

# No Medical *insurance*

PRODUCT GUIDE



**Assumption Life**

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## QUESTIONS?

**UNDERWRITING**

1(800) 455-7337  
underwriting@assumption.ca

**SALES SUPPORT**

1 (855) 244-7010 ext. 5850  
ventes.sales@assumption.ca

This document is a summary of the various features of Assumption Life's products. It is neither a contract nor an insurance offer and does not confer any rights. In the event of conflict or ambiguity, the contract will prevail.

For additional information concerning the product and its limitations and exclusions, please refer to the contract by going to [www.assumption.ca](http://www.assumption.ca) and clicking on the "Advisor Corner" link. Log in with your user name and password, then click on "Individual Insurance". You will find the sample contracts under the "Helpful Links" section (bottom of page).


# NO MEDICAL INSURANCE

No Medical Insurance provides straightforward life insurance protection with no medical exam or blood tests. Our No Medical Insurance products are designed to accommodate common health issues such as (but not limited to) diabetes, cancer, and heart disease, which typically prevent many Canadians from qualifying for life insurance at standard rates.

Our worry-free application process takes all the guesswork out of the equation. As long as your client answers “no” to all the medical questions and the application information is verified by the Medical Information Bureau (MIB), he or she is covered! In most cases, the insurance policy is issued within 48 hours. No post-claim underwriting beyond the incontestability provision.

No Medical Insurance will meet your clients’ needs by offering a whole life or term option. In addition, each option is available as immediate or deferred coverage. The following guide will give you all the information necessary to provide the best solution for your clients.

## PRODUCT OVERVIEW

	NO MEDICAL WHOLE LIFE		NO MEDICAL TERM	
	IMMEDIATE	DEFERRED	IMMEDIATE	DEFERRED
<b>Description</b>	<ul style="list-style-type: none"> <li>Level and guaranteed insurance amount payable upon death.</li> <li>Coverage is immediate, as soon as the policy is issued.</li> </ul>	<ul style="list-style-type: none"> <li>Level and guaranteed insurance amount payable upon death.</li> <li>The death benefit is deferred for the first two years.</li> </ul>	<ul style="list-style-type: none"> <li>Term life insurance with level sum insured.</li> <li>Coverage is immediate, as soon as the policy is issued.</li> </ul>	<ul style="list-style-type: none"> <li>Term life insurance with level sum insured.</li> <li>The death benefit is deferred for the first two years.</li> </ul>
<b>Questions</b>	17 questions	8 questions	17 questions	8 questions
<b>Issue Ages</b>	20 to 70 years of age			
<b>Coverage amounts</b>	Min. \$10,000 Max. \$250,000	Min. \$10,000 Max. \$150,000	Min. \$50,000 Max. \$250,000	Min. \$50,000 Max. \$150,000
<b>Annual Fees</b>	Policy \$80, Rider \$60			
<b>Cash values</b>	Yes		N/A	
<b>Renewable</b>	N/A	N/A	Yes	No
<b>Conversion</b>	N/A	N/A	Yes	No
<b>Conditional Temporary Insurance</b>	Yes	No	Yes	No
<b>Application</b>	Electronic application only 			

# NO MEDICAL WHOLE LIFE

## IMMEDIATE

NON-PARTICIPATING LEVEL PERMANENT LIFE INSURANCE	
<b>Features</b>	<ul style="list-style-type: none"> <li>• Level and guaranteed insurance amount payable upon death.</li> <li>• Coverage is immediate, as soon as the policy is issued.</li> <li>• No medical exam, no blood tests.</li> <li>• Guaranteed level premiums payable until insured's attained age 100. Premiums will not increase.</li> <li>• Available with smoker and non-smoker rates.</li> <li>• Available as an individual policy or as a rider.</li> </ul>
<b>Issue Ages</b>	20 to 70 years of age
<b>Premium Payment Period</b>	Life Pay (payable to attained age 100)
<b>Minimum Coverage</b>	\$10,000
<b>Maximum Coverage</b>	\$250,000
<b>Maximum Combined Coverage</b>	<p>The maximum combined coverage is determined at time of application. The maximum combined coverage for all non-medical products when applying for No Medical Whole Life - Immediate is \$250,000. Here is a list of non-medical products offered by Assumption Life:</p> <ul style="list-style-type: none"> <li>• No Medical Term - Immediate</li> <li>• No Medical Term - Deferred</li> <li>• No Medical Whole Life - Immediate</li> <li>• No Medical Whole Life - Deferred</li> <li>• Golden Protection</li> <li>• Golden Protection Deferred</li> <li>• Golden Protection Plus</li> <li>• Total Protection</li> <li>• InstaTerm</li> <li>• InstaTerm Deferred</li> </ul>
<b>Annual Fees</b>	Policy \$80 Rider \$60
<b>Minimum Premium</b>	\$20 for monthly premium (\$222.22 annually) for policy or rider
<b>Living Benefit</b>	<p>Subject to any limitations, reductions or exclusions prescribed in the contract, in the event of the first-time occurrence of a terminal illness as defined in the contract at least 180 days after the date of issue of the policy or rider, as applicable, the policyholder qualifies for 50% of the sum insured (payable only after the second anniversary of the policy or rider, as applicable).</p> <p>The sum insured will be reduced by the amount of any benefit paid out under this benefit. The premium amount under the terms of the contract remains unchanged.</p>
<b>Transportation Benefit</b>	If the death occurs at a location over 200 km away from the insured's primary residence, then a benefit of up to \$2,000 in Canadian currency will be payable to cover the expense of transporting the remains to the primary residence (payable only after the second anniversary of the policy or rider, as applicable).

## NON-PARTICIPATING LEVEL PERMANENT LIFE INSURANCE (CONTINUED)

Life Insurance Riders	On the same insured person	On a person other than the insured
<p>Note: a maximum of two (2) life insurance products (policy and riders) can be combined per person at time of sale.</p>	<p><b>New Application (at time of sale)</b></p> <ul style="list-style-type: none"> <li>• No Medical Term – Immediate</li> </ul>	<p><b>New Application (at time of sale)</b></p> <ul style="list-style-type: none"> <li>• No Medical Term – Immediate</li> <li>• No Medical Term – Deferred</li> <li>• No Medical Whole Life – Immediate</li> <li>• No Medical Whole Life – Deferred</li> <li>• Golden Protection</li> <li>• Golden Protection – Deferred</li> </ul>
	<p><b>Existing Policy (after sale)</b></p> <ul style="list-style-type: none"> <li>• No Medical Term – Immediate</li> <li>• No Medical Term – Deferred</li> <li>• No Medical Whole Life – Immediate</li> <li>• No Medical Whole Life – Deferred</li> <li>• Golden Protection</li> <li>• Golden Protection – Deferred</li> </ul>	<p><b>Existing Policy (after sale)</b></p> <ul style="list-style-type: none"> <li>• No Medical Term – Immediate</li> <li>• No Medical Term – Deferred</li> <li>• No Medical Whole Life – Immediate</li> <li>• No Medical Whole Life – Deferred</li> <li>• Golden Protection</li> <li>• Golden Protection – Deferred</li> </ul>
<p><b>Additional Benefit Riders</b></p>	<p>The following benefit riders may be added as riders to a No Medical Whole Life – Immediate policy or rider and must be issued at the same time as these.</p> <ul style="list-style-type: none"> <li>• Accidental Death</li> <li>• Accidental Fracture Plus</li> <li>• Child Insurance Benefit</li> </ul>	

