

**EVERY CLIENT IS UNIQUE, WITH UNIQUE NEEDS,
AND THIS MEANS THAT ONLY PERSONALIZED COVERAGE WILL DO.**

**OUR DISABILITY AND LIFE
INSURANCE PRODUCTS
OFFER FINANCIAL
PROTECTION AT
ALL TIMES AND
UNDER EVERY
CIRCUMSTANCE.**

INVESTED IN YOU.

SIMPLIFIED ISSUE PRODUCTS

ACC17

An accident insurance product designed for:

- The entire family
- Active people
- No medical exam
- Benefit payment guaranteed within 7 business days
- Premiums paid monthly starting at \$7 whatever the age at time of purchase

Accidental Fracture

- 1 unit: \$7,000 in benefits for a premium of \$7 per month
- 2 units: \$14,000 in benefits for a premium of \$14 per month

Accidental Death, Dismemberment or Loss of Use

- Death benefit of \$70,000 and benefits ranging from \$7,000 to \$70,000 for dismemberment or loss of use for a premium of \$7 per month

Hospital Benefit in the Event of Accident

- Benefit of \$70 per day of hospitalization for a premium of \$7 per month

Disability Insurance in Event of Accident

- Monthly benefit of \$700 for a premium of \$7 per month further to an accident resulting in:
 - hospitalization
 - dismemberment
 - fracture
 - major burn
 - major laceration

Eligibility

- Be under age 80

EXCEL LIFE

A life insurance product for people who have difficulty to qualify for life insurance.

- No medical exam
- Contract renewable for life
- Level or increasing premiums based on attained age

Sum insured

- Ranging from \$2,000 to \$20,000 based on age at time of purchase

Benefits

- Sum insured increased by up to 120% in the event of natural death
- Sum insured increased by up to 360% in the event of accidental death

Accidental Dismemberment or Loss of Use

- Automatically included
- Basic benefits of up to 300% of the sum insured

Eligibility

- Be between the ages of 1 and 79 inclusively

EXCEL HOSPITALIZATION

An insurance product that offers payment of a daily benefit during a hospitalization due to accident or illness.

- No medical exam
- Contract renewable for life
- Premiums based on age at time of purchase
- Return of Premiums in the event of death (*premiums paid less any Hospital Benefit claims*)

Hospital Benefit

- Benefit ranging from \$20 to \$100 per day of hospitalization
- Waiting period: 0 day, 3 days
- Day surgery covered

Riders

- Accidental Death, Dismemberment or Loss of Use: from \$25,000 to \$50,000
- Accidental Fracture and Extended Medical Care Further to an Accident: \$5,000 or \$10,000

Eligibility

- Be between the ages of 1 and 79 inclusively

LIFE INSURANCE PRODUCTS

TERM LIFE INSURANCE

- T10, T15, T20 and T25
- Sum insured ranging from \$10,000 to \$2 million

Riders

- Waiver of Premiums
- Accidental Death and Dismemberment
- Term Life Insurance for Children

- Standard rates only

WHOLE LIFE INSURANCE

- Premiums payable for a period of 10 years, 15 years, 20 years or to age 100
- Sum insured ranging from \$10,000 to \$2 million
- Future guaranteed insurability for Insureds age 20 and under

Riders

- Waiver of Premiums
- Accidental Death and Dismemberment
- Term Life Insurance for Children

- Standard rates only

ABOUT EXCELLENCE

A specialist in Living Benefits, Excellence has been established in the life and health insurance industry for over 50 years. A visionary and in constant evolution, Excellence offers their unique portfolio of disability and health insurance products across Canada.

