> <p>The plan may be converted to a permanent plan of life insurance prior to the older of the two lives attaining age 70 (age 71 if policy issued at age 70). It may be converted to the full amount on either of the lives insured or on both lives.</p> <p><u>Convertible Term</u></p> <p>Joint LifeStyle Term to Age 80 provides a level amount of term insurance on two insured lives with a benefit payable on the FIRST death, at which time the plan will terminate. The surviving life insured may, within 30 days of the termination of the policy as a result of the first death of the two insured lives, convert the terminated policy to a permanent plan. In the event that both lives die simultaneously, the proceeds will be paid as if the older life had died first. Premiums remain level until the older life insured attains age 80, at which time the plan terminates.</p> <p>The plan may be converted to a permanent plan of life insurance prior to the older of the two lives attaining age 70. It may be converted to the full amount on either of the lives insured or on both lives.</p>	<p>T10: 18 - 70 T15: 18 - 65 T20: 18 - 60 T25: 18 - 55 T30: 18 - 50 T80: 18 - 60</p>	<p>To calculate Joint Term premiums, add the premiums for each life and multiply the total by 0.975. Add one policy fee AND a rider fee of \$25.</p>	<ul style="list-style-type: none"> • Joint LifeStyle Term 10, 15, 20, 25, 30 and Term to Age 80 Riders (maximum of 4) • Disability Waiver* <p>*Disability Waiver may be added on one life only, or on both lives at 1.5 times the single life rates.</p>

BENEFITS

Additional Benefits Available

■ LIFESTYLE TERM RIDERS

LifeStyle Term Riders provide a level amount of term insurance on the life insured. For Term 10, 15, 20, 25, or 30, premiums increase every 10 years after the initial term. For Term to Age 80, premiums remain level until age 80 of the life insured. Term Rider premiums are determined by the age, health and smoker/non-smoker status of the life insured.

LifeStyle Term Riders (maximum of 4) may be added to a new or existing LifeStyle Term plan. No rider fees are applicable for term riders. All riders will expire at age 80 of the life insured.

Disability Waiver: If the base policy includes this benefit, it must also be included for all term riders.

Conversion: LifeStyle Term Riders are convertible at any time during the conversion period which will terminate at age 70 (71 if issue age is 70) of the life insured.

■ SECOND LIFE INSURED LIFESTYLE TERM RIDERS

Second Life Insured LifeStyle Term Riders provide a level amount of term insurance on the second life insured. For Term 10, 15, 20, 25, or 30, premiums increase every 10 years after the initial term. For Term to Age 80, premiums remain level until expiry. Second Life Insured Rider premiums are determined by the age, health and smoker/non-smoker status of the second life insured.

Second Life Insured LifeStyle Term Riders (maximum of 4) may be added to a new or existing LifeStyle Term plan. One rider fee of \$25 will be added annually to the Second Life Insured LifeStyle Term Rider with the longest initial term. All riders will expire at age 80 of the second life insured or at the end of the premium period of the basic plan, whichever occurs first.

Disability Waiver: If the base policy includes this benefit, it must also be included for all second life riders. The premium is determined by the second life insured's age and increased at every renewal. The benefit is on the principal life insured.

Conversion: Second Life Insured LifeStyle Term Riders are convertible at any time during the conversion period which will terminate at age 70 (71 if issue age is 70) of the second life insured under the Second Life Insured LifeStyle Term Rider.



Transfer to a Separate Policy - *Where a common-law relationship or spousal relationship exists or has previously existed between the policy owner and the second insured, the second insured and the policy owner shall each have unilateral right to request transfer of the Second Life Insured Term Rider to a separate policy. A full policy fee will be added to the Second Life Insured Term Rider premium and that total premium will be charged under the new policy. The Second Life Insured Term Rider will then terminate under this policy and the second insured will become the policy owner of the new policy. The terms and conditions of the new policy will be the same as those terms and conditions set out in the original policy, with the necessary changes in details.*

BENEFITS

continued...