# NO MEDICAL WHOLE LIFE

## DEFERRED

NON-PARTICIPATING LEVEL PERMANENT LIFE INSURANCE	
<b>Features</b>	<ul style="list-style-type: none"> <li>• Level and guaranteed insurance amount payable upon death provided that the policy or rider, as applicable, has been in force for a minimum of two (2) years.</li> <li>• Guaranteed level premiums payable until insured's attained age 100. Premiums will not increase.</li> <li>• No medical exam, no blood tests.</li> <li>• Available with smoker and non-smoker rates.</li> <li>• Available as an individual policy or as a rider.</li> </ul>
<b>Issue Ages</b>	20 to 70 years of age
<b>Premium Payment Period</b>	Life Pay (payable to attained age 100)
<b>Minimum Coverage</b>	\$10,000
<b>Maximum Coverage</b>	\$150,000
<b>Maximum Combined Coverage</b>	<p>The maximum combined coverage is determined at time of application. The maximum combined coverage for all non-medical products when applying for No Medical Whole Life - Deferred is \$200,000. Here is a list of non-medical products offered by Assumption Life:</p> <ul style="list-style-type: none"> <li>• No Medical Term - Immediate</li> <li>• No Medical Term - Deferred</li> <li>• No Medical Whole Life - Immediate</li> <li>• No Medical Whole Life - Deferred</li> <li>• Golden Protection</li> <li>• Golden Protection Deferred</li> <li>• Golden Protection Plus</li> <li>• Total Protection</li> <li>• InstaTerm</li> <li>• InstaTerm Deferred</li> </ul>
<b>Annual Fees</b>	Policy \$80 Rider \$60
<b>Minimum Premium</b>	\$20 for monthly premium (\$222.22 annually) for policy or rider
<b>Death Benefit</b>	<p>The death benefit is equal to the reimbursement of premiums with interest at 3% per annum if the insured's death is non-accidental and occurs before the second anniversary of the policy or rider, as applicable.</p> <p>If the insured's death occurs after the second anniversary of the policy or rider, or if the insured's death is accidental and occurs within the first two years of the policy or rider, the death benefit is equal to the sum insured less any applicable deduction (see Living Benefit).</p>
<b>Living Benefit</b>	<p>Subject to any limitations, reductions or exclusions prescribed in the contract, in the event of the first-time occurrence of a terminal illness as defined in the contract at least 180 days after the date of issue of the policy or rider, as applicable, the policyholder qualifies for 50% of the sum insured (payable only after the second anniversary of the policy or rider, as applicable).</p> <p>The sum insured will be reduced by the amount of any benefit paid out under this benefit. The premium amount under the terms of the contract remains unchanged.</p>

## NON-PARTICIPATING LEVEL PERMANENT LIFE INSURANCE (CONTINUED)

<b>Transportation Benefit</b>	If the death occurs at a location over 200 km away from the insured's primary residence, then a benefit of up to \$2,000 in Canadian currency will be payable to cover the expense of transporting the remains to the primary residence (payable only after the second anniversary of the policy or rider, as applicable).	
<b>Life Insurance Riders</b>  Note: a maximum of two (2) life insurance products (policy and riders) can be combined per person at time of sale.	<b>On the same insured person</b>	<b>On a person other than the insured</b>
	<b>New Application (at time of sale)</b>	<b>New Application (at time of sale)</b>
	<ul style="list-style-type: none"> <li>• No Medical Term – Deferred</li> </ul>	<ul style="list-style-type: none"> <li>• No Medical Whole Life -Immediate</li> <li>• No Medical Whole Life -Deferred</li> <li>• No Medical Term -Immediate</li> <li>• No Medical Term -Deferred</li> <li>• Golden Protection</li> <li>• Golden Protection Deferred</li> </ul>
	<b>Existing Policy (after sale)</b>	<b>Existing Policy (after sale)</b>
<ul style="list-style-type: none"> <li>• No Medical Term -Immediate</li> <li>• No Medical Term -Deferred</li> <li>• No Medical Whole Life –Immediate</li> <li>• No Medical Whole Life –Deferred</li> <li>• Golden Protection</li> <li>• Golden Protection Deferred</li> </ul>	<ul style="list-style-type: none"> <li>• No Medical Whole Life -Immediate</li> <li>• No Medical Whole Life -Deferred</li> <li>• No Medical Term -Immediate</li> <li>• No Medical Term -Deferred</li> <li>• Golden Protection</li> <li>• Golden Protection Deferred</li> </ul>	
<b>Additional Benefit Riders</b>	<p>The following additional benefits may be added as riders to a No Medical Whole Life - Deferred policy or rider and must be issued at the same time as these.</p> <ul style="list-style-type: none"> <li>• Accidental Death</li> <li>• Accidental Fracture Plus</li> <li>• Child Insurance Benefit</li> </ul>	

# NO MEDICAL TERM

# IMMEDIATE

NON-PARTICIPATING LEVEL TERM LIFE INSURANCE	
<b>Features</b>	<ul style="list-style-type: none"> <li>• Term life insurance with level sum insured.</li> <li>• Coverage is immediate, as soon as the policy is issued.</li> <li>• No medical exam, no blood tests.</li> <li>• Guaranteed level premiums for the term selected.</li> <li>• Renewable and convertible.</li> <li>• Available with smoker and non-smoker rates.</li> <li>• Available as an individual policy or as a rider.</li> </ul>
<b>Issue Ages</b>	20 to 70 years of age
<b>Terms</b>	10 or 20 years
<b>Minimum Coverage</b>	\$50,000
<b>Maximum Coverage</b>	\$250,000
<b>Maximum Combined Coverage</b>	<p>The maximum combined coverage is determined at time of application. The maximum combined coverage for all non-medical products when applying for No Medical Term - Immediate is \$250,000. Here is a list of non-medical products offered by Assumption Life:</p> <ul style="list-style-type: none"> <li>• No Medical Term - Immediate</li> <li>• No Medical Term - Deferred</li> <li>• No Medical Whole Life - Immediate</li> <li>• No Medical Whole Life - Deferred</li> <li>• Golden Protection</li> <li>• Golden Protection Deferred</li> <li>• Golden Protection Plus</li> <li>• Total Protection</li> <li>• InstaTerm</li> <li>• InstaTerm Deferred</li> </ul>
<b>Annual Fees</b>	Policy \$80 Rider \$60
<b>Minimum Premium</b>	\$20 for monthly premium (\$222.22 annually) for policy or rider
<b>Automatic Renewal</b>	<ul style="list-style-type: none"> <li>• The insurance will be renewed every 10 or 20 years, depending on the initial term selected for the No Medical Term - Immediate policy, until the policy or rider anniversary nearest the insured's 90th birthday.</li> <li>• Renewal is automatic; no medical exam required.</li> <li>• Renewal premium rates are guaranteed.</li> </ul>



## NON-PARTICIPATING LEVEL TERM LIFE INSURANCE (CONTINUED)

### Conversion

The conversion privilege terminates on the No Medical Term - Immediate policy or rider anniversary nearest the insured's 75th birthday.

#### 20 to 70 years of age

- The No Medical Term - Immediate policy or rider may be converted to a No Medical Whole Life - Immediate policy offered by Assumption Life without proof of insurability, up to the sum insured not exceeding \$250,000.
- The conversion privilege is available only if the conversion is requested after the first No Medical Term - Immediate policy or rider anniversary.
- If only part of the sum insured is converted, the policyholder may keep the No Medical Term - Immediate coverage in force only if the remaining sum insured is at least \$50,000.

