

GOLDEN PROTECTION ELITE PRODUCT GUIDE



Assumption Life

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QUESTIONS?

UNDERWRITING

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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 more information regarding the product and its limitations and exclusions, please consult the contract by going to www.assumption.ca/advisor-corner and hovering over the “Individual Insurance” tab. In the drop-down menu, you will find the sample contracts in the “Documents and forms” section.

GOLDEN PROTECTION ELITE

Golden Protection Elite provides straightforward life insurance protection with no medical exam or blood tests. Our 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 MIB, Inc. (MIB), he or she is covered! In most cases, the insurance policy is issued in as little as 24 hours. No post-claim underwriting beyond the incontestability provision.


Golden Protection Elite will meet your clients' needs by offering a whole life or term option. The following guide will give you all the information necessary to provide the best solution for your clients.

GOLDEN PROTECTION ELITE WHOLE LIFE

NON-PARTICIPATING LEVEL PERMANENT LIFE INSURANCE

Features	<ul style="list-style-type: none"> • Level and guaranteed insurance amount payable upon death. • Coverage is immediate, as soon as the policy is issued. • Simplified Issue - No medical exam, no blood tests. • Guaranteed level premiums for the chosen premium payment period. Premiums will not increase. • Available with smoker and non-smoker rates. • Available as an individual policy or as a rider. • A commission cap applies for ages 81 to 85, calculated on the basis of the equivalent premium for the same insured at age 80. See the compensation guide for more details.
Issue Ages	18 to 85 years of age
Premium Payment Period	<ul style="list-style-type: none"> • Life Pay (ages 18 to 85; payable to attained age 100) • 20-Pay (ages 18 to 80)
Minimum Coverage	<ul style="list-style-type: none"> • \$10,000 (ages 18 to 70) • \$5,000 (ages 71 to 85)
Maximum Coverage	<ul style="list-style-type: none"> • \$150,000 (ages 18 to 70) • \$50,000 (ages 71 to 80) • \$25,000 (ages 81 to 85)
Maximum Combined Coverage	The maximum combined coverage is determined at the time of application. The maximum combined coverage for all simplified issue products in force at the time of application for Golden Protection Elite Whole Life coverage is \$200,000 for ages up to 70, \$50,000 for ages 71 to 80 and \$25,000 for ages 81 to 85.
Annual Fees	Policy \$60 Rider \$30
Minimum Premium	\$20 for monthly premium (\$222.22 annually) for policy or rider
Guaranteed Values	<ul style="list-style-type: none"> • Guaranteed cash surrender values start after the fifth anniversary of the policy • Guaranteed reduced paid-up insurance start after fifth anniversary of the policy
Terminal Illness Benefit	<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>
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).

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>New Application (at time of sale)</p> <ul style="list-style-type: none"> • Golden Protection Elite Term 	<p>New Application (at time of sale)</p> <ul style="list-style-type: none"> • Platinum Protection Whole Life • Platinum Protection Term • Golden Protection Elite Whole Life • Golden Protection Elite Term • Golden Protection • Silver Protection • Bronze Protection
	<p>Existing Policy (after sale)</p> <ul style="list-style-type: none"> • Platinum Protection Whole Life • Platinum Protection Term • Golden Protection Elite Whole Life • Golden Protection Elite Term • Golden Protection • Silver Protection • Bronze Protection 	<p>Existing Policy (after sale)</p> <ul style="list-style-type: none"> • Platinum Protection Whole Life • Platinum Protection Term • Golden Protection Elite Whole Life • Golden Protection Elite Term • Golden Protection • Silver Protection • Bronze Protection
Additional Benefit Riders	<p>The following benefit riders may be added as riders to a Golden Protection Elite Whole Life policy or rider and must be issued at the same time as these.</p> <ul style="list-style-type: none"> • Accidental Death • Accidental Fracture Plus • Child Insurance Benefit 	
Application	Electronic application available. 	

