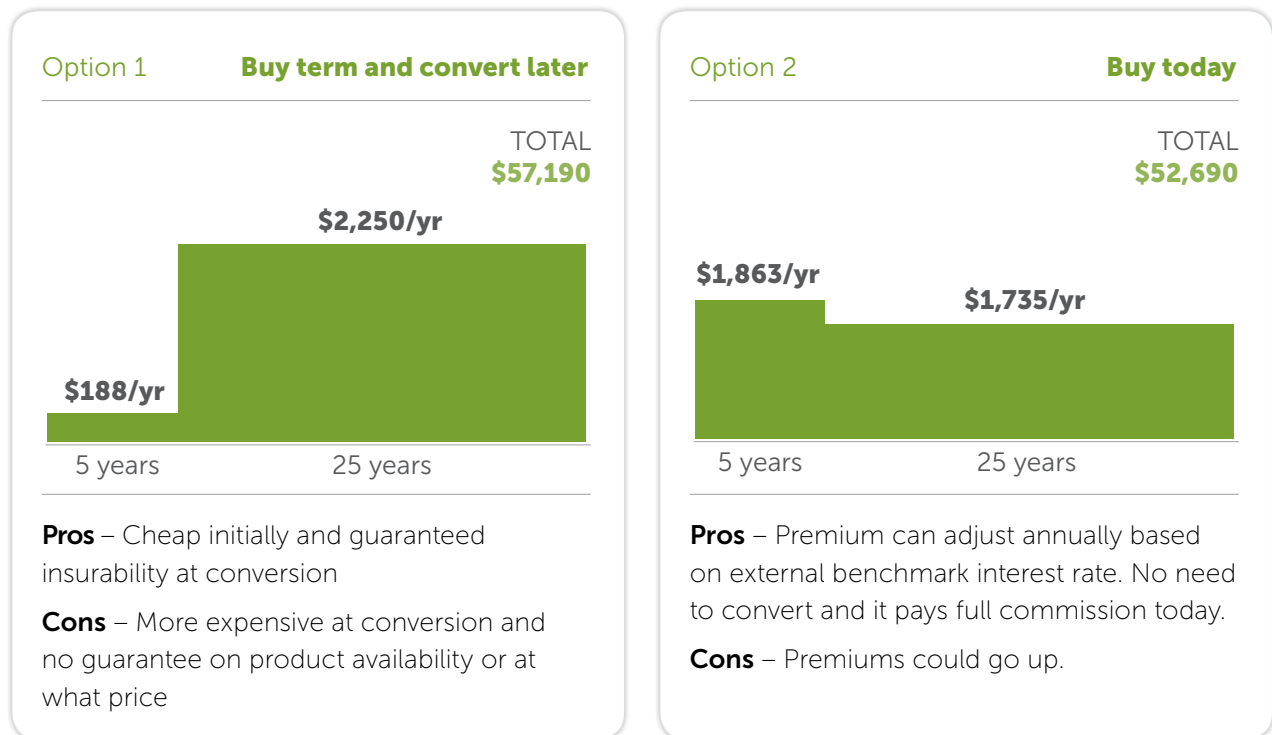


Why Wait?

Right now permanent insurance in Canada is very expensive. Low interest rates and new accounting rules have added pressure to carriers to raise guaranteed long-term insurance rates.

What options can you show your clients?

To illustrate, let's look at a male, non-smoker, age 35, looking to buy \$250,000 of Hybrid Solution 100 coverage. See the impact waiting five years can have on a client's overall cost by age 65.



That's **\$4,500** in savings in just 30 years.

Above scenario is for illustrative purposes only and assumes the Interest Rate Range for Hybrid Solution 100 remains at 3-3.99% for the first five years and then changes to 4-4.99% for the remaining 25 years for both options. Solution 10 is the term plan illustrated in Option 1. Rates quoted as of December 2, 2013.

HYBRID

Responsive, Adaptable, Contemporary

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INS-758-EN-11/13