#### 71 to 75 years of age

- The No Medical Term - Immediate policy or rider may be converted to a Golden Protection policy offered by Assumption Life without proof of insurability, up to the sum insured not exceeding \$50,000.
- The sum of all Golden Protection, Golden Protection Deferred, Golden Protection Plus and Total Protection coverages for a single insured cannot exceed \$50,000.
- The conversion privilege is available only if the conversion is requested after the first No Medical Term - Immediate policy or rider anniversary.
- If only part of the sum insured is converted, the policyholder may keep the No Medical Term - Immediate coverage in force only if the remaining sum insured is at least \$50,000.

### Living Benefit

- In the event of the first-time occurrence of a terminal illness as defined in the contract at least 180 days after the date of issue of the policy or rider, as applicable, the policyholder qualifies for 50% of the sum insured (payable only after the second anniversary of the policy or rider, as applicable).
- The sum insured will be reduced by the amount of any benefit paid out under this benefit. The premium amount under the terms of the contract remains unchanged.

### Transportation Benefit

If the death occurs at a location over 200 km away from the insured's primary residence, then a benefit of up to \$2,000 in Canadian currency will be payable to cover the expense of transporting the remains to the primary residence (payable only after the second anniversary of the policy or rider, as applicable).

### Life Insurance Riders

Note: a maximum of two (2) life insurance products (policy and riders) can be combined per person at time of sale.

#### On the same insured person

##### New Application (at time of sale)

N/A

##### Existing Policy (after sale)

- No Medical Term – Immediate
- No Medical Term – Deferred

#### On a person other than the insured

##### New Application (at time of sale)

- No Medical Term – Immediate
- No Medical Term – Deferred

##### Existing Policy (after sale)

- No Medical Term – Immediate
- No Medical Term – Deferred

### Additional Benefit Riders

The following additional benefits may be added as riders to a No Medical Term - Immediate policy or rider and must be issued at the same time as these.

- Accidental Death
- Accidental Fracture Plus
- Child Insurance Benefit

# NO MEDICAL TERM DEFERRED

NON-PARTICIPATING LEVEL TERM LIFE INSURANCE	
<b>Features</b>	<ul style="list-style-type: none"> <li>• Term life insurance with level sum insured.</li> <li>• The death benefit is deferred for the first two years.</li> <li>• Guaranteed level premiums for the term selected.</li> <li>• Non-renewable.</li> <li>• Non-convertible.</li> <li>• Available with smoker and non-smoker rates.</li> <li>• Available as an individual policy or as a rider.</li> </ul>
<b>Issue Ages</b>	20 to 70 years of age
<b>Terms</b>	10 or 20 years
<b>Minimum Coverage</b>	\$50,000
<b>Maximum Coverage</b>	\$150,000
<b>Maximum Combined Coverage</b>	<p>The maximum combined coverage is determined at time of application. The maximum combined coverage for all non-medical products when applying for No Medical Term - Deferred is \$200,000. Here is a list of non-medical products offered by Assumption Life:</p> <ul style="list-style-type: none"> <li>• No Medical Term - Immediate</li> <li>• No Medical Term - Deferred</li> <li>• No Medical Whole Life - Immediate</li> <li>• No Medical Whole Life - Deferred</li> <li>• Golden Protection</li> <li>• Golden Protection Deferred</li> <li>• Golden Protection Plus</li> <li>• Total Protection</li> <li>• InstaTerm</li> <li>• InstaTerm Deferred</li> </ul>
<b>Annual Fees</b>	Policy \$80 Rider \$60
<b>Minimum Premium</b>	\$20 for monthly premium (\$222.22 annually) for policy or rider
<b>Death Benefit</b>	<p>The death benefit is equal to the reimbursement of premiums with interest at 3% per annum if the insured's death is non-accidental and occurs before the second anniversary of the policy or rider, as applicable.</p> <p>If the insured's death occurs after the second anniversary of the policy or rider, or if the insured's death is accidental and occurs within the first two years of the policy or rider, the death benefit is equal to the sum insured less any applicable deduction (see Living Benefit).</p>
<b>Living Benefit</b>	<p>In the event of the first-time occurrence of a terminal illness as defined in the contract at least 180 days after the date of issue of the policy or rider, as applicable, the policyholder qualifies for 50% of the sum insured (payable only after the second anniversary of the policy or rider, as applicable).</p> <p>The sum insured will be reduced by the amount of any benefit paid out under this benefit. The premium amount under the terms of the contract remains unchanged.</p>

## NON-PARTICIPATING LEVEL TERM LIFE INSURANCE (CONTINUED)

<b>Transportation Benefit</b>	If the death occurs at a location over 200 km away from the insured's primary residence, then a benefit of up to \$2,000 in Canadian currency will be payable to cover the expense of transporting the remains to the primary residence (payable only after the second anniversary of the policy or rider, as applicable).	
<b>Life Insurance Riders</b>  Note: a maximum of two (2) life insurance products (policy and riders) can be combined per person at time of sale.	<b>On the same insured person</b>	<b>On a person other than the insured</b>
	<b>New Application (at time of sale)</b>	<b>New Application (at time of sale)</b>
	N/A	<ul style="list-style-type: none"> <li>• No Medical Term – Immediate</li> <li>• No Medical Term – Deferred</li> </ul>
	<b>Existing Policy (after sale)</b>	<b>Existing Policy (after sale)</b>
	<ul style="list-style-type: none"> <li>• No Medical Term – Immediate</li> <li>• No Medical Term – Deferred</li> </ul>	<ul style="list-style-type: none"> <li>• No Medical Term – Immediate</li> <li>• No Medical Term – Deferred</li> </ul>
<b>Additional Benefit Riders</b>	<p>The following additional benefits may be added as riders to a No Medical Term - Deferred policy or rider and must be issued at the same time as these.</p> <ul style="list-style-type: none"> <li>• Accidental Death</li> <li>• Accidental Fracture Plus</li> <li>• Child Insurance Benefit</li> </ul>	