GOLDEN PROTECTION ELITE TERM

NON-PARTICIPATING LEVEL TERM LIFE INSURANCE

Features	<ul style="list-style-type: none"> • Term life insurance with level sum insured. • Coverage is immediate, as soon as the policy is issued. • Simplified Issue - No medical exam, no blood tests. • Guaranteed level premiums for the term selected. • Non-renewable. • Non-convertible. • Available with smoker and non-smoker rates. • Available as an individual policy or as a rider.
Issue Ages	18 to 70 years of age
Terms	10 or 20 years
Minimum Coverage	<ul style="list-style-type: none"> • \$50,000 (ages 18 to 44) • \$25,000 (ages 45 to 70)
Maximum Coverage	\$150,000
Maximum Combined Coverage	The maximum combined coverage is determined at the time of application. The maximum combined coverage for all simplified issue products in force at the time of application for Golden Protection Elite Term coverage is \$200,000.
Annual Fees	Policy \$60 Rider \$30
Minimum Premium	\$20 for monthly premium (\$222.22 annually) for policy or rider
Terminal Illness Benefit	<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 TERM LIFE INSURANCE (CONTINUED)


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	On a person other than the insured
	<p>New Application (at time of sale)</p> <p>N/A</p>	<p>New Application (at time of sale)</p> <ul style="list-style-type: none"> • Platinum Protection Term • Golden Protection Elite Term
	<p>Existing Policy (after sale)</p> <ul style="list-style-type: none"> • Platinum Protection Term • Golden Protection Elite Term 	<p>Existing Policy (after sale)</p> <ul style="list-style-type: none"> • Platinum Protection Term • Golden Protection Elite Term
Additional Benefit Riders	<p>The following benefit riders may be added as riders to a Golden Protection Elite Term policy or rider and must be issued at the same time as these.</p> <ul style="list-style-type: none"> • Accidental Death • Accidental Fracture Plus • Child Insurance Benefit 	
Application	Electronic application available. 	

TABLE OF CASH SURRENDER VALUES

GOLDEN PROTECTION ELITE WHOLE LIFE - LIFE PAY

VALUES PER \$1,000 OF SUM INSURED											
Attained age on the policy or rider anniversary	Cash value*	Reduced paid-up insurance*				Attained age on the policy or rider anniversary	Cash value*	Reduced paid-up insurance*			
		Male non-smoker	Female non-smoker	Male smoker	Female smoker			Male non-smoker	Female non-smoker	Male smoker	Female smoker
23	2.5	8.80	9.60	7.50	8.40	62	38	58.50	63.10	51.40	57.10
24	2.5	8.60	9.40	7.30	8.20	63	39	58.80	63.40	52.00	57.70