■ JOINT LIFESTYLE TERM RIDERS

Joint LifeStyle Term Riders provide a level amount of term insurance on two insured lives with a benefit payable on the FIRST death, at which time the plan will terminate. The surviving life insured may, within 30 days of the termination of the policy as a result of the first death of the two insured lives, convert the terminated policy to a permanent plan. In the event that both lives die simultaneously, the proceeds will be paid as if the older life had died first. For Term 10, 15, 20, 25, or 30, after the initial term, the benefit may be renewed every 10 years until the older life insured attains age 80, at which time the benefit terminates. For Term to Age 80, premiums remain level until the older life insured attains age 80, at which time the benefit terminates. Joint Term Rider premiums are determined by summing the premiums for each life - based on age, health and smoker/non-smoker status of each insured life - and multiplying by 0.975.

Joint LifeStyle Term Riders (maximum of 4) may be added to a new or existing Joint LifeStyle Term plan. No policy/rider fees are applicable for joint term riders. All riders will expire at age 80 of the older life insured.

Disability Waiver: Disability waiver may be added on one life only, or on both lives at 1.5 times the single life rates. If the basic policy includes this benefit for a life insured, it must also be included for all joint term riders for that life insured.

Conversion: Joint LifeStyle Term Riders are convertible at any time during the conversion period which will terminate at age 70 (71 if issue age is 70) of the older life insured. Joint LifeStyle Term Riders may be converted to a permanent plan on either of the lives insured or both of the lives insured.

■ CHILD PROTECTION RIDER

This benefit provides insurance on the insured children of the life insured during the premium-paying period. It also provides each insured child with the option to purchase up to 5 times the rider amount at the earlier of the insured child's 25th birthday and the plan anniversary nearest the 65th birthday of the life insured. This benefit also provides that the Child Protection Rider will continue without premium payments if the life insured dies prior to termination of this rider.

Insurance on each insured child terminates on the date premiums on the Child Protection Rider or basic plan terminate, the date the child exercises the conversion option, the child attains age 25 or the life insured under the basic plan attains age 65, whichever occurs first.

Issue Amounts	\$5,000 - \$30,000
Premiums	\$6 per \$1,000 of rider insurance regardless of number of children insured.

Disability waiver may be added to the rider at a premium of \$0.25 per \$1,000 of rider insurance.

■ DISABILITY WAIVER OF PREMIUM

This benefit provides that the premium will be waived if the life insured under the basic plan becomes totally disabled prior to attaining age 60 and is disabled for 4 consecutive months. Upon receipt of proof of disability, all premiums paid during the 4 month waiting period will be refunded. The benefit will terminate on the plan anniversary nearest the life insured's 60th birthday unless the life insured is then disabled, or at the end of the premium-paying period, whichever occurs first.

If the life insured becomes disabled prior to attaining age 60 and continues to be disabled at the end of the conversion period, the plan will be converted to a Permanent Non-Participating Plan.

ACCIDENTAL DEATH

This benefit provides for the payment of an additional death benefit if death is caused solely by accidental means. Premiums are payable to the plan anniversary date nearest age 65. Coverage terminates at the end of the premium-paying period of this benefit or at the end of the premium-paying period of the basic policy, if earlier. This benefit may be added to a basic LifeStyle Term policy and includes term rider coverage on the life insured but excludes any joint term or second life term coverage. If the benefit is included in a Level Term policy it may also be added to a policy that is converted therefrom.

Accidental Death is defined as death resulting from bodily injury caused solely by external, violent and accidental means and such death occurs within 365 days of the injury.

The maximum benefit, including all policies in force with Wawanesa Life which will be issued on one life in any event, is \$250,000.

