



Wawanesa Life's LIFESTYLE TERM PRODUCTS

LifeStyle Term 10, 15, 20, 25, 30 and Term to Age 80 policies are designed to offer affordable protection now, with the flexibility of renewing or converting your policy to a permanent plan without evidence of insurability in the future.

LifeStyle Term R&C Plan Basics

	T10	T15	T20	T25	T30
Issue Ages:	18 - 70	18 - 65	18 - 60	18 - 55	18 - 50
Issue Volumes:	as low as \$10,000 to \$5,000,000				
Renewals:	after the initial term, the policy can be renewed every 10 years until age 80				
Conversions:	prior to the insured reaching age 70, where the policy remains in force, you may convert the policy to a permanent plan				
Layering:	allows for up to 4 term riders and 4 second life term riders to be added to one policy				

LifeStyle Term Convertible Plan Basics

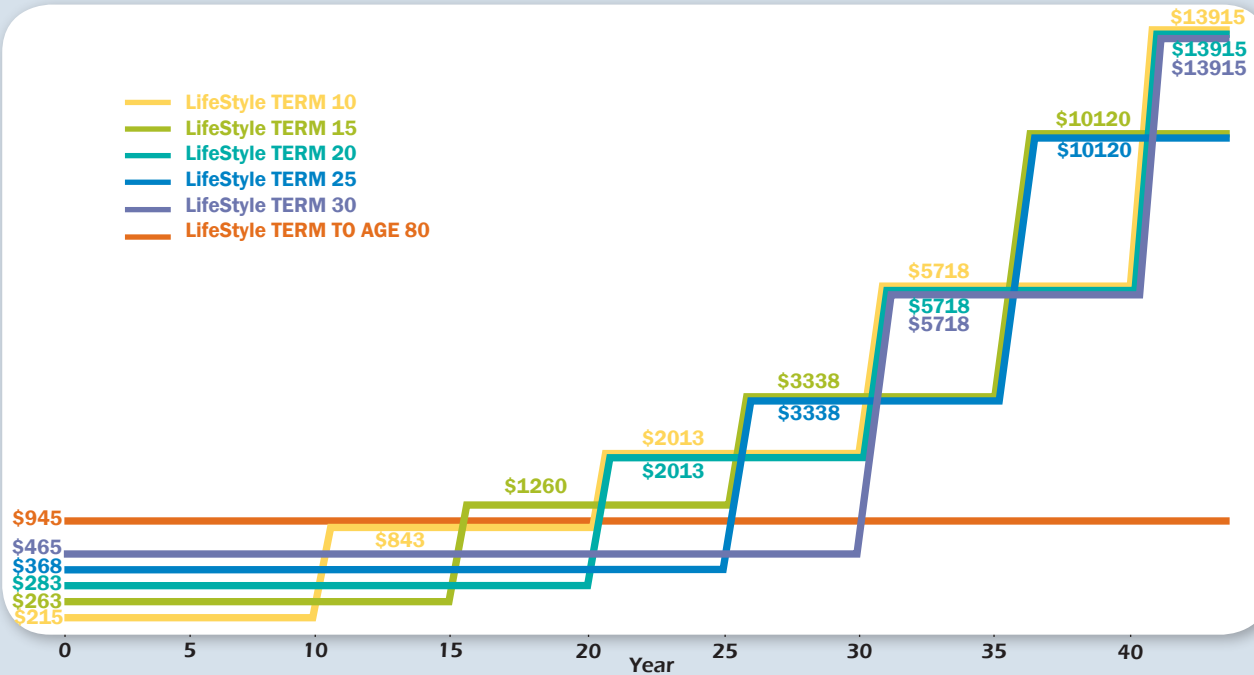
	Term to Age 80
Issue Ages:	18 - 60
Issue Volumes:	as low as \$10,000 to \$5,000,000
Premiums:	guaranteed premiums will remain level until age 80
Conversions:	prior to the insured reaching age 70, where the policy remains in force, you may convert the policy to a permanent plan
Layering:	allows for up to 4 term riders and 4 second life term riders to be added to one policy



Comparison of Premium Payments for LifeStyle Term

Annual Premium

Male, non-smoker, age 35, \$250,000 sum insured



LifeStyle Term



For additional information on how Wawanesa Life can benefit you and your family, contact your broker or your nearest Wawanesa Life branch today.

At Wawanesa Life, we offer Preferred Underwriting on Term 10, 15, 20, 25, 30 & Term to Age 80.

We offer three non-smoker and two smoker underwriting classes:

Non-Smoker:

- Preferred Plus Non-smoker
- Preferred Non-smoker
- Standard Non-smoker

Smoker:

- Preferred smoker
- Standard smoker

Preferred underwriting is available for:

All ages:

Volumes of \$250,000 and up



Wawanesa
Life®

www.wawanesalife.com
Toll free: 1-888-997-9965