

Term to Age 100 with Values

All Wawanesa Term to Age 100 with Values plans have non-smoker and smoker rates available. Term to Age 100 with Values plans offer additional benefits which include:

- Term 10, 15, 20, 25, 30 and Term to Age 80 Riders (Maximum of 1)
- Second Life Term 10, 15, 20, 25, 30 and Term to Age 80 Riders (Maximum of 1)
- Disability waiver
- Accidental Death Benefit
- Child Protection Rider
- Parental Waiver (only on 15 & 20-pay Juvenile policies)



Grace Period

The Term to Age 100 with Values has a grace period which, after the initial premium, allows a period of grace for 30 days, for the first two years, and extends to 90 days thereafter.

Issue Ages:

Term to Age 100 - 18 to 80
15 & 20 pay - 0 to 80

3 Plan Types:

Level-Pay Term to Age 100 with Values

The Level-Pay Term to Age 100 with Values plan provides you with guaranteed protection for life. The Level-Pay T100 with Values plan also provides a guaranteed surrender value as early as the 5th year of the policy being inforce. With premiums guaranteed to remain level to age 100 of the life insured, at which time the face amount is paid out.

15-Pay Term to Age 100 with Values

The 15-Pay Term to Age 100 plan with Values provides a lifetimes worth of protection with only 15 years of payments. This policy offers guaranteed level payments payable for 15 years. The 15-Pay T100 with Values plan also provides a guaranteed surrender value as early as the 5th year of the policy being inforce. This policy will provide you with coverage to age 100 at which time the face amount is paid out.

20-Pay Term to Age 100 with Values

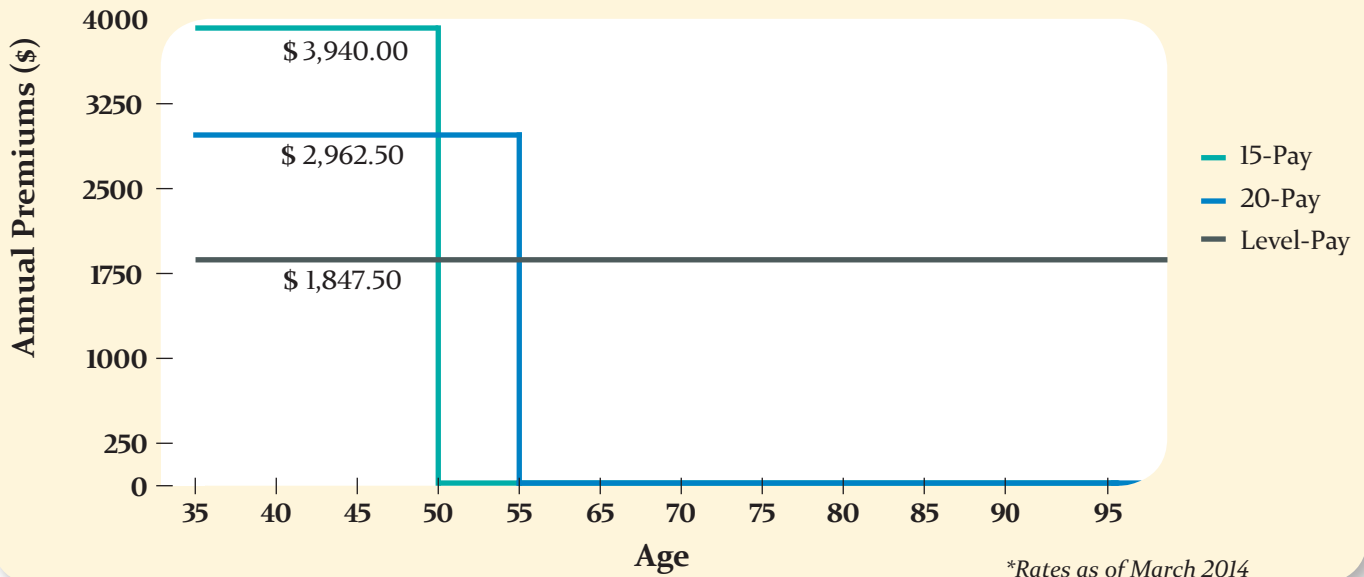
The 20-Pay Term to Age 100 with Values plan provides a lifetimes worth of protection with only 20 years of payments. This policy offers guaranteed level payments payable for 20 years. The 20-Pay T100 with Values plan also provides a guaranteed surrender value as early as the 5th year of the policy being inforce. This policy will provide you with coverage to age 100 at which time the face amount is paid out.



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Comparison of Level-Pay T100 with Values Premium Payments vs. 15-Pay & 20-Pay T100 with Values policies

Rates for a Male, non-smoker, age 35, \$250,000 of coverage



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



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Toll free: 1-888-997-9965