

# Products overview

## Simplified and Guaranteed Issue Life Insurance

### Quick and 100% online

- Simplified products perfect for healthy Canadians
- Guaranteed issue for hard-to-insure or declined clients
- Competitive premiums
- No medical exam
- Policy delivery in 60 minutes or less\*
- Online non face-to-face sales process

Simplified Term Life

- Terms of 10 or 20 years
- Convertible and renewable every 5 years
- Extreme disability benefit **included**

Simplified or Guaranteed Issue Whole Life

- Reduced paid-up coverage as of year 6 (Simplified WL) or year 5 (Guaranteed Issue WL)
- Extreme disability benefit **included** (Simplified WL)

\* Some conditions apply. See product info for all the details.

### Term Plus – All-in-one insurance solution

- Choose a term of 10, 15, 20, 25, 30, 35 or 40 years
- Level or decreasing life insurance amount
- Competitive premiums and preferred underwriting
- Additional benefits: total disability rider (credit protection), critical illness rider, and more
- Convertible and renewable every 5 years after initial term
- Insurability guarantee included with life insurance and disability insurance coverage
- Exchange program to extend initial term without any further evidence of insurability
- Extreme disability benefit **included**

### Critical illness – Simple and complete

- Term and permanent coverage solutions
- Adult coverage, 25 illnesses and child coverage, 28 illnesses
- Competitive 10-year and 20-year term solutions
- Return of premium options on death, at expiry or on cancellation
- Built-in supplementary benefit of 10% of the insurance amount, up to \$50,000, covering 4 non life-threatening conditions
- A full range of assistance services (second medical opinion and other medical and administrative services) **included**

## Permanent Life Insurance (L20, L100 and T100) – Lifetime guarantee

- Competitive premiums and values: WL 20 and WL 100
- Cash values and reduced paid-up values starting at year 10
- Competitive Term 100 (without values)
- Extreme disability benefit **included**
- Simple and affordable critical illness rider—automatically granted when life insurance is approved at a standard rate

## Universal life – Combination of life insurance and investment

- Simple and flexible product with a choice of YRT or Level T100 cost of insurance
- Competitive insurance rates
- Guaranteed annual fees
- Great investment options, including renowned funds currently offered on our investment platform
- Guaranteed bonus payable on the value of accumulated savings as of 6<sup>th</sup> policy anniversary
- Complete solution with an insurability benefit as well as life insurance and critical illness coverage options for children
- Option to add Term Plus product (with level insurance amount only) and other benefits

## About SSQ Insurance

Founded in 1944, SSQ Insurance is a mutualist company that puts community at the heart of insurance. SSQ Insurance is one of the largest insurers in Canada. A leader in group insurance, the company also sets itself apart through its expertise in individual life and health insurance, general insurance and the investment sector.

In 2020, La Capitale and SSQ Insurance combined operations to create Beneva, the largest insurance mutual in Canada, with over 5,000 dedicated employees and more than 3.5 million members and customers.



**For more information, go to [ssq.ca/advisors](https://ssq.ca/advisors) or contact one of our SSQ Sales team members.**

The purpose of this document is to provide a summary description of insurance products offered by SSQ, Life Insurance Company Inc. It is not intended to describe all the provisions, exclusions and limitations applicable to a benefit or to a specific insurance policy. For a complete description of the provisions, exclusions and limitations, please refer to the policy.