UNDERWRITING

Maximum Weight Chart

HEIGHT			PREFERRED PLUS		PREFERRED		STANDARD	
FEET	INCHES	CENTIMETER	POUNDS	KILOGRAMS	POUNDS	KILOGRAMS	POUNDS	KILOGRAMS
4 ft	10 in	147 cm	132 lbs	60 kg	142 lbs	64 kg	170 lbs	77 kg
4 ft	11 in	150 cm	138 lbs	63 kg	148 lbs	67 kg	177 lbs	80 kg
5 ft	0 in	152 cm	141 lbs	64 kg	151 lbs	68 kg	182 lbs	83 kg
5 ft	1 in	155 cm	146 lbs	66 kg	157 lbs	71 kg	190 lbs	86 kg
5 ft	2 in	157 cm	152 lbs	69 kg	163 lbs	74 kg	195 lbs	88 kg
5 ft	3 in	160 cm	157 lbs	71 kg	169 lbs	77 kg	200 lbs	91 kg
5 ft	4 in	163 cm	162 lbs	73 kg	172 lbs	78 kg	210 lbs	95 kg
5 ft	5 in	165 cm	167 lbs	76 kg	178 lbs	81 kg	215 lbs	98 kg
5 ft	6 in	168 cm	172 lbs	78 kg	183 lbs	83 kg	220 lbs	100 kg
5 ft	7 in	170 cm	176 lbs	80 kg	189 lbs	86 kg	227 lbs	103 kg
5 ft	8 in	173 cm	181 lbs	82 kg	194 lbs	88 kg	235 lbs	107 kg
5 ft	9 in	175 cm	186 lbs	84 kg	200 lbs	91 kg	240 lbs	109 kg
5 ft	10 in	178 cm	192 lbs	87 kg	207 lbs	94 kg	250 lbs	113 kg
5 ft	11 in	180 cm	199 lbs	90 kg	214 lbs	97 kg	255 lbs	116 kg
6 ft	0 in	183 cm	206 lbs	93 kg	221 lbs	100 kg	260 lbs	118 kg
6 ft	1 in	185 cm	212 lbs	96 kg	227 lbs	103 kg	268 lbs	122 kg
6 ft	2 in	188 cm	217 lbs	98 kg	233 lbs	106 kg	277 lbs	126 kg
6 ft	3 in	191 cm	223 lbs	101 kg	239 lbs	108 kg	285 lbs	129 kg
6 ft	4 in	193 cm	228 lbs	103 kg	245 lbs	111 kg	292 lbs	132 kg
6 ft	5 in	196 cm	234 lbs	106 kg	251 lbs	114 kg	300 lbs	136 kg
6 ft	6 in	198 cm	241 lbs	109 kg	258 lbs	117 kg	310 lbs	141 kg
6 ft	7 in	201 cm	248 lbs	112 kg	265 lbs	120 kg	320 lbs	145 kg

UNDERWRITING

Requirements for Non-Smokers

	Preferred Plus*	Preferred*	Standard
TOBACCO USE	No tobacco use in any form for at least 5 years.	No tobacco use in any form for at least 2 years.	No tobacco use in any form for at least 1 year (Occasional Cigar Smoker** see below, page 9).
BLOOD PRESSURE	Has never taken medication for hypertension. Blood pressure does not exceed: 125/75 if applicant's age is 49 or less, 135/80 if applicant's age is 50 or more.	Has never taken medication for hypertension. Blood pressure does not exceed: 140/80 if applicant's age is 49 or less, 145/85 if applicant's age is 50 or more.	Current standard underwriting requirements must be satisfied.
CHOLESTEROL	Has never taken treatment for cholesterol. Has a cholesterol/HDL Ratio of less than 5.0. Has a cholesterol level lower than 200 if applicant's age is 44 or less, 220 if applicant's age is 45 or more.	Has never taken treatment for cholesterol. Has a cholesterol/HDL Ratio of less than 5.5. Has a cholesterol level lower than 220 if applicant's age is 44 or less, 235 if applicant's age is 45 or more.	
BUILD	Weight does not exceed the maximum weight indicated in Maximum Weight Table.	Weight does not exceed the maximum weight indicated in Maximum Weight Table.	
PERSONAL HEALTH HISTORY	Has no history of cardiovascular disease, cancer, diabetes or any ratable health condition. No excessive use or treatment for alcohol or drug abuse in the last 10 years.	Has no history of cardiovascular disease, cancer, diabetes or any ratable health condition. No excessive use or treatment for alcohol or drug abuse in the last 10 years.	
DRIVING HISTORY	Has not been convicted of driving while impaired in the last 10 years. Has no major driving infractions in the last 10 years. A maximum of 2 moving violations in the last 3 years.	Has not been convicted of driving while impaired in the last 5 years. Has no major driving infractions in the last 5 years. A maximum of 3 moving violations in the last 3 years.	
FAMILY HISTORY	No immediate family member has been diagnosed or died of cardiovascular disease, diabetes, or cancer prior to age 65.	No immediate family member has been diagnosed or died of cardiovascular disease, diabetes, or cancer prior to age 60.	
AVOCATION	No hazardous sports or recreational activities such as hang-gliding, mountain climbing, etc.	No hazardous sports or recreational activities such as hang-gliding, mountain climbing, etc.	
AVIATION & TRAVEL	Only flying as a passenger, or a pilot or crewmember on a regularly scheduled major airline is permitted. No ratable foreign travel.	Only flying as a passenger, or a pilot or crewmember on a regularly scheduled major airline is permitted. No ratable foreign travel.	

