

Summary Alternative and Perspective

No medical exam or blood test is required to obtain Alternative and Perspective life insurance coverage. This type of insurance is meant for people who have trouble obtaining insurance for medical or other reasons or who simply don't want to undergo medical tests.



ALTERNATIVE

Even though there's no selection process for this type of insurance, the insured must be able to meet the criteria established on the declaration of insurability.

Choice of coverage	Permanent coverage: › Option 1: level face amount › Option 2: Indexed face amount (3% - max: 2X initial face amount) › Option 3: Payable in 20 years	Term coverage: › T20
Type of face amount	Option 1 and 3: Level Option 2: Indexed	Level
Initial face amount	Option 1, 2 and 3: \$5,000 to \$50,000** **\$25,000 for up to age 25	\$10,000 to \$100,000
Maximum face amount for one insured	A maximum of \$150,000 applies to all Alternative permanent, Alternative term and Perspective policies for a same insured. A \$50,000 maximum applies to the total number of Alternative permanent policies on one life.	A maximum of \$150,000 applies to all Alternative and Perspective policies for a same insured. A \$100,000 maximum applies to the total number of Alternative term policies on one life.
Type of insurance	Individual	Individual
Multiple insureds	Not available	Not available
Surrender value and paid-up insurance	Available and guaranteed starting in the 4th year of the contract on option 3 only. For options 1 and 2, the insurance is paid up at age 100.	Not available
Age at issue	Minimum: 6 months Maximum: 80 years	Minimum: 20 years Maximum: 70 years
Rate	Rate based on age, sex and tobacco status	Rate based on age, sex and tobacco status
Payment period	Option 1 and 2: to age 100 Option 3: › 6 months to 65 years: premiums payable for 20 years › age 66 to 74: premiums payable to age 85 › age 75 to 80: premiums payable for 10 years	20 years
Face amount payable at death	Accidental death: Death benefit doubled Death other than accidental: First 2 years: reimbursement of premiums paid + 5%; suicide: reimbursement of premiums paid After 2 years: face amount	First 2 years: reimbursement of premiums paid + 5%; suicide: reimbursement of premiums paid After 2 years: face amount
Policy fees		\$60

For exclusive use by advisors

Summary

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PERSPECTIVE

The insured must be able to answer NO to all questions on the insurability questionnaire.

Choice of coverage	Permanent coverage
Type of face amount	Level or indexed (3%; Maximum 2X initial face amount)
Initial face amount	\$5,000 to \$50,000
Maximum face amount for the insured	A maximum of \$150,000 applies to all Perspective and Alternative permanent and Alternative term policies for a same insured. A \$50,000 maximum applies to the total number of Perspective policies on one life.
Type of insurance	Individual
Surrender value and paid-up insurance	Available and guaranteed starting in the 3rd contract year The insurance is paid-up at age 100
Multiple insureds	Principal insured and his/her spouse
Age at issue	Minimum: 35 years Maximum: 75 years
Payment period	To age 100
Rate	Rates established according to age, sex and tobacco status
Face amount payable at death	Accidental death: Death benefit doubled Death other than accidental: face amount (no 2-year waiting period, except for suicide)
Policy fees	1 insured: \$60 2 insureds: \$90

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The elephant,
a symbol of our 120 years
of strength and solidity.