# TABLE OF CASH SURRENDER VALUES

## NO MEDICAL WHOLE LIFE - IMMEDIATE

VALUES PER \$1,000 OF SUM INSURED											
Attained age on the policy or rider anniversary	Cash value* Male/ Female	Reduced paid-up insurance*				Attained age on the policy or rider anniversary	Cash value* Male/ Female	Reduced paid-up insurance*			
		Male non-smoker	Female non-smoker	Male smoker	Female smoker			Male non-smoker	Female non-smoker	Male smoker	Female smoker
25	2.50	8.90	9.70	7.70	8.60	63	39.00	61.70	66.60	54.70	61.00
26	3.00	10.50	11.50	9.00	10.10	64	40.00	62.00	66.90	55.20	61.50
27	3.50	12.00	13.10	10.30	11.50	65	41.00	62.40	67.20	55.70	62.10
28	4.00	13.50	14.60	11.50	12.90	66	42.00	62.70	67.50	56.30	62.70
29	5.00	16.50	17.90	14.10	15.70	67	43.00	63.00	67.80	56.80	63.20
30	6.00	19.40	21.10	16.60	18.50	68	44.00	63.20	68.00	57.40	63.70
31	7.00	22.20	24.10	18.90	21.10	69	45.00	63.50	68.30	57.90	64.30
32	8.00	24.80	26.90	21.20	23.60	70	46.00	63.80	68.50	58.50	64.80
33	9.00	27.30	29.60	23.30	25.90	71	47.00	64.10	68.70	59.10	65.20
34	10.00	29.70	32.20	25.40	28.20	72	48.00	64.40	68.90	59.70	65.70
35	11.00	32.00	34.70	27.30	30.30	73	49.00	64.60	69.10	60.20	66.10
36	12.00	34.20	37.00	29.20	32.40	74	50.00	64.90	69.30	60.80	66.60
37	13.00	36.20	39.20	30.90	34.30	75	51.00	65.20	69.40	61.40	66.90
38	14.00	38.20	41.30	32.60	36.10	76	52.00	65.40	69.50	62.00	67.30
39	15.00	40.00	43.30	34.20	37.80	77	53.00	65.70	69.60	62.60	67.60
40	16.00	41.80	45.20	35.70	39.50	78	60.00	73.20	77.50	70.20	75.50
41	17.00	43.40	47.00	37.10	41.00	79	75.00	90.20	95.20	86.90	93.00
42	18.00	45.00	48.70	38.40	42.50	80	100.00	118.50	124.60	114.80	122.20
43	19.00	46.40	50.20	39.70	43.90	81	132.00	154.10	161.60	150.20	158.90
44	20.00	47.80	51.70	40.80	45.20	82	164.00	188.70	197.30	184.90	194.50
45	21.00	49.10	53.10	42.00	46.40	83	196.00	222.40	231.80	218.90	229.10
46	22.00	50.30	54.40	43.00	47.60	84	228.00	255.30	265.40	252.20	262.90
47	23.00	51.50	55.70	44.00	48.70	85	260.00	287.40	298.10	284.90	295.90
48	24.00	52.50	56.80	44.90	49.70	86	292.00	319.00	330.10	317.10	328.40
49	25.00	53.50	57.90	45.80	50.70	87	324.00	350.10	361.60	348.70	360.30
50	26.00	54.50	58.90	46.70	51.60	88	356.00	380.70	392.60	379.90	391.80
51	27.00	55.30	59.80	47.50	52.50	89	388.00	411.10	423.40	410.70	423.00
52	28.00	56.10	60.60	48.20	53.40	90	420.00	442.10	454.00	442.10	453.90
53	29.00	56.80	61.40	48.90	54.20	91	452.00	475.70	484.70	475.70	484.70
54	30.00	57.50	62.10	49.60	55.00	92	484.00	509.40	515.20	509.40	515.20
55	31.00	58.10	62.80	50.20	55.70	93	516.00	543.10	545.50	543.10	545.50
56	32.00	58.70	63.40	50.80	56.50	94	548.00	576.80	576.80	576.80	576.80
57	33.00	59.20	64.00	51.40	57.20	95	580.00	610.50	610.50	610.50	610.50
58	34.00	59.70	64.50	52.00	57.80	96	612.00	644.20	644.20	644.20	644.20
59	35.00	60.20	65.00	52.50	58.50	97	700.00	736.80	736.80	736.80	736.80
60	36.00	60.60	65.40	53.10	59.10	98	800.00	842.10	842.10	842.10	842.10
61	37.00	61.00	65.90	53.60	59.80	99	900.00	947.30	947.30	947.30	947.30
62	38.00	61.40	66.20	54.10	60.40	100	1000.00	1000.00	1000.00	1000.00	1000.00

\*For all ages, cash values and reduced paid-up insurance start after 5 years.

They are adjusted in the following way:

**Duration 5:** 20% of the specified sum

**Duration 6:** 40% of the specified sum

**Duration 7:** 60% of the specified sum

**Duration 8:** 80% of the specified sum

**Duration 9 and +:** 100% at the specified sum

EXAMPLE: AGE AT ISSUE, 60 - MALE NON-SMOKER			
	Attained Age	Cash Values	Reduced Paid-Up Insurance
Before duration 5:		0.00	0.00
Duration 5:	65	20% x 41 = 8.00	20% x 62.4 = 12.50
Duration 6:	66	40% x 42 = 17.00	40% x 62.7 = 25.10
Duration 7:	67	60% x 43 = 26.00	60% x 63 = 37.80
Duration 8:	68	80% x 44 = 35.00	80% x 63.2 = 50.60
Duration 9:	69	45.00	63.50
Duration 20:	80	100.00	118.50

# TABLE OF CASH SURRENDER VALUES

## NO MEDICAL WHOLE LIFE - DEFERRED

VALUES PER \$1,000 OF SUM INSURED											
Attained age on the policy or rider anniversary	Cash value* Male/ Female	Reduced paid-up insurance*				Attained age on the policy or rider anniversary	Cash value* Male/ Female	Reduced paid-up insurance*			
		Male non-smoker	Female non-smoker	Male smoker	Female smoker			Male non-smoker	Female non-smoker	Male smoker	Female smoker
25	2.50	8.50	9.20	7.20	8.00	63	39.00	58.90	63.50	52.00	57.80
26	3.00	9.90	10.90	8.50	9.40	64	40.00	59.30	63.90	52.60	58.40
27	3.50	11.40	12.40	9.70	10.80	65	41.00	59.60	64.20	53.20	59.00
28	4.00	12.70	13.90	10.80	12.10	66	42.00	60.00	64.50	53.70	59.60
29	5.00	15.60	17.00	13.30	14.70	67	43.00	60.30	64.80	54.30	60.20
30	6.00	18.40	20.00	15.60	17.30	68	44.00	60.60	65.10	54.90	60.80
31	7.00	21.00	22.80	17.80	19.80	69	45.00	61.00	65.40	55.50	61.30
32	8.00	23.50	25.50	19.90	22.10	70	46.00	61.30	65.70	56.10	61.90
33	9.00	25.90	28.10	22.00	24.30	71	47.00	61.60	66.00	56.70	62.40
34	10.00	28.20	30.50	23.90	26.40	72	48.00	62.00	66.20	57.30	62.90
35	11.00	30.30	32.90	25.70	28.40	73	49.00	62.30	66.50	58.00	63.40
36	12.00	32.40	35.10	27.50	30.30	74	50.00	62.60	66.70	58.60	63.90
37	13.00	34.30	37.20	29.10	32.10	75	51.00	62.90	66.90	59.20	64.40
38	14.00	36.20	39.20	30.70	33.80	76	52.00	63.30	67.10	59.90	64.80
39	15.00	37.90	41.10	32.20	35.40	77	53.00	63.60	67.30	60.50	65.20
40	16.00	39.60	42.90	33.60	37.00	78	60.00	71.00	74.90	67.90	72.90
41	17.00	41.20	44.60	34.90	38.40	79	75.00	87.50	92.10	84.30	89.90
42	18.00	42.70	46.10	36.20	39.80	80	100.00	115.10	120.70	111.50	118.30
43	19.00	44.00	47.60	37.40	41.10	81	132.00	149.90	156.70	146.00	153.90
44	20.00	45.40	49.10	38.50	42.30	82	164.00	183.80	191.40	180.00	188.60
45	21.00	46.60	50.40	39.50	43.50	83	196.00	216.80	225.20	213.30	222.40
46	22.00	47.80	51.60	40.50	44.60	84	228.00	249.10	258.00	246.10	255.50
47	23.00	48.90	52.80	41.50	45.60	85	260.00	280.90	290.10	278.40	287.90
48	24.00	49.90	53.90	42.40	46.60	86	292.00	312.00	321.60	310.10	319.80
49	25.00	50.80	54.90	43.20	47.60	87	324.00	342.80	352.60	341.40	351.30
50	26.00	51.70	55.90	44.10	48.50	88	356.00	374.70	383.30	374.70	382.40
51	27.00	52.60	56.80	44.80	49.30	89	388.00	408.40	413.70	408.40	413.30
52	28.00	53.30	57.60	45.60	50.20	90	420.00	442.10	444.10	442.10	444.00
53	29.00	54.00	58.30	46.20	50.90	91	452.00	475.70	475.70	475.70	475.70
54	30.00	54.70	59.10	46.90	51.70	92	484.00	509.40	509.40	509.40	509.40
55	31.00	55.30	59.70	47.50	52.50	93	516.00	543.10	543.10	543.10	543.10
56	32.00	55.90	60.30	48.20	53.20	94	548.00	576.80	576.80	576.80	576.80
57	33.00	56.40	60.90	48.70	53.90	95	580.00	610.50	610.50	610.50	610.50
58	34.00	56.90	61.40	49.30	54.60	96	612.00	644.20	644.20	644.20	644.20
59	35.00	57.30	61.90	49.90	55.20	97	700.00	736.80	736.80	736.80	736.80
60	36.00	57.80	62.30	50.40	55.90	98	800.00	842.10	842.10	842.10	842.10
61	37.00	58.20	62.70	50.90	56.50	99	900.00	947.30	947.30	947.30	947.30
62	38.00	58.50	63.10	51.50	57.10	100	1000.00	1,000.00	1,000.00	1,000.00	1,000.00

