

## Product features and benefits at a glance

Products	Enhanced wealth	Enhanced legacy
Client profile	<ul style="list-style-type: none"> <li>■ Clients looking for access to higher early cash value (typically within the first 10 years)</li> <li>■ Affluent clients looking at leveraging strategies</li> <li>■ Business owners who:               <ul style="list-style-type: none"> <li>- Want earlier access to cash value.</li> <li>- Are looking for assets on their balance sheet. At the first policy anniversary, the enhanced wealth policy may appear as an asset on the policyowner's balance sheet due to the higher early cash value.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>■ Families looking for estate creation using higher, long-term cash value</li> <li>■ Affluent clients and business owners looking for higher estate values</li> <li>■ Clients looking for accumulation of policy values for future use</li> </ul>
Coverage options	<ul style="list-style-type: none"> <li>■ Single life</li> <li>■ Joint first-to-die</li> <li>■ Joint last-to-die, premiums payable to first death</li> <li>■ Joint last-to-die, premiums payable to last death</li> </ul>	
Guaranteed premium payment options and issue ages	<p><b>Pay to age 100</b></p> <p><b>Single life</b></p> <ul style="list-style-type: none"> <li>■ Juvenile: 0-17*</li> <li>■ Non-smoker: 18-85</li> <li>■ Smoker: 18-85</li> </ul> <p><b>Joint first-to-die and joint last-to-die</b></p> <ul style="list-style-type: none"> <li>■ Equivalent single ages: 18-85</li> <li>■ Each individual insured must be within the single life issue ages</li> </ul> <p><b>Guaranteed 20 pay</b></p> <p><b>Single life</b></p> <ul style="list-style-type: none"> <li>■ Juvenile: 0-17*</li> <li>■ Non-smoker: 18-80</li> <li>■ Smoker: 18-80</li> </ul> <p><b>Joint first-to-die and joint last-to-die</b></p> <ul style="list-style-type: none"> <li>■ Equivalent single ages: 18-80</li> <li>■ Each individual insured must be within the single life issue ages</li> </ul>	
Risk classes	<ul style="list-style-type: none"> <li>■ Non-smoker</li> <li>■ Smoker</li> </ul>	
Rating reduction program	A separate program that automatically reduces a client's rating. This helps ensure clients have appropriate life insurance protection that's cost effective.	
Face amount limits	Minimum: \$25,000, single life Minimum: \$50,000, joint life	

\* Juvenile rates are composite, meaning the rates are the same for smoker and non-smoker and cannot be switched at any time.

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Dividend options	<ul style="list-style-type: none"> <li>■ Paid-up additions (PUA)</li> <li>■ Enhancement <ul style="list-style-type: none"> <li>- Available with a 10-year or lifetime guarantee of the enhancement amount</li> </ul> </li> <li>■ Cash payment</li> </ul>	
Guaranteed cash value	Guaranteed cash value starts at the first policy anniversary, assuming all premiums due are paid.	Guaranteed cash value starts at year six.
Additional deposit option (ADO)	<ul style="list-style-type: none"> <li>■ Available on standard and substandard policies; not available when flat extra premiums are involved</li> <li>■ Single or scheduled premium options</li> <li>■ Dividend option on the policy must be paid-up additions or enhancement</li> </ul> <p><b>Minimum ADO premium</b>  Single premium: \$1,000  Scheduled: \$1,000 annual premium or \$90 monthly premium</p> <p><b>Maximum ADO premium</b>  The lower of the pre-set maximum allowed by the tax exempt test (based on the basic coverage) or the amount for which the insured person is underwritten for the single or scheduled premium</p>	
Policy fee	\$35 annual fee for single and joint-life policies. This fee is incorporated in the basic premium.	
Premium frequency	Annual or monthly (auto-pay)	
Policy loans	Maximum policy loan amount cannot exceed the following: The sum of: <ul style="list-style-type: none"> <li>■ Guaranteed basic cash value, plus</li> <li>■ Cash accumulations, plus</li> <li>■ PUA cash value</li> </ul> Less <ul style="list-style-type: none"> <li>■ Any amounts already owed on the policy, including accrued interest</li> <li>■ Multiplied by a factor of 100 per cent less the current policy loan interest rate</li> </ul>	
Non-forfeiture options	<ul style="list-style-type: none"> <li>■ Automatic premium loan</li> <li>■ Reduced paid-up life insurance</li> </ul>	
<b>Benefits</b>		
Survivor benefit	<ul style="list-style-type: none"> <li>■ Automatically provided at issue on qualifying joint first-to-die policies with a maximum of two persons insured. The benefit is no longer in effect if, at first death, the survivor's insurance age is over 70.</li> <li>■ Provides 60-day term life insurance coverage (subject to the above) on the survivor and an option for obtaining a new policy on that person, without evidence of insurability.</li> </ul>	
<b>Riders</b>		
	<ul style="list-style-type: none"> <li>■ Term 10 and Term 20 basic riders (single-life only)</li> <li>■ Child's term life insurance rider</li> <li>■ Accidental death benefit</li> <li>■ Guaranteed insurability rider</li> <li>■ Business growth protection rider</li> <li>■ Death and disability waiver of premium riders</li> </ul>	