

## BECAUSE YOU DESERVE THE BEST

HuGO, the most advanced web platform in Canada, takes you in an innovative and intelligent process allowing you to get insured without any traditional constraints or requirements.

Life insurance is a key part of any financial plan. Whether to protect your family or your business, term life insurance offers a flexible and affordable coverage to meet your current and future needs.

### Ensure payment of financial obligations

- Mortgage, personal loan or other obligations.
- Business loan, financial expenses or key person.
- Income protection.
- Estate planning.
- Leave a legacy for your family or to a charity.

For more information, visit:  
**HUGOINSURANCE.CA**

## OPT FOR A LIFE INSURANCE WITH PERSONALIZED UNDERWRITING

HuGO offers insurance through an intelligent online application platform to protect you from all eventualities without complicating your life.

A quick process, a quality insurance product and a competitive price: three advantages you require for your life insurance product and that you will get with HuGO.

## MANY CHOICES OF TERMS

You may choose flexible terms (10, 15, 20, 25 or 30 years) with guaranteed and renewable premiums. Coverage to age 80 with leveled premium is also available.

If your needs change, you could exchange your policy for a longer term or convert it in a permanent one (T100) without insurability proof.

## YOU COULD GET MORE

If you are approved at regular rates, HuGO will automatically, for a minimum of \$100,000, get an offer without any additional requirements on:



### HuGO Critical Illness Insurance

- \$25,000/25 illnesses including loss of autonomy and non-life-threatening illnesses.
- Teladoc Medical Experts Enhanced and Family Assistance Program.



### HuGO Debt Insurance (in case of disability)

*Great alternative to products offered by financial institutions.*

- Premium based on occupation.

## A RADICALLY DIFFERENT PROCESS

HuGO will analyze your risk profile by only asking relevant questions to you and skip unnecessary questions.

**Its aim:** accept you as quickly as possible with the fewest possible requirements.

## THREE WAYS TO ISSUE



### HYPERJET

Instant issue



### EXPRESS

Personalized questionnaire  
Instant issue



### REFERRED

Personalized questionnaire analyzed by our  
expert underwriting team

More than 65% of clients will be approved on the spot and will receive their policy at home within the next few days.



## WITH HUGO, YOU CAN HAVE IT ALL

### Process

- Save time: majority insured on the spot (more than 65%) in less than 45 minutes. Many in 15 minutes or less.
- Personalized underwriting, no automatic requirements up to \$1M.
- Web based, paper free, no application signature.

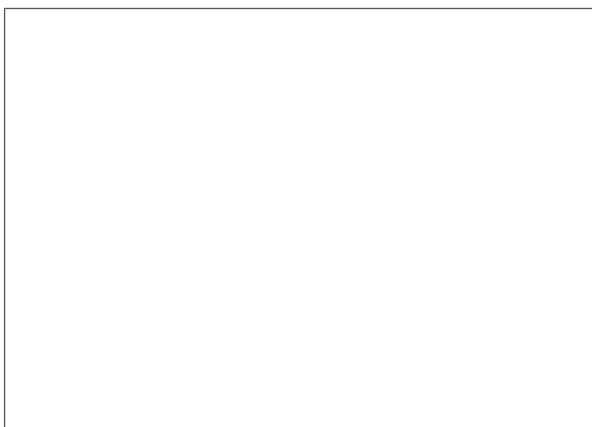
### Product

- Various terms to meet your needs.
- Flexibility: Renewable, Convertible, Exchangeable.
- Up to \$5M.
- Dependent Child Life Insurance Rider.

### Price

- Competitive.
- Two renewal options: Gold and Platinum.

Contact your advisor



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# HUGO

A leap to smart insurance

MAKE  
A LEAP TO  
SMART  
INSURANCE

A product by **Humania Assurance Inc.**