\*For all ages, cash values and reduced paid-up insurance start after 5 years.

They are adjusted in the following way:

**Duration 5:** 20% of the specified sum

**Duration 6:** 40% of the specified sum

**Duration 7:** 60% of the specified sum

**Duration 8:** 80% of the specified sum

**Duration 9 and +:** 100% at the specified sum

EXAMPLE: AGE AT ISSUE, 60 - MALE NON-SMOKER			
	Attained Age	Cash Values	Reduced Paid-Up Insurance
Before duration 5:		0.00	0.00
Duration 5:	65	20% x 41 = 8.00	20% x 59.6 = 11.90
Duration 6:	66	40% x 42 = 17.00	40% x 60 = 24.00
Duration 7:	67	60% x 43 = 26.00	60% x 60.3 = 36.20
Duration 8:	68	80% x 44 = 35.00	80% x 60.6 = 48.50
Duration 9:	69	45.00	61.00
Duration 20:	80	100.00	115.10

# RATES

## NO MEDICAL WHOLE LIFE

ANNUAL PREMIUM PER \$1,000

ANNUAL FEES: POLICY \$80, RIDER \$60

NO MEDICAL WHOLE LIFE - IMMEDIATE				
Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
20	6.30	7.91	5.58	6.65
21	6.51	8.20	5.77	6.90
22	6.72	8.48	5.96	7.15
23	6.94	8.77	6.15	7.40
24	7.15	9.06	6.34	7.64
25	7.37	9.34	6.53	7.89
26	7.63	9.70	6.77	8.20
27	7.90	10.07	7.01	8.51
28	8.16	10.43	7.25	8.81
29	8.42	10.79	7.49	9.12
30	8.69	11.15	7.73	9.43
31	9.02	11.61	8.02	9.82
32	9.35	12.07	8.31	10.20
33	9.68	12.54	8.61	10.59
34	10.01	13.00	8.90	10.98
35	10.35	13.46	9.20	11.37
36	10.65	14.08	9.41	11.87
37	10.96	14.69	9.63	12.36
38	11.26	15.30	9.84	12.86
39	11.57	15.91	10.06	13.36
40	11.87	16.52	10.27	13.85
41	12.44	17.36	10.82	14.49
42	13.02	18.21	11.36	15.13
43	13.59	19.06	11.91	15.77
44	14.16	19.90	12.45	16.40
45	14.73	20.75	13.00	17.04
46	15.55	21.91	13.59	17.86
47	16.37	23.07	14.19	18.69
48	17.19	24.23	14.78	19.51
49	18.01	25.39	15.37	20.33
50	18.83	26.55	15.97	21.16
51	19.76	28.77	16.80	22.35
52	20.69	30.98	17.63	23.54
53	21.62	33.20	18.46	24.72
54	22.55	35.42	19.29	25.91
55	23.48	37.64	20.12	27.10
56	24.95	40.16	21.31	28.75
57	26.43	42.69	22.49	30.40
58	27.90	45.22	23.68	32.05
59	29.37	47.75	24.87	33.70
60	30.85	50.27	26.06	35.35
61	33.10	53.62	27.60	37.47
62	35.35	56.98	29.13	39.60
63	37.60	60.33	30.67	41.72
64	39.85	63.68	32.20	43.84
65	42.10	67.03	33.74	45.97
66	45.65	71.58	35.89	49.22
67	49.20	76.13	38.04	52.48
68	52.76	80.69	40.19	55.73
69	56.31	85.24	42.34	58.99
70	59.86	89.79	44.49	62.24

NO MEDICAL WHOLE LIFE - DEFERRED				
Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
20	8.81	11.80	6.71	9.64
21	8.96	12.01	6.88	9.98
22	9.11	12.23	7.05	10.32
23	9.25	12.45	7.22	10.66
24	9.40	12.66	7.40	10.99
25	9.55	12.88	7.57	11.33
26	9.74	13.28	7.75	11.73
27	9.93	13.69	7.92	12.13
28	10.12	14.09	8.10	12.53
29	10.31	14.49	8.28	12.93
30	10.51	14.89	8.46	13.33
31	10.90	15.62	8.78	13.83
32	11.30	16.34	9.11	14.34
33	11.69	17.07	9.43	14.85
34	12.09	17.79	9.76	15.36
35	12.48	18.51	10.08	15.86
36	12.92	19.53	10.49	16.48
37	13.37	20.55	10.90	17.10
38	13.81	21.57	11.32	17.72
39	14.25	22.59	11.73	18.34
40	14.69	23.61	12.14	18.96
41	15.31	24.65	12.69	19.39
42	15.93	25.70	13.23	19.83
43	16.55	26.75	13.78	20.26
44	17.17	27.80	14.33	20.69
45	17.79	28.85	14.88	21.13
46	18.48	30.47	15.53	21.84
47	19.16	32.09	16.18	22.55
48	19.85	33.72	16.83	23.26
49	20.54	35.34	17.48	23.98
50	21.22	36.96	18.13	24.69
51	22.30	39.06	19.03	26.14
52	23.39	41.16	19.93	27.59
53	24.47	43.26	20.83	29.04
54	25.55	45.35	21.73	30.49
55	26.64	47.45	22.63	31.94
56	28.40	50.94	23.88	33.84
57	30.17	54.42	25.13	35.74
58	31.93	57.90	26.38	37.65
59	33.70	61.39	27.63	39.55
60	35.46	64.87	28.88	41.46
61	38.51	69.74	30.77	43.95
62	41.57	74.60	32.65	46.44
63	44.62	79.47	34.54	48.93
64	47.67	84.33	36.43	51.43
65	50.73	89.19	38.31	53.92
66	54.88	95.20	41.16	57.73
67	59.03	101.20	44.01	61.55
68	63.19	107.20	46.86	65.36
69	67.34	113.20	49.71	69.17
70	71.50	119.20	52.56	72.99