25	2.5	8.40	9.20	7.20	8.00	64	40	59.20	63.80	52.50	58.30
26	3	9.90	10.90	8.40	9.40	65	41	59.60	64.10	53.10	58.90
27	3.5	11.40	12.40	9.70	10.80	66	42	59.90	64.40	53.70	59.50
28	4	12.70	13.90	10.80	12.00	67	43	60.20	64.80	54.30	60.10
29	5	15.60	17.00	13.20	14.70	68	44	60.60	65.10	54.80	60.70
30	6	18.30	20.00	15.60	17.30	69	45	60.90	65.30	55.40	61.20
31	7	21.00	22.80	17.80	19.70	70	46	61.20	65.60	56.10	61.80
32	8	23.50	25.50	19.90	22.10	71	47	61.60	65.90	56.70	62.30
33	9	25.80	28.10	21.90	24.30	72	48	61.90	66.20	57.30	62.90
34	10	28.10	30.50	23.80	26.40	73	49	62.20	66.40	57.90	63.40
35	11	30.30	32.80	25.70	28.40	74	50	62.60	66.60	58.50	63.90
36	12	32.30	35.00	27.40	30.30	75	51	62.90	66.90	59.20	64.30
37	13	34.30	37.10	29.10	32.10	76	52	63.20	67.00	59.80	64.80
38	14	36.10	39.10	30.60	33.80	77	53	63.50	67.20	60.50	65.20
39	15	37.90	41.00	32.10	35.40	78	60	70.90	74.80	67.90	72.80
40	16	39.50	42.80	33.50	36.90	79	75	87.50	92.00	84.20	89.80
41	17	41.10	44.50	34.90	38.40	80	100	115.10	120.70	111.40	118.20
42	18	42.60	46.10	36.10	39.70	81	132	149.80	156.60	145.90	153.80
43	19	44.00	47.60	37.30	41.00	82	164	183.60	191.30	179.90	188.50
44	20	45.30	49.00	38.40	42.30	83	196	216.70	225.00	213.20	222.20
45	21	46.50	50.30	39.50	43.40	84	228	249.00	257.90	246.00	255.30
46	22	47.70	51.60	40.50	44.50	85	260	280.70	289.90	278.20	287.70
47	23	48.80	52.70	41.40	45.60	86	292	311.90	321.40	309.90	319.60
48	24	49.80	53.80	42.30	46.50	87	324	342.60	352.40	341.20	351.10
49	25	50.80	54.80	43.20	47.50	88	356	374.70	383.10	374.70	382.20
50	26	51.70	55.80	44.00	48.40	89	388	408.40	413.50	408.40	413.10
51	27	52.50	56.70	44.80	49.30	90	420	442.10	443.90	442.10	443.70
52	28	53.30	57.50	45.50	50.10	91	452	475.70	475.70	475.70	475.70
53	29	54.00	58.30	46.20	50.90	92	484	509.40	509.40	509.40	509.40
54	30	54.60	59.00	46.80	51.60	93	516	543.10	543.10	543.10	543.10
55	31	55.20	59.60	47.50	52.40	94	548	576.80	576.80	576.80	576.80
56	32	55.80	60.20	48.10	53.10	95	580	610.50	610.50	610.50	610.50
57	33	56.30	60.80	48.70	53.80	96	612	644.20	644.20	644.20	644.20
58	34	56.80	61.30	49.20	54.50	97	700	736.80	736.80	736.80	736.80
59	35	57.30	61.80	49.80	55.10	98	800	842.10	842.10	842.10	842.10
60	36	57.70	62.20	50.30	55.80	99	900	947.30	947.30	947.30	947.30
61	37	58.10	62.70	50.90	56.40	100	1000	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 59.9 = 24.00
Duration 7:	67	60% x 43 = 26.00	60% x 60.2 = 36.10
Duration 8:	68	80% x 44 = 35.00	80% x 60.6 = 48.50
Duration 9:	69	45.00	60.90
Duration 20:	80	100.00	115.10