UNDERWRITING

Requirements for Smokers

	Preferred*	Standard
BLOOD PRESSURE	Has never taken medication for hypertension. Blood pressure does not exceed: 140/80 if applicant's age is 49 or less, 145/85 if applicant's age is 50 or more.	Current standard underwriting requirements must be satisfied.
CHOLESTEROL	Has never taken treatment for cholesterol. Has a cholesterol/HDL Ratio of less than 5.5. Has a cholesterol level lower than 220 if applicant's age is 44 or less, 235 if applicant's age is 45 or more.	
BUILD	Weight does not exceed the maximum weight indicated in Maximum Weight Table.	
PERSONAL HEALTH HISTORY	Has no history of cardiovascular disease, cancer, diabetes or any ratable health condition. No excessive use or treatment for alcohol or drug abuse in the last 10 years.	
DRIVING HISTORY	Has not been convicted of driving while impaired in the last 5 years. Has no major driving infractions in the last 5 years. A maximum of 3 moving violations in the last 3 years.	
FAMILY HISTORY	No immediate family member has been diagnosed or died of cardiovascular disease, diabetes, or cancer prior to age 60.	
AVOCATION	No hazardous sports or recreational activities such as hang-gliding, mountain climbing, etc.	
AVIATION & TRAVEL	Only flying as a passenger, or a pilot or crewmember on a regularly scheduled major airline is permitted. No ratable foreign travel.	

* Preferred rates are only available for volumes equal to or greater than \$250,000.

** Occasional Cigar Smokers will be granted Standard Non-Smoker rates providing he/she: does not smoke more than 12 cigars a year, does not have any traces of nicotine in the urine when fluids are required and makes full disclosure of smoking activities on the application or teleinterview. This ruling does not apply to marijuana, cigarillos, colts, mini cigars, chewing tobacco, pipe tobacco or any nicotine replacement products.