# RATES

## NO MEDICAL TERM - T10

ANNUAL PREMIUM PER \$1,000

ANNUAL FEES: POLICY \$80, RIDER \$60

NO MEDICAL TERM - IMMEDIATE - T10				
Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
20	1.54	2.02	1.02	1.12
21	1.55	2.04	1.03	1.14
22	1.56	2.07	1.04	1.16
23	1.58	2.10	1.06	1.18
24	1.59	2.12	1.07	1.20
25	1.60	2.15	1.08	1.22
26	1.60	2.17	1.10	1.25
27	1.60	2.19	1.11	1.28
28	1.60	2.21	1.13	1.31
29	1.60	2.24	1.15	1.34
30	1.60	2.26	1.16	1.37
31	1.61	2.32	1.18	1.45
32	1.62	2.39	1.19	1.53
33	1.63	2.46	1.21	1.62
34	1.63	2.52	1.23	1.70
35	1.64	2.59	1.24	1.79
36	1.68	2.71	1.28	1.97
37	1.73	2.83	1.31	2.16
38	1.77	2.95	1.35	2.34
39	1.81	3.07	1.38	2.53
40	1.85	3.19	1.42	2.72
41	1.98	3.63	1.52	3.16
42	2.11	4.07	1.62	3.61
43	2.24	4.51	1.72	4.05
44	2.37	4.95	1.83	4.50
45	2.50	5.38	1.93	4.94
46	2.74	6.32	2.14	5.69
47	2.98	7.25	2.35	6.45
48	3.22	8.18	2.55	7.20
49	3.46	9.11	2.76	7.95
50	3.70	10.04	2.97	8.70
51	4.10	11.45	3.26	9.65
52	4.50	12.86	3.55	10.60
53	4.90	14.28	3.84	11.55
54	5.30	15.69	4.13	12.50
55	5.70	17.10	4.42	13.45
56	6.65	19.72	5.06	14.83
57	7.60	22.34	5.71	16.21
58	8.55	24.96	6.36	17.59
59	9.50	27.58	7.00	18.97
60	10.45	30.20	7.65	20.35
61	12.07	34.00	8.68	22.02
62	13.69	37.80	9.71	23.69
63	15.31	41.60	10.74	25.36
64	16.93	45.40	11.77	27.03
65	18.55	49.20	12.80	28.70
66	22.48	55.40	15.28	31.53
67	26.41	61.60	17.76	34.36
68	30.34	67.80	20.24	37.19
69	34.27	74.00	22.72	40.02
70	38.20	80.20	25.20	42.85

NO MEDICAL TERM - DEFERRED - T10				
Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
20	2.05	2.40	1.35	1.50
21	2.06	2.42	1.36	1.51
22	2.07	2.44	1.37	1.52
23	2.08	2.46	1.38	1.53
24	2.09	2.48	1.39	1.54
25	2.10	2.50	1.40	1.55
26	2.12	2.57	1.42	1.62
27	2.14	2.64	1.44	1.69
28	2.16	2.71	1.46	1.76
29	2.18	2.78	1.48	1.83
30	2.20	2.85	1.50	1.90
31	2.23	3.12	1.53	2.05
32	2.26	3.39	1.56	2.20
33	2.29	3.66	1.59	2.35
34	2.32	3.93	1.62	2.50
35	2.35	4.20	1.65	2.65
36	2.49	4.64	1.75	3.00
37	2.63	5.08	1.85	3.35
38	2.77	5.52	1.95	3.70
39	2.91	5.96	2.05	4.05
40	3.05	6.40	2.15	4.40
41	3.31	7.00	2.34	5.06
42	3.57	7.60	2.53	5.72
43	3.83	8.20	2.72	6.38
44	4.09	8.80	2.91	7.04
45	4.35	9.40	3.10	7.70
46	4.71	10.76	3.48	8.54
47	5.07	12.12	3.86	9.38
48	5.43	13.48	4.24	10.22
49	5.79	14.84	4.61	11.06
50	6.15	16.20	4.99	11.90
51	7.00	18.55	5.53	13.13
52	7.85	20.90	6.08	14.36
53	8.70	23.25	6.62	15.59
54	9.55	25.60	7.16	16.82
55	10.40	27.95	7.70	18.05
56	12.02	30.50	8.78	19.68
57	13.64	33.05	9.86	21.31
58	15.26	35.60	10.94	22.94
59	16.88	38.15	12.02	24.57
60	18.50	40.70	13.10	26.20
61	21.04	44.50	14.67	28.50
62	23.58	48.30	16.24	30.80
63	26.12	52.10	17.81	33.10
64	28.66	55.90	19.38	35.40
65	31.20	59.70	20.95	37.70
66	34.80	64.60	22.70	41.00
67	38.40	69.50	24.45	44.30
68	42.00	74.40	26.20	47.60
69	45.60	79.30	27.95	50.90
70	49.20	84.20	29.70	54.20

# RATES

## NO MEDICAL TERM - T20

ANNUAL PREMIUM PER \$1,000

ANNUAL FEES: POLICY \$80, RIDER \$60

NO MEDICAL TERM - IMMEDIATE - T20				
Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
20	1.63	2.10	1.10	1.20
21	1.63	2.13	1.11	1.22
22	1.64	2.16	1.12	1.24
23	1.64	2.19	1.13	1.26
24	1.65	2.22	1.14	1.28
25	1.65	2.25	1.15	1.30
26	1.66	2.27	1.17	1.35
27	1.67	2.29	1.19	1.40
28	1.68	2.31	1.21	1.45
29	1.69	2.33	1.23	1.50
30	1.70	2.35	1.25	1.55
31	1.72	2.45	1.26	1.70
32	1.74	2.56	1.27	1.85
33	1.76	2.66	1.28	2.00
34	1.78	2.77	1.29	2.15
35	1.80	2.88	1.30	2.30
36	1.84	3.21	1.38	2.59
37	1.88	3.55	1.45	2.88
38	1.92	3.88	1.53	3.17
39	1.96	4.22	1.60	3.46
40	2.00	4.55	1.68	3.75
41	2.22	5.29	1.82	4.24
42	2.44	6.03	1.96	4.72
43	2.66	6.78	2.10	5.21
44	2.88	7.52	2.24	5.69
45	3.10	8.26	2.38	6.18
46	3.58	9.55	2.72	7.03
47	4.06	10.84	3.05	7.89
48	4.54	12.12	3.38	8.74
49	5.02	13.41	3.72	9.60
50	5.50	14.70	4.05	10.45
51	6.28	16.61	4.56	11.60
52	7.06	18.52	5.07	12.75
53	7.84	20.42	5.58	13.90
54	8.62	22.33	6.09	15.05
55	9.40	24.24	6.60	16.20
56	10.66	27.06	7.37	17.50
57	11.92	29.88	8.14	18.80
58	13.18	32.70	8.91	20.10
59	14.44	35.52	9.68	21.40
60	15.70	38.34	10.45	22.70
61	18.30	43.51	12.00	25.00
62	20.90	48.68	13.55	27.30
63	23.50	53.85	15.10	29.60
64	26.10	59.03	16.65	31.90
65	28.70	64.20	18.20	34.20
66	32.80	69.20	20.97	39.00
67	36.90	74.20	23.74	43.80
68	41.00	79.20	26.51	48.60
69	45.10	84.20	29.28	53.40
70	49.20	89.20	32.05	58.20