TABLE OF CASH SURRENDER VALUES

GOLDEN PROTECTION ELITE WHOLE LIFE - 20-PAY

VALUES PER \$1,000 OF SUM INSURED											
Attained age on the policy or rider anniversary	Cash value*	Reduced paid-up insurance*				Attained age on the policy or rider anniversary	Cash value*	Reduced paid-up insurance*			
		Male non-smoker	Female non-smoker	Male smoker	Female smoker			Male non-smoker	Female non-smoker	Male smoker	Female smoker
23	5	17.70	19.30	15.00	16.80	62	53	81.60	88.00	71.70	79.60
24	5	17.30	18.90	14.70	16.40	63	53	80.00	86.20	70.60	78.40
25	5	16.90	18.50	14.40	16.10	64	54	79.90	86.10	70.90	78.70
26	6	19.90	21.80	16.90	18.90	65	55	79.90	86.00	71.20	79.10
27	7	22.80	24.80	19.40	21.60	66	56	79.90	85.90	71.60	79.40
28	8	25.50	27.80	21.70	24.10	67	57	79.90	85.80	71.90	79.70
29	10	31.20	34.00	26.50	29.50	68	58	79.90	85.80	72.30	80.00
30	12	36.70	40.00	31.20	34.60	69	59	79.90	85.70	72.70	80.30
31	14	42.00	45.60	35.60	39.50	70	59	78.60	84.20	71.90	79.30
32	16	47.00	51.00	39.90	44.20	71	59	77.30	82.70	71.20	78.30
33	18	51.70	56.20	43.90	48.60	72	60	77.40	82.70	71.60	78.60
34	20	56.30	61.10	47.70	52.80	73	60	76.20	81.30	70.90	77.60
35	21	57.80	62.70	49.10	54.20	74	60	75.10	80.00	70.30	76.60
36	23	62.00	67.20	52.60	58.10	75	61	75.20	80.00	70.80	76.90
37	24	63.30	68.60	53.70	59.20	76	61	74.20	78.70	70.20	76.00
38	26	67.20	72.70	56.90	62.80	77	62	74.30	78.60	70.70	76.20
39	27	68.20	73.90	57.90	63.70	78	70	82.80	87.30	79.20	85.00
40	28	69.20	74.90	58.70	64.60	79	86	100.30	105.50	96.60	103.00
41	30	72.60	78.60	61.60	67.70	80	113	130.00	136.30	125.90	133.50
42	31	73.40	79.40	62.20	68.50	81	147	166.80	174.40	162.50	171.30
43	32	74.10	80.20	62.90	69.10	82	179	200.40	208.80	196.30	205.70
44	33	74.80	80.90	63.40	69.80	83	210	232.20	241.10	228.40	238.10
45	34	75.40	81.50	64.00	70.30	84	239	261.00	270.30	257.80	267.60
46	36	78.10	84.40	66.30	72.90	85	270	291.50	301.10	288.90	298.80
47	37	78.50	84.90	66.70	73.30	86	301	321.50	331.30	319.50	329.50
48	39	81.00	87.50	68.80	75.70	87	330	349.00	358.90	347.60	357.60
49	40	81.30	87.80	69.10	76.00	88	360	378.90	387.40	378.90	386.50
50	41	81.50	88.00	69.40	76.30	89	388	408.40	413.50	408.40	413.10
51	42	81.70	88.20	69.70	76.60	90	420	442.10	443.90	442.10	443.70
52	43	81.80	88.30	69.90	76.90	91	452	475.70	475.70	475.70	475.70
53	44	81.90	88.40	70.10	77.20	92	484	509.40	509.40	509.40	509.40
54	45	82.00	88.50	70.30	77.50	93	516	543.10	543.10	543.10	543.10
55	46	82.00	88.50	70.50	77.70	94	548	576.80	576.80	576.80	576.80
56	47	82.00	88.50	70.70	78.00	95	580	610.50	610.50	610.50	610.50
57	49	83.70	90.30	72.30	79.90	96	612	644.20	644.20	644.20	644.20
58	50	83.60	90.20	72.40	80.10	97	700	736.80	736.80	736.80	736.80
59	51	83.50	90.10	72.60	80.40	98	800	842.10	842.10	842.10	842.10
60	51	81.80	88.20	71.30	79.10	99	900	947.30	947.30	947.30	947.30
61	52	81.70	88.10	71.50	79.30	100	1000	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 55 = 11.00	20% x 79.9 = 16.00
Duration 6:	66	40% x 56 = 22.00	40% x 79.9 = 32.00
Duration 7:	67	60% x 57 = 34.00	60% x 79.9 = 47.90
Duration 8:	68	80% x 58 = 46.00	80% x 79.9 = 63.90
Duration 9:	69	59.00	79.90
Duration 20:	80	113.00	130.00