UNDERWRITING

Medical Requirements for LifeStyle Term

Amount	Application Choice							
		0-40	41-45	46-50	51-55	56-60	61-65	66-70*
\$99,999 or Less	Full App	-	-	-	-	-	Para	Para
	Quick App & Teleinterview	-	-	-	-	-	Vitals, Urine	Vitals, Urine
\$100,000 - 249,999	Full App	-	-	-	Para, Blood	Para, Blood	Para, Blood	Para, Blood, EKG
	Quick App & Teleinterview	-	-	-	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood, EKG
\$250,000-350,000	Full App	Para, Blood	Para, Blood	Para, Blood	Para, Blood	Para, Blood	Para, Blood, EKG	Para, Blood, EKG
	Quick App & Teleinterview	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood, EKG	Vitals, Blood, EKG
\$350,001-500,000	Full App	Para, Blood	Para, Blood	Para, Blood	Para, Blood	Para, Blood, EKG	Para, Blood, EKG	Para, Blood, EKG
	Quick App & Teleinterview	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood, EKG	Vitals, Blood, EKG	Vitals, Blood, EKG
\$500,001-1,000,000	Full App	Para, Blood	Para, Blood	Para, Blood	Para, Blood, EKG	Para, Blood, EKG	Para, Blood, EKG	Para, Blood, EKG
	Quick App & Teleinterview	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood, EKG	Vitals, Blood, EKG	Vitals, Blood, EKG	Vitals, Blood, EKG
\$1,000,001 - 1,499,999	Full App	Para, Blood	Para, Blood, EKG	Para, Blood, EKG	Para, Blood, EKG	Para, Blood, EKG	Para, Blood, EKG	Para, Blood, EKG
	Quick App & Teleinterview	Vitals, Blood	Vitals, Blood, EKG	Vitals, Blood, EKG	Vitals, Blood, EKG	Vitals, Blood, EKG	Vitals, Blood, EKG	Vitals, Blood, EKG
\$1,500,000 - 2,999,999	Full App	Para, Blood, Financial	Para, Blood, EKG, Financial	Para, Blood, EKG, Financial	Para, Blood, EKG, Financial	Para, Blood, EKG, Financial	Para, Blood, EKG, Financial	Para, Blood, EKG, Financial
	Quick App & Teleinterview	Vitals, Blood, Financial	Vitals, Blood, EKG, Financial	Vitals, Blood, EKG, Financial	Vitals, Blood, EKG, Financial	Vitals, Blood, EKG, Financial	Vitals, Blood, EKG, Financial	Vitals, Blood, EKG, Financial
\$3,000,000 - 3,999,999	Full App	Para, Blood, Insp. Report	Para, Blood, EKG, Insp. Report	Para, Blood, EKG, Insp. Report	Para, Blood, EKG, Insp. Report	Para, Blood, EKG, Insp. Report	Para, Blood, EKG, Insp. Report	Para, Blood, EKG, Insp. Report
	Quick App & Teleinterview	Vitals, Blood, Insp. Report	Vitals, Blood, EKG, Insp. Report	Vitals, Blood, EKG, Insp. Report	Vitals, Blood, EKG, Insp. Report	Vitals, Blood, EKG, Insp. Report	Vitals, Blood, EKG, Insp. Report	Vitals, Blood, EKG, Insp. Report
\$4,000,000 - \$5,000,000	Full App	Para, Blood, Insp. Report	Para, Blood, EKG, Insp. Report	Para, Blood, EKG, Insp. Report	Para, Blood, EKG, Insp. Report	Para, Blood, EKG, Insp. Report	Para, Blood, Stress EKG, Insp. Report	Para, Blood, Stress EKG, Insp. Report
	Quick App & Teleinterview	Vitals, Blood, Insp. Report	Vitals, Blood, EKG, Insp. Report	Vitals, Blood, EKG, Insp. Report	Vitals, Blood, EKG, Insp. Report	Vitals, Blood, EKG, Insp. Report	Vitals, Blood, Stress EKG, Insp. Report	Vitals, Blood, Stress EKG, Insp. Report

* Over Age 70 - Minimum requirements: Part II of the Full Life & Critical Illness Application. All additional requirements will be ordered as advised by the Underwriting Department.

Exceptions to the above Requirements:

- If resident in Canada for less than one year, a paramedical examination and blood profile, including hepatitis testing, are required for Full Life & Critical Illness Application. With Quick Application, a teleinterview, vitals and blood profile with hepatitis testing are to be ordered.
- If there is limited ability to speak English, the coverage must be applied for on the basis of a Quick Life Application with Teleinterview. The use of an interpreter or translator for Paramedical Examination is not permitted.

Additional Medical Requirements will be ordered at Underwriter's discretion.

UNDERWRITING

Additional Information

■ TELEUNDERWRITING & PARAMEDICALS

In cases where the 'Quick Life Application' is completed, **teleunderwriting will be required**. When the 'Full Life & Critical Illness Application' (along with Part II) are completed, **traditional underwriting services are needed**, as teleunderwriting is not applicable.

The age of the life insured and the amount applied for generally determine underwriting requirements. However, the company reserves the right to order any requirement on any case.

Amount - refers to all existing Wawanesa Life insurance and the new volume being applied for (including term riders). In determining whether an application falls within a certain level, all existing life insurance issued or pending with Wawanesa Life (or with other life insurers) in the last 12 months is added to the volume of the current application in the same line of business.

Paramedical Examination* - consists of the insured's medical history taken by a nurse who conducts a series of standardized health tests. Paramedical examinations are completed with Full Life & Critical Illness Applications.

**If there are no paramedical nurses in the area, the paramedical firm will make arrangements to send the blood kit to the nearest facility (lab, hospital, doctor, etc.). Both the facility and the client will be sent detailed instructions.*

Teleinterview - is completed with Quick Applications. The process consists of a telephone interview in which the applicant is asked medical and non-medical questions.

