



Term insurance from ivari

Providing clients with the right protection when they need it most



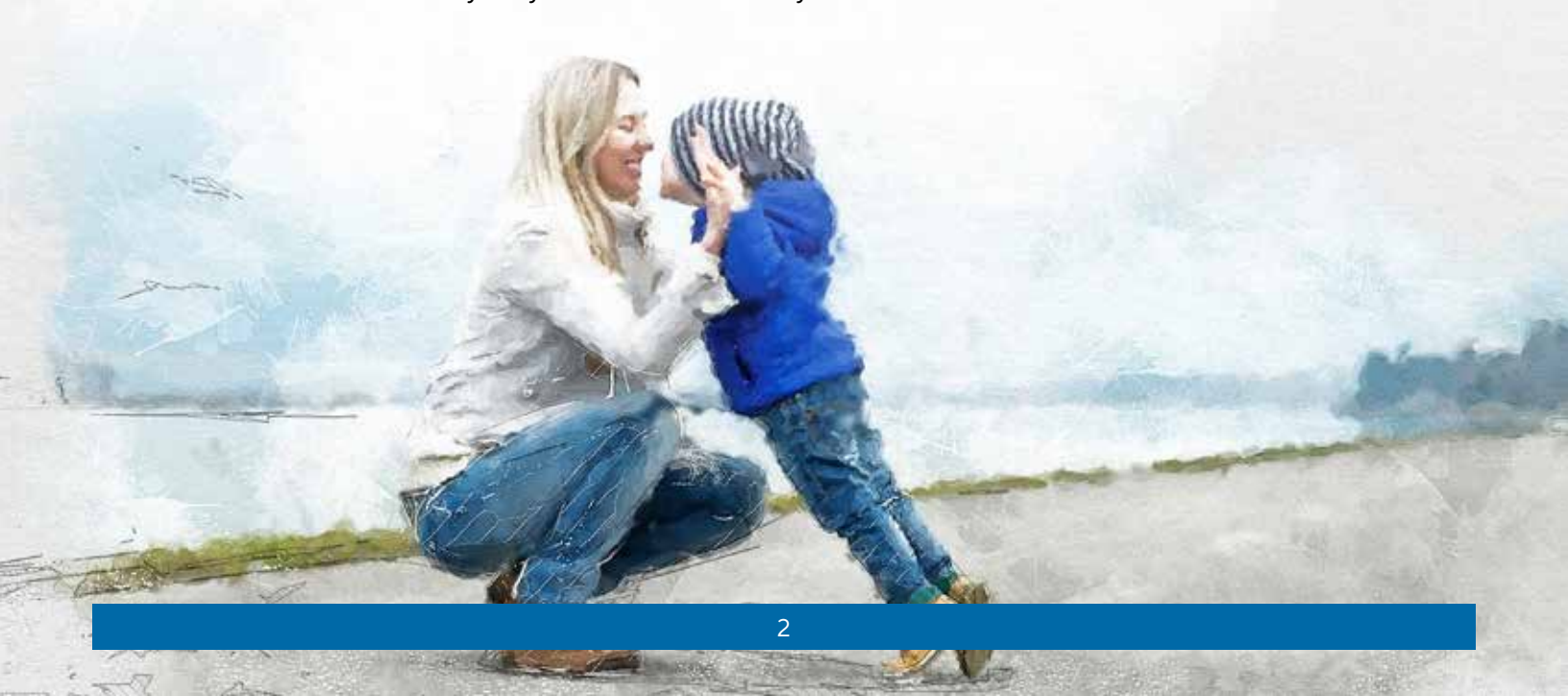
Term products from ivari offer your clients many ways to customize their policy so they can get exactly what they need, for as long as they need it.

Term insurance from ivari

Term insurance is the right choice for your clients if they have a short-term need for protection. For longer term, or permanent protection, clients can layer their term insurance with a universal life product from ivari.

ivari offers term insurance products that are:

- **Affordable**
 - ~ payments are based on short-term needs
 - ~ only one policy fee per policy regardless of the number of coverages
 - ~ combined banding ensures clients get the best rates for their total coverage
- **Adaptable**
 - ~ may be renewed, converted to a permanent plan or exchanged for a longer term
 - ~ clients can choose from single, joint first or last-to-die and multiple life coverage options
 - ~ underwriting status is maintained if your client converts to a permanent plan
 - ~ includes a wide variety of riders to adapt to changing insurance needs throughout the life of the policy
- **Valuable**
 - ~ financial security for your clients when they need it most



Is term insurance the right choice for your client?