RATES

GOLDEN PROTECTION ELITE WHOLE LIFE

ANNUAL PREMIUM PER \$1,000 ANNUAL FEES: POLICY \$60, RIDER \$30

WHOLE LIFE - LIFE PAY				
Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
18	7.91	10.29	6.96	8.23
19	8.13	10.46	7.16	8.58
20	8.34	10.63	7.36	8.93
21	8.55	10.80	7.56	9.28
22	8.77	10.97	7.76	9.63
23	8.98	11.13	7.97	9.98
24	9.20	11.30	8.17	10.33
25	9.41	11.47	8.37	10.68
26	9.64	11.89	8.58	11.07
27	9.87	12.30	8.79	11.47
28	10.09	12.72	9.00	11.86
29	10.32	13.13	9.21	12.26
30	10.55	13.55	9.42	12.65
31	10.94	14.24	9.78	13.18
32	11.32	14.92	10.13	13.72
33	11.71	15.61	10.49	14.25
34	12.09	16.29	10.84	14.79
35	12.48	16.98	11.20	15.32
36	12.83	17.98	11.50	16.00
37	13.17	18.99	11.81	16.67
38	13.52	19.99	12.11	17.35
39	13.86	21.00	12.42	18.02
40	14.21	22.00	12.72	18.70
41	14.75	23.15	13.19	19.23
42	15.30	24.31	13.67	19.76
43	15.84	25.46	14.14	20.30
44	16.39	26.62	14.62	20.83
45	16.93	27.77	15.09	21.36
46	17.75	29.22	15.81	21.89
47	18.57	30.67	16.52	22.42
48	19.39	32.13	17.24	22.94
49	20.21	33.58	17.95	23.47
50	21.03	35.03	18.67	24.00
51	21.97	37.08	19.39	25.37
52	22.92	39.13	20.12	26.74
53	23.86	41.17	20.84	28.12
54	24.81	43.22	21.57	29.49
55	25.75	45.27	22.29	30.86
56	27.27	48.44	23.56	32.70
57	28.79	51.61	24.83	34.55
58	30.31	54.78	26.11	36.39
59	31.83	57.95	27.38	38.24
60	33.35	61.12	28.65	40.08
61	36.18	65.45	30.55	42.47
62	39.01	69.78	32.44	44.87
63	41.85	74.11	34.34	47.26
64	44.68	78.44	36.23	49.66
65	47.51	82.77	38.13	52.05
66	51.44	88.35	40.90	55.72
67	55.36	93.93	43.66	59.38
68	59.29	99.50	46.43	63.05
69	63.21	105.08	49.19	66.71
70	67.14	110.66	51.96	70.38
71	75.16	121.17	58.62	78.72
72	83.18	131.68	65.28	87.06
73	91.21	142.20	71.94	95.40
74	99.23	152.71	78.60	103.74
75	107.25	163.22	85.26	112.08
76	118.45	176.91	92.66	122.86
77	129.65	190.59	100.06	133.65
78	140.85	204.28	107.47	144.43
79	152.05	217.96	114.87	155.22
80	163.25	231.65	122.27	166.00
81	183.63	259.19	139.86	185.92
82	204.01	286.73	157.44	205.83
83	224.38	314.27	175.03	225.75
84	244.76	341.81	192.61	245.66
85	265.14	369.35	210.20	265.58

WHOLE LIFE - 20-PAY				
Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
18	17.08	28.12	14.69	16.81
19	17.22	28.27	14.84	16.96
20	17.37	28.42	14.99	17.11
21	17.52	28.57	15.14	17.26
22	17.66	28.72	15.29	17.41
23	17.81	28.86	15.43	17.55
24	17.95	29.01	15.58	17.70
25	18.10	29.16	15.73	17.85
26	18.49	29.79	16.10	18.59
27	18.88	30.43	16.47	19.32
28	19.27	31.06	16.85	20.06
29	19.66	31.70	17.22	20.79
30	20.05	32.33	17.59	21.53
31	20.54	33.01	18.07	22.25
32	21.04	33.70	18.55	22.97
33	21.53	34.38	19.02	23.69
34	22.03	35.07	19.50	24.41
35	22.52	35.75	19.98	25.13
36	23.30	36.81	20.79	25.96
37	24.07	37.87	21.59	26.78
38	24.85	38.92	22.40	27.61
39	25.62	39.98	23.20	28.43
40	26.40	41.04	24.01	29.26
41	27.07	42.10	24.69	30.36
42	27.74	43.16	25.38	31.46
43	28.41	44.21	26.06	32.57
44	29.08	45.27	26.75	33.67
45	29.75	46.33	27.43	34.77
46	30.94	47.33	28.40	36.70
47	32.12	48.34	29.37	38.62
48	33.31	49.34	30.35	40.55
49	34.49	50.35	31.32	42.47
50	35.68	51.35	32.29	44.40
51	36.88	53.01	33.25	45.55
52	37.97	54.67	34.21	46.70
53	39.12	56.33	35.17	47.85
54	40.26	57.99	36.13	49.00
55	41.41	59.65	37.09	50.15
56	43.16	62.65	38.43	51.67
57	44.91	65.65	39.77	53.19
58	46.66	68.65	41.11	54.70
59	48.41	71.65	42.45	56.22
60	50.16	74.65	43.79	57.74
61	53.33	80.50	45.96	60.50
62	56.50	86.35	48.13	63.25
63	59.67	92.19	50.31	66.01
64	62.84	98.04	52.48	68.76
65	66.01	103.89	54.65	71.52
66	70.20	110.84	57.27	74.47
67	74.39	117.78	59.88	77.41
68	78.59	124.73	62.50	80.36
69	82.78	131.67	65.11	83.30
70	86.97	138.62	67.73	86.25
71	93.57	147.10	72.57	92.08
72	100.17	155.57	77.41	97.90
73	106.76	164.05	82.25	103.73
74	113.36	172.52	87.09	109.55
75	119.96	181.00	91.93	115.38
76	128.62	191.13	98.00	125.50
77	137.28	201.26	104.07	135.63
78	145.93	211.39	110.13	145.75
79	154.59	221.52	116.20	155.88
80	163.25	231.65	122.27	166.00