NO MEDICAL TERM - DEFERRED - T20				
Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
20	2.10	2.45	1.40	1.85
21	2.11	2.47	1.42	1.90
22	2.12	2.49	1.44	1.95
23	2.13	2.51	1.46	2.00
24	2.14	2.53	1.48	2.05
25	2.15	2.55	1.50	2.10
26	2.17	2.63	1.51	2.19
27	2.19	2.71	1.52	2.28
28	2.21	2.79	1.53	2.37
29	2.23	2.87	1.54	2.46
30	2.25	2.95	1.55	2.55
31	2.28	3.25	1.58	2.68
32	2.31	3.55	1.62	2.81
33	2.34	3.85	1.65	2.94
34	2.37	4.15	1.69	3.07
35	2.40	4.45	1.72	3.20
36	2.55	4.88	1.85	3.65
37	2.70	5.31	1.97	4.10
38	2.85	5.74	2.10	4.55
39	3.00	6.17	2.22	5.00
40	3.15	6.60	2.35	5.45
41	3.57	7.47	2.60	6.07
42	3.99	8.34	2.85	6.69
43	4.41	9.21	3.10	7.31
44	4.83	10.08	3.35	7.93
45	5.25	10.95	3.60	8.55
46	5.94	12.59	3.99	9.50
47	6.63	14.23	4.38	10.45
48	7.32	15.87	4.77	11.40
49	8.01	17.51	5.16	12.35
50	8.70	19.15	5.55	13.30
51	9.87	21.53	6.31	14.63
52	11.04	23.91	7.07	15.96
53	12.21	26.29	7.83	17.29
54	13.38	28.67	8.59	18.62
55	14.55	31.05	9.35	19.95
56	16.42	33.96	10.50	21.79
57	18.29	36.88	11.65	23.63
58	20.16	39.79	12.80	25.47
59	22.03	42.71	13.95	27.31
60	23.90	45.62	15.10	29.15
61	27.46	50.23	17.57	31.83
62	31.02	54.83	20.04	34.51
63	34.58	59.44	22.51	37.19
64	38.14	64.04	24.98	39.87
65	41.70	68.65	27.45	42.55
66	45.90	74.14	30.65	46.24
67	50.10	79.63	33.85	49.93
68	54.30	85.12	37.05	53.62
69	58.50	90.61	40.25	57.31
70	62.70	96.10	43.45	61.00



# DECLARATION OF INSURABILITY

**Questions 1-8:** No Medical Whole Life - Deferred **and** No Medical Term - Deferred

**Questions 1-17:** No Medical Whole Life - Immediate **and** No Medical Term - Immediate

1. In the past **ninety (90) days**, have you resided, on a temporary or permanent basis, in a long-term care facility or nursing facility or been hospitalized (admitted to a hospital), bedridden, or confined to a chair?
2. In the past **three (3) years**:
  - (a) Have you had an amputation as a result of disease?
  - (b) Have you been diagnosed with or hospitalized for chronic kidney disease or undergone dialysis?
  - (c) Have you been diagnosed with or undergone surgery for an aneurysm?
  - (d) Have you been diagnosed with, hospitalized for, or received radiation therapy for leukemia or cancer (other than basal cell carcinoma)?
  - (e) Have you been diagnosed with or hospitalized for angina or a heart attack or undergone coronary angioplasty (with or without a stent insertion) or coronary artery bypass surgery?
  - (f) Have you been prescribed a new medication or required a change in dosage in your medication relating to angina, a heart attack, leukemia, or cancer (other than basal cell carcinoma)?
3. In the past **three (3) years**, have you been diagnosed with or hospitalized for:
  - (a) Chronic obstructive pulmonary disease (COPD) or emphysema that required the administration of oxygen?
  - (b) Hepatitis B, hepatitis C, or cirrhosis of the liver?
  - (c) Diabetic coma or hypoglycemic coma?
  - (d) Cerebrovascular accident (stroke)?
  - (e) Congestive heart failure or cardiomyopathy?
4. In the past **five (5) years**:
  - (a) Have you received a bone marrow transplant or an organ transplant (other than a corneal transplant) or were you advised that one was required?
  - (b) Have you been diagnosed with, hospitalized for, or undergone treatments (including medication) for cystic fibrosis, HIV, AIDS, or AIDS-related complex?
5. Have you ever been diagnosed with or treated for (including medication) amyotrophic lateral sclerosis (Lou Gehrig's disease), Alzheimer's disease, or dementia?
6. Have you been advised by a physician that you have an incurable terminal illness for which you have less than twelve (12) months to live?
7. Are you aware of any signs or symptoms for which you have not yet consulted a physician and/or a medical specialist or received treatment, or for which you have consulted a physician and/or medical specialist without having received a diagnosis?
8. Does your weight exceed the weight corresponding to your height in the following table?

HEIGHT		WEIGHT		HEIGHT		WEIGHT		HEIGHT		WEIGHT	
ft/in	cm	lbs	kg	ft/in	cm	lbs	kg	ft/in	cm	lbs	kg
4'10"	147	188	85	5'6"	168	235	107	6'2"	188	286	130
4'11"	150	193	88	5'7"	170	240	109	6'3"	191	294	134
5'0"	152	199	90	5'8"	173	246	112	6'4"	193	301	137
5'1"	155	204	93	5'9"	175	254	115	6'5"	196	307	140
5'2"	157	212	96	5'10"	178	259	118	6'6"	198	315	143
5'3"	160	218	99	5'11"	180	265	120	6'7"	201	323	147
5'4"	163	223	101	6'0"	183	272	124	6'8"	203	329	150
5'5"	165	228	104	6'1"	185	280	127	6'9"	206	338	154

9. In the past **three (3) months**, have you required a new medication for high blood pressure or an increase in the dosage of any medication for high blood pressure?
10. In the past **twelve (12) months**:
- (a) Has your weight changed by more than 18.14 kg (40 lbs) (other than pregnancy related)?
  - (b) Have you been hospitalized for, did you require more than six (6) months off work for, or are you currently off work for any of the following conditions: depression, attempted suicide, attention-deficit disorder, attention-deficit hyperactivity disorder, burnout, chronic anxiety, chronic fatigue, eating disorders, schizophrenia, nervous breakdown, an emotional, a behavioral, psychological or nervous disorder?
11. In the past **two (2) years**, have you had an application for individual life insurance declined or postponed by a company other than Assumption Life?
12. In the past **three (3) years** have you required hospitalization for: transient ischemic attack (TIA or mini-stroke), heart murmur, chest pain, arrhythmia, asthma, chronic bronchitis, pulmonary sarcoidosis, tuberculosis, or diabetes?
13. In the past **five (5) years**:
- (a) Have you been diagnosed with or started treatment for convulsions, epilepsy, multiple sclerosis, heart disease, Parkinson's disease, muscular dystrophy, Huntington's disease, rheumatoid arthritis, or paralysis?
  - (b) Have you been diagnosed with or hospitalized for chronic kidney disease or undergone dialysis?
  - (c) Have you been diagnosed with or undergone surgery for an aneurysm?
  - (d) Have you been diagnosed with, hospitalized for, or received radiation therapy for leukemia or cancer (other than basal cell carcinoma)?
  - (e) Have you been diagnosed with or hospitalized for angina or a heart attack or undergone coronary angioplasty (with or without a stent insertion) or coronary artery bypass surgery?
  - (f) Have you been prescribed a new medication or required a change in dosage in your medication relating to angina, a heart attack, leukemia, or cancer (other than basal cell carcinoma)?
  - (g) Have you been diagnosed with or hospitalized for hemophilia?
14. In the past **five (5) years**:
- (a) Have you been diagnosed with or hospitalized for: hepatitis B, hepatitis C, cirrhosis of the liver, Crohn's disease, pancreatitis, ulcer or ulcerative colitis?
  - (b) Have you been diagnosed with or hospitalized for a cerebrovascular accident (stroke)?
  - (c) Have you required the administration of oxygen for any chronic respiratory condition?
  - (d) Have you used any drugs except as prescribed by a physician and other than marijuana?
  - (e) Due to alcohol or drug abuse, have you been advised by a health professional to reduce your consumption of alcohol or drugs or have you received advice or treatment for alcohol or drug abuse?
  - (f) Have you been charged with an alcohol-related or a drug-related driving offence or refused a breathalyzer?
15. In the next **twelve (12) months**, do you expect or plan to:
- (a) Engage in any hazardous sports or activities or make aerial flights other than as a passenger, a commercial pilot, or a crew member of a commercial flight or do you currently do so?
  - (b) Travel outside North America, the Caribbean, or Western Europe for more than six (6) weeks or more than twice per year?
16. Do you have:
- (a) Diabetes **and** have been diagnosed with two (2) or more of the following diabetes complications: proteinuria (protein in the urine), neuropathy (numbness or weakness of the extremities), peripheral vascular disease (a circulation disorder), or retinopathy (eye disorder)?
  - (b) Any medical condition for which you are followed by a medical specialist at least every six (6) months **and** for which you require either treatment or medication, or regular testing at least every six (6) months? (Medical specialist does not include a general practitioner.)
17. Biological family history:
- (a) Do you have two (2) or more biological family members (father, mother, brother, sister), living or deceased, who were diagnosed before age 60 with the same condition among the following: type 1 diabetes, cancer, stroke, heart trouble, mental disorder that required hospitalization or who committed suicide?
  - (b) Do you have a biological family member (father, mother, brother, sister), living or deceased, who was diagnosed before age 60 with any of the following conditions: Huntington's disease, polycystic kidney disease or any hereditary disease other than those listed in question 17 (a)?