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DISABILITY INSURANCE PRODUCTS
CREDITOR INSURANCE PRODUCT
SIMPLIFIED ISSUE PRODUCTS
LIFE INSURANCE PRODUCTS



DISABILITY INSURANCE PRODUCTS

SUPERIOR PROGRAM

This disability insurance provides comprehensive personal coverage and is designed for:

- Self-employed workers / Employees
 - Business owners
- Monthly benefits ranging from \$500 to \$10,000 according to occupational class
 - Benefit period: 2 years, 5 years or up to age 65
 - Waiting period: 0 day (accident only), 14-30-60-90-119 days
 - Option + for all our waiting periods: benefits are payable as the 1st day further to an accident
 - Premiums for consecutive 5-year periods or up to age 65
 - Integrated and/or non-integrated benefits
 - Extension of accident coverage up to age 75 without evidence of insurability
 - Waiver of premiums automatically included

Occupational class

- Risk classified based on occupation (4A, 3A, 2A, 1A and B)
- Optional occupational class enhancement

Definition of total disability

- First 24 months: regular occupation
- As of the 25th month: any reasonable occupation
- Option to extend the “regular occupation” period of the definition of total disability

Return of Premiums

- At age 55, 60 or 65, as the Insured chooses
- Coverage equal to 50% of premiums paid less any disability claims

Riders

- Overhead Expense Insurance: from \$500 to \$6,000 per month
- Term Life Insurance at Age 65: from \$10,000 to \$1 million
- Critical Illness Insurance (6): from \$20,000 to \$200,000
- Accidental Death, Dismemberment or Loss of Use: from \$30,000 to \$500,000
- Accidental Fracture and Extended Medical Care Further to an Accident: \$5,000 or \$10,000
- Hospital Benefit: benefits ranging from \$20 to \$140 per day of hospitalization
- Travel Insurance: up to \$5 million
- Extended Health Insurance and Dental Care Insurance (Quebec Only)

Eligibility

- Be between the ages of 18 and 59 inclusively and work at least 21 hours per week on a regular and continuous basis or eight months per year totalling 1,050 hours per year.

ACCXEL

A disability insurance product that offers customized coverages in the event of accident and/or illness to meet all the specific needs of:

- Seasonal workers
 - Individuals without remunerative work
 - People who work in high-risk occupations
- No refusal based on type of occupation
 - Premiums based on age at time of purchase
 - Waiver of premiums automatically included

Disability

- Monthly benefits ranging from \$300 to \$3,000 with remunerative work
- Monthly benefits ranging from \$300 to \$1,000 without remunerative work
- Benefit period for accident: 1 year, 2 years, 5 years, up to age 65
- Benefit period for illness: 1 year, 2 years, 5 years
- Waiting period for accident: 1 day, 14 days, 30 days, 60 days
- Waiting period for illness: 14 days, 30 days, 60 days
- The first \$1,000 in benefits is not integrated for the first two years of disability

Return of Premiums

- At age 55, 60 or 65, as the Insured chooses
- Coverage equal to 50% of premiums paid less any disability claims

Customized riders

- Overhead Expense Insurance: from \$500 to \$3,000 per month
- Accidental Death, Dismemberment or Loss of Use: from \$25,000 to \$200,000
- Accidental Fracture and Extended Medical Care Further to an Accident: \$5,000 or \$10,000
- Hospital Benefit: benefits ranging from \$20 to \$140 per day of hospitalization
- Refitting Further to an Accident: lifetime maximum of \$25,000

Eligibility

- Be between the ages of 15 days and 79 years inclusively, depending on the selected coverages

CREDITOR INSURANCE PRODUCT

UNIVERSAL LOAN INSURANCE

A disability insurance product that offers unique, comprehensive coverage for all an Insured's loans with a financial institution.