RATES

GOLDEN PROTECTION ELITE TERM

ANNUAL PREMIUM PER \$1,000 ANNUAL FEES: POLICY \$60, RIDER \$30

TERM - T10				
Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
18	2.09	2.61	1.60	1.78
19	2.09	2.61	1.60	1.78
20	2.09	2.61	1.60	1.78
21	2.09	2.61	1.60	1.78
22	2.09	2.61	1.60	1.78
23	2.09	2.61	1.60	1.78
24	2.09	2.61	1.60	1.78
25	2.09	2.61	1.60	1.78
26	2.09	2.62	1.60	1.79
27	2.09	2.63	1.60	1.80
28	2.09	2.63	1.60	1.81
29	2.09	2.64	1.60	1.82
30	2.09	2.65	1.60	1.83
31	2.11	2.87	1.63	1.97
32	2.12	3.10	1.66	2.10
33	2.14	3.32	1.69	2.24
34	2.15	3.55	1.72	2.37
35	2.17	3.77	1.75	2.51
36	2.31	4.10	1.81	2.82
37	2.44	4.43	1.88	3.14
38	2.58	4.77	1.94	3.45
39	2.71	5.10	2.01	3.77
40	2.85	5.43	2.07	4.08
41	3.09	6.02	2.26	4.66
42	3.32	6.61	2.46	5.24
43	3.56	7.20	2.65	5.82
44	3.79	7.79	2.85	6.40
45	4.03	8.38	3.04	6.98
46	4.36	9.50	3.33	7.74
47	4.68	10.61	3.62	8.51
48	5.01	11.73	3.92	9.27
49	5.33	12.84	4.21	10.04
50	5.66	13.96	4.50	10.80
51	6.38	15.97	5.06	11.92
52	7.09	17.98	5.61	13.04
53	7.81	20.00	6.17	14.17
54	8.52	22.01	6.72	15.29
55	9.24	24.02	7.28	16.41
56	10.51	26.56	8.19	17.90
57	11.78	29.10	9.10	19.39
58	13.04	31.65	10.01	20.87
59	14.31	34.19	10.92	22.36
60	15.58	36.73	11.83	23.85
61	17.71	40.39	13.21	25.91
62	19.84	44.05	14.59	27.96
63	21.97	47.72	15.96	30.02
64	24.10	51.38	17.34	32.07
65	26.23	55.04	18.72	34.13
66	29.15	59.44	20.29	36.79
67	32.07	63.84	21.86	39.44
68	34.98	68.23	23.44	42.10
69	37.90	72.63	25.01	44.75
70	40.82	77.03	26.58	47.41