If your client's insurance needs are temporary, for example, to cover the time they have a mortgage, term insurance from ivari can provide them with the coverage they need, when they need it.

Typically available in 10-, 20- or 30-year terms, clients pay a set premium for the term period they purchase. At the end of the term period, their policy will automatically renew*. If their needs change, they can convert their term policy to a permanent plan¹.

Let's talk about the different term policies available from ivari.

* For Term 10 and Term 20, renewable to coverage anniversary nearest age 80.

¹ At any time up to the policy anniversary closest to your client's 71st birthday, they can convert their term policy to a permanent form of insurance.

Term 10

A Term 10 policy may be the right policy for your client if they need insurance protection for a limited amount of time to cover debt such as a short-term mortgage.

Term 20

A 20-year term policy may be a good option if your client feels that after 20 years they will no longer need insurance to protect their current income and if they feel that any large debt or expenses such as a mortgage or post-secondary education will have been paid for.

Term 30 with SelectOptions

With mortgages extending past 20 years and with the rising cost of post-secondary education, 10 to 20 years of coverage is often not enough. A term policy of 30 years may provide a very cost-efficient means for protecting your client's family for situations such as longer term debt, like a mortgage of 25+ years, or for income protection to take them through to their retirement years.

Plus, Term 30 from ivari offers affordable premiums for 30 years. This product automatically renews after 30 years giving your clients permanent coverage with level premiums payable to age 100 and protection for life.

Let's talk about...SelectOptions

A Term30 with *SelectOptions* policy from ivari lets your clients take advantage of these unique features available between the 15th and 20th coverage anniversary:

Select30 – Allows clients to stop paying premiums and reduce the amount of insurance coverage for the remainder of their 30-year term, after which the policy terminates.

SelectLIFE – Provides paid-up lifetime final expense coverage with the ability to stop paying premiums, reduce the amount of their insurance coverage and extend their coverage for life.

SelectVALUE – Lets clients access the cash value of their policy in one of two ways:

1. Surrender or decrease their coverage and access their policy's cash value
2. Convert to one of our eligible universal life policies and the cash value will be used as a tax-deferred bonus credit*

*In accordance with the current *Income Tax Act* regulation.

Let's talk about...riders

Riders let clients customize their term policy with extra coverage options so they have a plan that is tailored to what they need most. Available on select plans only. Other conditions may apply.

Critical Illness Protection

This rider is available in 4-condition or 25-condition coverage. It pays a one-time, lump-sum payment if your client becomes critically ill with one of the Critical Illness Covered Conditions and survives the 30-day survival period. As an added feature, persons insured under an ivari critical illness policy have free access to Virtual Healthcare by Maple**.

Maple allows your clients to get quick medical advice and treatment from a qualified medical professional without having to meet in-person.

**Eligible dependents are anyone for whom the person insured is legally authorized to make healthcare decisions (e.g., a partner, a child under 18, or an elderly dependent). Read Maple's [Privacy Policy](#) for more details. "Partner" means a person with whom the Insured is (a) legally married, (b) in a civil union, (c) in common law relationship, (d) live together in domestic partnership, or in an adult interdependent relationship and either have lived together for at least one (1) year or are together the parents of a child.

Virtual Healthcare by Maple is a non-contractual benefit and is subject to program availability.

Children's Insurance

This rider provides low-cost term life coverage on the lives of your client's children, along with a guarantee of their insurability if they want to convert their own coverage to an eligible insurance plan when they become adults.

AD&D (Accidental Death and Dismemberment)

This rider provides an additional benefit in the case of dismemberment or death resulting from an accident. In the case of dismemberment, as a direct result of an accidental injury, an AD&D Rider can help clients cope with loss of income and/or extra expenses.

Waiver of Premium

This rider waives the premium if the person insured under this rider is considered totally disabled before age 65.

Payor Waiver of Premium

This rider, which is attached to a policy on the life of a child, ensures that the insurance coverage will continue if the person responsible for paying the premiums dies or is considered totally disabled before age 65. Premiums will continue to be waived until the child is age 25.

Term Riders

Term riders add an extra layer of temporary insurance protection to your client's life insurance policy for a 10-, 20- or 30-year term (without *SelectOptions*).



With a national network of thousands of independent, professional advisors, ivari provides a full range of insurance products to help Canadians make the right choice for their protection needs. The people, products and service that make up ivari have stood the test of time and have been in the Canadian marketplace since 1928. We are committed to always being approachable and transparent in everything we do, and we will stand by our word. Visit us at ivari.ca.

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