Financial Questionnaire - is required for volumes of \$1,500,000 to \$2,999,999.

Inspection Reports - Executive Office will arrange inspection reports on amounts of \$3,000,000 and over or where deemed necessary. The applicant should be advised that a telephone and/or personal interview will be conducted by the inspection company. Several outside sources may also be contacted.

Please Note: Under no circumstances should medical requirements be ordered if the client has been declined or highly rated by another company within the past 12 months.

The following paramedical firms may be used:

1. Hooper Holmes Canada Ltd.**
2. Quality Underwriting Services (Bodimetric Profile)**
3. Dynacare Insurance Solutions
4. Exam One
5. Watermark

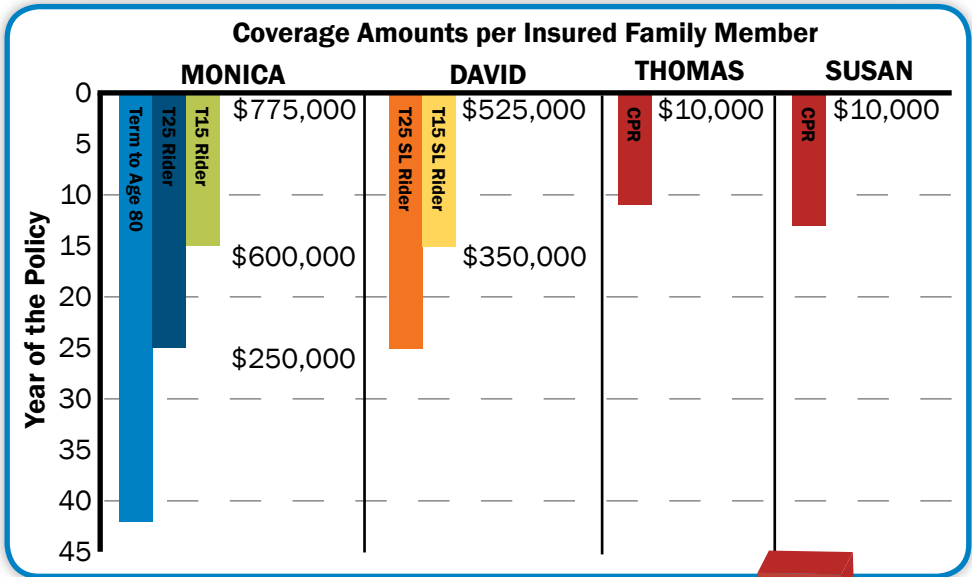
***These are the preferred paramedical firms and the only firms that may be used when ordering teleinterviews.*

LAYERING LIFESTYLE TERM

To better illustrate how layering works within a LifeStyle Term plan, consider the following scenario.

Monica (age 37), an engineer, and her husband David (age 38), who works part-time at a small business, are looking to purchase insurance to ensure the continuity of their standard of living should one of them die. They have 2 kids, Thomas (age 10) and Susan (age 8) and a mortgage on their home with 25 years remaining and a balance of \$350,000. Monica wants insurance coverage for 3 specific needs; her children’s education, her mortgage, and coverage well into her retirement. While meeting with their broker, David and Monica have come up with the following insurance plan.

- Base plan - \$250,000 Term to Age 80 on Monica
 - \$350,000 Term 25 Rider on Monica
 - \$175,000 Term 15 Rider on Monica
 - \$350,000 Term 25 Second Life Insured Rider on David
 - \$175,000 Term 15 Second Life Insured Rider on David
 - \$10,000 Child Protection Rider (CPR)* on Thomas and Susan
- *The CPR provides coverage to age 25.*



Using layering with Wawanesa Life’s LifeStyle Term plans, David and Monica are able to provide coverage for their entire family, while only having to purchase one policy. LifeStyle Term also provides automatic renewals for the Term 10, 15, 20, 25 and 30 options. As a result, without needing to provide evidence of insurability the Term 15 Rider, Term 25 Rider, Term 15 Second Life Rider and Term 25 Second Life Rider would each automatically renew after its initial term. This allows David and Monica to decide when they are ready to stop the coverage.