TERM - T20				
Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
18	2.25	2.67	1.66	2.17
19	2.25	2.67	1.66	2.17
20	2.25	2.68	1.66	2.17
21	2.25	2.69	1.66	2.17
22	2.25	2.69	1.66	2.17
23	2.25	2.70	1.66	2.17
24	2.25	2.70	1.66	2.17
25	2.25	2.71	1.66	2.17
26	2.25	2.78	1.66	2.22
27	2.25	2.86	1.66	2.28
28	2.25	2.93	1.66	2.33
29	2.25	3.01	1.66	2.39
30	2.25	3.08	1.66	2.44
31	2.28	3.30	1.72	2.59
32	2.31	3.52	1.78	2.73
33	2.35	3.74	1.84	2.88
34	2.38	3.96	1.90	3.02
35	2.41	4.18	1.96	3.17
36	2.52	4.58	2.03	3.53
37	2.63	4.97	2.10	3.89
38	2.73	5.37	2.16	4.25
39	2.84	5.76	2.23	4.61
40	2.95	6.16	2.30	4.97
41	3.32	6.93	2.52	5.47
42	3.70	7.69	2.75	5.97
43	4.07	8.46	2.97	6.48
44	4.45	9.22	3.20	6.98
45	4.82	9.99	3.42	7.48
46	5.44	11.47	3.78	8.24
47	6.06	12.95	4.14	8.99
48	6.68	14.42	4.49	9.75
49	7.30	15.90	4.85	10.5
50	7.92	17.38	5.21	11.26
51	8.96	19.58	5.86	12.42
52	10.00	21.77	6.51	13.59
53	11.04	23.97	7.17	14.75
54	12.08	26.16	7.82	15.92
55	13.12	28.36	8.47	17.08
56	14.78	30.58	9.57	18.97
57	16.44	32.80	10.68	20.85
58	18.10	35.01	11.78	22.74
59	19.76	37.23	12.89	24.62
60	21.42	39.45	13.99	26.51
61	24.03	43.85	15.54	28.75
62	26.64	48.25	17.09	30.99
63	29.25	52.65	18.64	33.24
64	31.86	57.05	20.19	35.48
65	34.47	61.45	21.74	37.72
66	38.49	66.53	24.45	41.35
67	42.51	71.61	27.16	44.98
68	46.54	76.70	29.86	48.61
69	50.56	81.78	32.57	52.24
70	54.58	86.86	35.28	55.87

RIDERS

For additional information, please refer to the “Complete Rider Guide” by going to www.assumption.ca and clicking on the “Advisor Corner” link.

ACCIDENTAL DEATH (AD)	
Description	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.
Issue Ages	18 to 55 years of age.
Minimum Sum Insured	\$1,000

ACCIDENTAL FRACTURE PLUS (FRAC)	
Description	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.
Issue Ages	18 to 69 (at the insured's nearest birthday)
Number of Units	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.
Eligible Individuals	<ul style="list-style-type: none"> • The insured (insured individual under the Accidental Fracture Plus rider) • The insured and spouse • The insured and children • The insured, spouse and children
<p>Insurance Coverage: Accidental Fracture</p> <p>The insurance amounts are for one unit of protection.</p>	<p>Type of accidental fracture: skull (excluding facial bones), spine, pelvic girdle (including hip), sacrum (excluding the coccyx), femur</p> <ul style="list-style-type: none"> • Insurance amount per unit for the insured and spouse: \$5,000 • Insurance amount per unit for the children: \$2,500 <p>Type of accidental fracture: sternum, manubrium, larynx, trachea, scapula, humerus, patella, tibia, fibula</p> <ul style="list-style-type: none"> • Insurance amount per unit for the insured and spouse: \$1,500 • Insurance amount per unit for the children: \$750 <p>Type of accidental fracture: facial bones (excluding the nose), radius, ulna</p> <ul style="list-style-type: none"> • Insurance amount per unit for the insured and spouse: \$1,000 • Insurance amount per unit for the children: \$500 <p>Type of accidental fracture: rib, clavicle, nose, tarsus, carpus, any other bone that is not listed above</p> <ul style="list-style-type: none"> • Insurance amount per unit for the insured and spouse: \$500 • Insurance amount per unit for the children: \$250 <p><i>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.</i></p> <p><i>For an amount to be payable for an accidental fracture, the fracture must have been diagnosed within 30 days of the accident.</i></p>

ACCIDENTAL FRACTURE PLUS (CONTINUED)

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)

Description

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.

Issue Ages

18 to 60 years of age of the Insured (parent)

Sum Insured Available

\$10,000 or \$20,000 (per each insured child).

The \$20,000 maximum includes all other CIB riders in force with Assumption Life.

Benefit Duration

Coverage on each child terminates upon the first of the following:

- 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.
- On the rider anniversary nearest the insured's (parent) 65th birthday.

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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Assumption Mutual Life Insurance Company,
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