# RIDERS

For additional information, please refer to the Complete Rider Guide by going to [www.assumption.ca](http://www.assumption.ca) and clicking on the "Advisor Corner" link.

ACCIDENTAL DEATH (AD)		
<b>Description</b>	This rider provides for the payment of the sum insured under this rider if accidental death of the insured occurs. Note that death must occur within 90 days of the accident.	
<b>Issue Ages</b>	20 to 55 years of age.	
<b>Minimum Sum Insured</b>	\$1,000	
<b>Maximum Sum Insured</b> The sum of all AD riders in force with Assumption Life cannot exceed \$300,000.	<b>No Medical Insurance – Immediate:</b> \$250,000, without exceeding the coverage to which it is added.	<b>No Medical Insurance – Deferred:</b> \$150,000, without exceeding the coverage to which it is added.

ACCIDENTAL FRACTURE PLUS (FRAC)	
<b>Description</b>	This rider provides for the payment of a benefit, as specified in the contract, in case of an accidental fracture or accidental death and dismemberment. The rider also provides for a benefit for insured children under the rider for costs of rehabilitation and remedial courses.
<b>Issue Ages</b>	18 to 69 (at the insured's nearest birthday)
<b>Number of Units</b>	The maximum number of units under all the Accidental Fracture Plus riders issued by Assumption Life must not exceed two (2) units per person insured. The insurance amounts per unit are described below.
<b>Eligible Individuals</b>	<ul style="list-style-type: none"> <li>• The insured (insured individual under the Accidental Fracture Plus rider)</li> <li>• The insured and spouse</li> <li>• The insured and children</li> <li>• The insured, spouse and children</li> </ul>

## ACCIDENTAL FRACTURE PLUS (CONTINUED)

### Insurance Coverage: Accidental Fracture

The insurance amounts are for **one unit** of protection.

Type of accidental fracture: skull (excluding facial bones), spine, pelvic girdle (including hip), sacrum (excluding the coccyx), femur

- Insurance amount per unit for the insured and spouse: \$5,000
- Insurance amount per unit for the children: \$2,500

Type of accidental fracture: sternum, manubrium, larynx, trachea, scapula, humerus, patella, tibia, fibula

- Insurance amount per unit for the insured and spouse: \$1,500
- Insurance amount per unit for the children: \$750

Type of accidental fracture: facial bones (excluding the nose), radius, ulna

- Insurance amount per unit for the insured and spouse: \$1,000
- Insurance amount per unit for the children: \$500

Type of accidental fracture: rib, clavicle, nose, tarsus, carpus, any other bone that is not listed above

- Insurance amount per unit for the insured and spouse: \$500
- Insurance amount per unit for the children: \$250

*For the insured and his spouse, when the actual age of the person insured is 70 or more but less than 80 at the date of the accident, the amount payable per unit is reduced by half the amount indicated above.*

*For an amount to be payable for an accidental fracture, the fracture must have been diagnosed within 30 days of the accident.*

### Insurance Coverage: Accidental Death and Dismemberment

The insurance amounts are for **one unit** of protection.

Accidental death

- Insurance amount per unit for the insured and spouse: \$5,000
- Insurance amount per unit for the children: \$2,500

Loss of both hands, both feet or both eyes

- Insurance amount per unit for the insured and spouse: \$5,000
- Insurance amount per unit for the children: \$2,500

Loss of one hand and one foot

- Insurance amount per unit for the insured and spouse: \$5,000
- Insurance amount per unit for the children: \$2,500

Loss of one hand or foot, and loss of one eye

- Insurance amount per unit for the insured and spouse: \$5,000
- Insurance amount per unit for the children: \$2,500

Loss of one hand, one foot or one eye

- Insurance amount per unit for the insured and spouse: \$2,500
- Insurance amount per unit for the children: \$1,250

#### ***Double indemnity – Accidental death in a common carrier***

*Assumption Life will pay double the amount indicated in the above table, for an accidental death occurring in a common carrier involved in an accident.*

*The loss of a hand means complete and permanent severance at or above the wrist; the loss of a foot means complete and permanent severance at or above the ankle; the loss of an eye means the total and irreversible loss of sight in that eye.*

### Insurance Coverage: Accidental Total Disability for Insured Children

The insurance amounts are for **one unit** of protection.

Reimbursement of re-education expenses: Maximum of \$3,000

Reimbursement of remedial courses: \$20 per hour, maximum of \$500

The remedial course expenses remain fixed at \$20 per hour even though two units are payable. However, in this case, the maximum amount is \$1,000.

## CHILD'S INSURANCE BENEFIT (CIB)

<b>Description</b>	A term life insurance rider that covers each child of the insured who is single and dependent upon the insured for support and who is at least 15 days and under 18 years of age.
<b>Issue Ages</b>	20 to 60 years of age of the Insured (parent)
<b>Sum Insured Available</b>	\$10,000 or \$20,000 (per each insured child). The \$20,000 maximum includes all other CIB riders in force with Assumption Life.
<b>Benefit Duration</b>	Coverage on each child terminates upon the first of the following: <ul style="list-style-type: none"><li>• On the child's 21st birthday or, if he or she is registered as a full-time student in a recognized learning institution, on his or her 25th birthday.</li><li>• On the rider anniversary nearest the insured's (parent) 65th birthday.</li></ul>

### Notes and instructions

Unless specified otherwise herein:

- Age means an insured's age on his or her birthday nearest the date of issue of the policy or rider with regard to the insured, as applicable.
- Attained age means the sum of (i) the age at the date of issue of the policy or rider, as applicable, and (ii) the number of complete years of insurance from the date of issue of the policy or rider, as applicable.

Premiums other than annual are calculated as a percentage of the annual premium:

(i) Semi-annually .53    (ii) Quarterly .27    (iii) Monthly - Preauthorized debits .09





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