

Company's Objective

Being easy to do business with and having a personal touch, UL Mutual is committed to help its insured members build their wealth and protect their financial security.

Pledge of Honour

Its status as a mutual company drives, among other things, UL Mutual to favour the quality of services it provides to its financial advisors and their clients.

Until proven otherwise, UL Mutual is the only company to have put down in writing its commitment called "The Quickest Turnaround".

Strong Financial Position

The purchase of a life insurance contract involves a long-term obligation. One must feel confident that the chosen financial institution will be there when needed most.

Regarding UL Mutual, its net income is constantly increasing for more than 20 years.

Also, its MCCR ratio, which is the ratio of available capital to required capital, of more than 300 % is one of the highest in the industry.

A Full Range of Flexible and Affordable Products

Life insurance is a very important financial planning tool. This is why all products of UL Mutual have been designed for a variety of needs, such as:

- pay expenses related to a death;
- pay off the remaining mortgage debt in the event of a borrower's death;
- pay the estate taxes; or
- compensate for a loss of income.



Term Life Insurance

	T-10 Superior+	T-20 Superior+
Type of contract	Term 10	Term 20
Issue age	18 to 65	18 to 65
Main product features	<ul style="list-style-type: none"> • Ultra-competitive initial and renewal premiums • Preferred rates available • Renewable until death • Convertible up to age 70 without medical evidence • Available as a rider 	<ul style="list-style-type: none"> • Ultra-competitive initial and renewal premiums • Preferred rates available • Renewable in T-10 until death • Convertible up to age 70 without medical evidence • Available as a rider

Permanent Life Insurance

	Adaptable	Integral	Ulysses 2000	Juvenile 30/100
Type of contract	Limited pay	Term 100	Universal life	Term 100
Issue age	0 to 75	18 to 65	0 to 70	0 to 15
Main product features	<ul style="list-style-type: none"> • Guaranteed premium • Choice of premium payment expiry date • Choice of paid-up insurance at policy inception or at the 3rd, 5th or 7th policy anniversary without medical evidence • Guaranteed cash values beginning at the 10th policy anniversary • Partial surrender available 	<ul style="list-style-type: none"> • Guaranteed premium • Paid-up insurance equal at any time to 100 % of the annual premiums paid to date • Paid-up insurance can be used as a premium reduction if the life insured purchases a new policy with UL Mutual • Reinstatement without medical evidence during the 45 days following the end of the grace period, applicable twice during the life of the contract • Cash values beginning at age 75 • Partial surrender available 	<ul style="list-style-type: none"> • Permanent life insurance protection with a tax-advantaged investment component • 9 diversified investment accounts • Performance bonus of up to 2.5 % per year • Level or increasing death benefit • Mortality costs : YRT during the life of the policy • Preferred rates available • Surrender charges during the first 8 years only 	<ul style="list-style-type: none"> • Term to 30 convertible at expiry date into term 100 at competitive and contractually guaranteed rates • Life insurance protection including a coverage of 9 critical illnesses • Same low premium for all children • Automatic indexation without new evidence of insurability of the life insurance amount and the premium by 10 % per year during the first 10 years • Allows to guarantee the future insurability of children • Accidental fracture available as a rider at very low cost



Critical Illness and Long-term Care Insurance



AdapCI



AdapCI Hybrid

Type of contract	Limited pay	Limited pay
Issue age	30 days to 65	16 to 60
Main product features	<ul style="list-style-type: none"> • Payment of a lump sum benefit after the diagnosis of one of the 24 covered critical illnesses or conditions, including the loss of independent existence (31 for Child AdapCI) • Payment of a benefit equal to 10 % of the sum insured after the diagnosis of one of the 4 covered non-critical illnesses that does not reduce future benefits • Unique coverage called "Extended Disability Benefit" • Guaranteed premium • Choice of premium payment expiry date • Choice of paid-up insurance at policy inception or at the 3rd, 5th or 7th policy anniversary without medical evidence • Return of premium on death at any time • Progressive return of premium on surrender beginning at the 10th policy anniversary (100 % at premium payment expiry date) • Free access to the services of <i>Best Doctors</i> and <i>Sigma Assiste!</i>, 24 hours a day, 7 days a week 	<ul style="list-style-type: none"> • Lifelong critical illness coverage plus immediate and concurrent long-term care insurance • Payment of a lump sum benefit after the diagnosis of one of the 23 covered critical illnesses or conditions • Payment of a monthly benefit after the diagnosis of permanent or non-permanent long-term care • Payment of a benefit equal to 10 % of the sum insured after the diagnosis of one of the 4 covered non-critical illnesses that does not reduce future benefits • Unique coverage called "Extended Disability Benefit" • Choice of premium payment expiry date • Choice of paid-up insurance at policy inception or at the 3rd, 5th or 7th policy anniversary without medical evidence • Return of premium on death at any time • Progressive return of premium on surrender beginning at the 10th policy anniversary (100 % at premium payment expiry date) • Free access to the services of <i>Best Doctors</i> and <i>Sigma Assiste!</i>, 24 hours a day, 7 days a week

Supplementary Benefits



	Waiver of premiums in the event of total disability (WPD)	Waiver of premiums in the event of death or total disability (WPDD)	Accidental Death and Dismemberment (AD&D)	Term to 25	Waiver of premiums in the event of loss of employment (WPLE)	Accidental Fracture	Factual Insurance in the event of Critical Illness
Issue age	18 to 55	18 to 55	0 to 55	14 days to 17	18 to 50	0 to 75	0 to 65
Waiting period	6 months (any due premiums paid during the first 6 months of disability will be refunded)	6 months (any due premiums paid during the first 6 months of disability will be refunded)	N/A	N/A	30 days	N/A	No delay
Expiry date	Age 60	Age 60	Age 65	Age 25	Age 60	Age 70	Age 70
Who is eligible	Life insured Owner Payer	Owner Payer	Life insured	Children	Life insured Owner Payer	Life insured	Life insured
Details of rider	<ul style="list-style-type: none"> • Should the life insured become totally disabled for at least 6 months, future premiums will be waived while the disability continues 	<ul style="list-style-type: none"> • Should the life insured become totally disabled for at least 6 months, future premiums will be waived while the disability continues • Premiums are waived until the end of the contract if the life insured dies 	<ul style="list-style-type: none"> • Payment of an additional benefit in the event of an accidental death or the accidental dismemberment of part or all of a limb 	<ul style="list-style-type: none"> • Term insurance of \$10,000 to help children build their own protection program once they become adults • There is no limit to the number of children that can be insured • Convertible at age 21 for a maximum of \$100,000 	<ul style="list-style-type: none"> • Waiver of premiums for a maximum of 12 months per 5-year period in the event of loss of employment or maternal or parental leave 	<ul style="list-style-type: none"> • Payment of a percentage of the sum insured in the event of a fracture or a total severing of a bone due to an accident 	<ul style="list-style-type: none"> • Payment of a monthly benefit for a maximum of 24 months after the diagnosis of one of the 3 covered illnesses, which are stroke, heart attack and cancer