- A single contract to cover all loans
- Coverage can be transferred from loan to loan
- Waiting period: 30 days, 60 days and 90 days
- Option + for all our waiting periods: benefits are payable as the 1st day further to an accident
- Premiums for consecutive 5-year periods or up to age 65
- Extension of accident coverage up to age 75 without evidence of insurability
- Waiver of premiums automatically included
- Progressive return to work

Eligible loans

- Mortgage loan
- Loan for car, boat or motorcycle (*lease or purchase*)
- Line of credit
- Personal loan
- Credit cards
- Any fixed term loan with regular payments

Benefits

- Payable directly to the insured
- Monthly benefits ranging from \$300 to \$5,000
- Benefit period: 2 years, 5 years or up to age 65
- Non-taxable, non-integrated

Occupational class

- Risk classified based on occupation (4A, 3A, 2A, 1A and B)
- Optional occupational class enhancement

Definition of total disability

- First 24 months: regular occupation
- As of the 25th month: any reasonable occupation
- Option to extend the “regular occupation” period of the definition of total disability

Riders

- Term Life Insurance at age 65: from \$10,000 to \$1 million
- Critical Illness Insurance (6): from \$20,000 to \$200,000

Eligibility

- Be between the ages of 18 and 59 inclusively and work at least 21 hours per week on a regular and continuous basis or eight months per year totalling 1,050 hours per year.
- Be responsible for a loan
- Individual on parental leave or spouse without remunerative work is also eligible

SIMPLIFIED ISSUE PRODUCTS

ACCI-JET PROGRAM

A disability insurance product that offers customized coverages in the event of an accident or soft tissue injury for those that are self-employed including:

- Truck drivers
 - Construction workers
 - Manual labourers
- No medical exam
 - Coverage: 24-hour or non-occupational
 - Waiting period: 0 day, 30 days, 119 days
 - Premiums up to age 70
 - Extension of coverage up to age 75 without evidence of insurability
 - Waiver of premiums automatically included

Benefits

- Monthly benefits ranging from \$500 to \$6,000
- Benefit period: 2 years, 5 years or up to age 70
- The first \$1,000 in benefits is not integrated for the first two years of disability

Occupational class

- Risk classified based on occupation (4A, 3A, 2A, A, B)

Definition of total disability

- first 24 months: regular occupation
- as of the 25th month: any reasonable occupation
- Option to extend the “regular occupation” period of the definition of total disability

Return of premiums

- At age 55, 60, 65 or 70, as the Insured chooses
- Coverage equal to 50% of premiums paid less any disability claims

Riders

- Disability in the event of an illness: from \$500 to \$6,000
- Overhead Expense Insurance: from \$500 to \$6,000
- Accidental Death, Dismemberment and Loss or Use: from \$30,000 to \$500,000
- Medical Care Further to an Accident: lifetime maximum of \$100,000
- Travel Insurance: up to \$5 million

Eligibility

- Be between the ages of 18 and 69 inclusively and currently hold a remunerative work for at least eight months per year and 21 hours per week.

CANCER GUARD

A cancer insurance policy designed to help people meet their financial obligations in the event of a cancer diagnosis.

- No medical exam
- Guaranteed renewable policy up to age 75
- T10, T20 and T75
- Benefit payable upon cancer diagnosis

Benefits

- Lump sum benefit up to \$100,000 in the event of a cancer diagnosis.

Eligibility

- Available for ages, 1 day to age 65
- Up to \$25,000 of coverage: two eligibility questions
 - no diagnosis of AIDS and HIV
 - no previous history of cancer; not awaiting test results related to cancer
- Up to \$100,000 of coverage: two additional questions
 - no refusal of critical illness or cancer insurance within the last two years
 - less than two immediate family members with a history of cancer before the age of 60

Return of Premiums

- Full refund of premiums paid upon death
- Coverage up to 50% of all premiums paid when the Insured reaches age 75 less any claim payments

Riders

Prevention Rider

A benefit payable for the following types of cancer:

- Skin Cancer
- Breast Cancer
- Stage A Prostate Cancer

Critical Illness Rider

Optional coverage for the following critical illnesses:

- Stroke
- Coronary artery bypass surgery
- Heart attack
- Paralysis
- Coma
- Juvenile critical illnesses