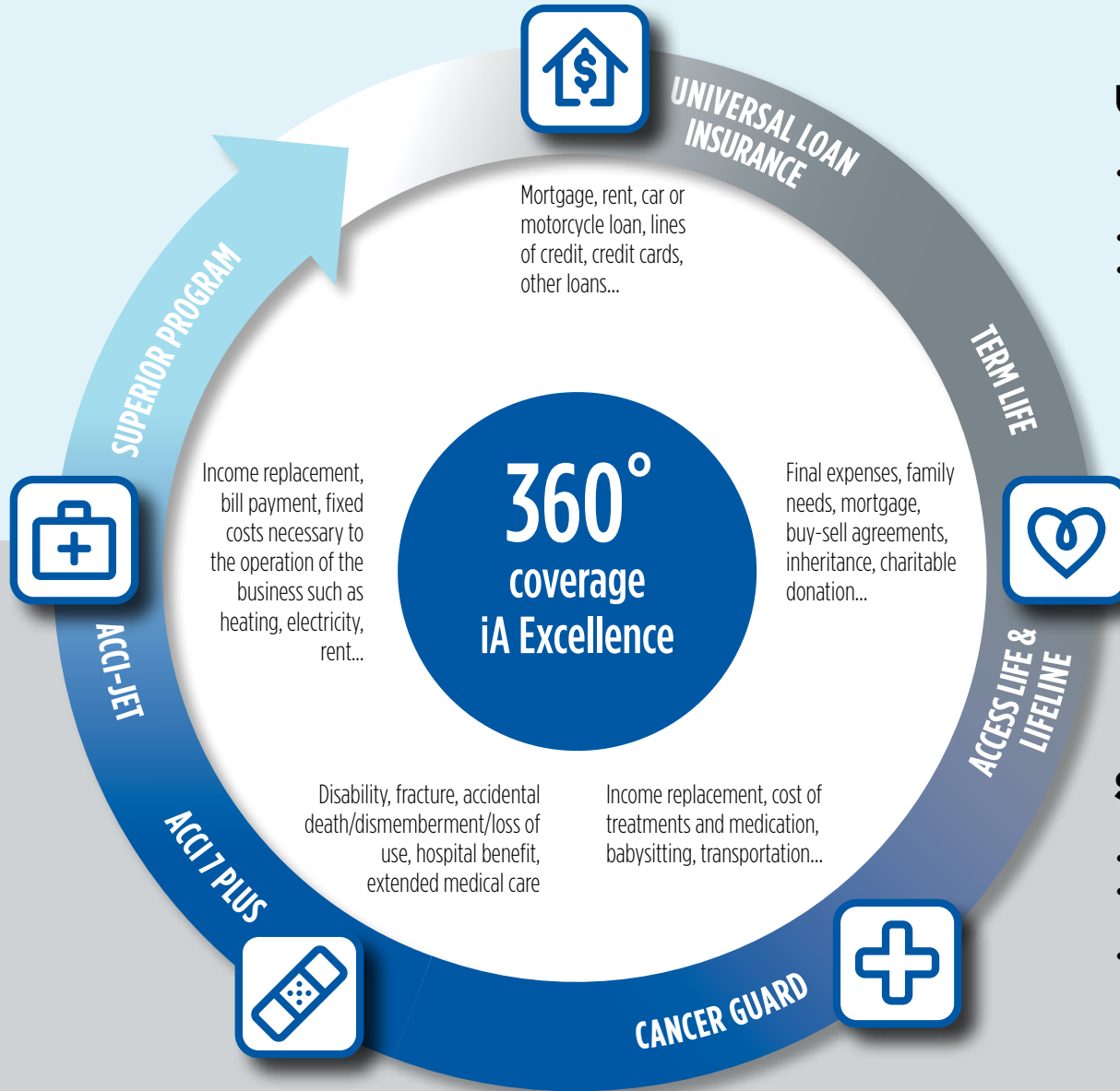


OUR PRODUCTS at a glance



UNDERWRITTEN

- EXTENDED COVERAGE AND HIGHER AMOUNTS
- REVISED BY AN UNDERWRITER
- LOWER COST

SIMPLIFIED ISSUE

- NO MEDICAL
- FASTER APPLICATION PROCESS
- REDUCED ELIGIBILITY REQUIREMENTS



	ACCI 7 PLUS	ACCI-JET PROGRAM	SUPERIOR PROGRAM	UNIVERSAL LOAN INSURANCE	CANCER GUARD	ACCESS LIFE				TERM LIFE			
Application process	Simplified issue	Simplified issue	Underwritten	Underwritten	Simplified issue	Simplified issue				Underwritten			
Main coverage	5 stand-alone riders	Your income	Your income	All your loans + rent	Cancer & critical illness	T15	T20	T25	L100	T10	T15	T20	T25
Disability in the event of...	Accident	Accident or soft tissue injury Illness (optional)	Accident and illness	Accident and illness	–	–				–			
Age at issue	Age 0-74 (some exceptions apply)	Age 18-69	Age 18-59	Age 18-59	Age 0-65	20-65	20-60	20-55	6m-80	0-70	0-70	0-70	0-60
Coverage up to...	Depending on the rider	Age 70	Age 65	Age 65	Age 75	80	80	80	100	Age 85			
Insured amounts	Up to \$1,400/month (disability)	\$500 – \$6,000/month	\$500 – \$10,000/month	\$300 – \$5,000/month	\$5,000 – \$150,000	Up to \$300,000				\$10,000 – \$2 million			
Benefit period	7 months (disability)	2 years, 5 years or up to age 70	2 years, 5 years or up to age 65	2 years, 5 years or up to age 65	–	–				–			
Premium based on	Age (Hospital benefit – accident or illness only)	–	✓	✓	✓	✓				✓			
	Sex	–	–	✓	✓	✓				✓			
	Smoking status	–	–	✓	✓	✓				✓			
	Occupational class	–	✓	✓	✓	–				–			
Medical questionnaire	✓ (Hospital benefit – accident or illness only)	–	–	–	✓	✓				–			
Overhead expense insurance	–	\$500 – \$6,000	\$500 – \$6,000	–	–	–				–			
Available options	5	5	8	6	3	2				2			
Built-in benefits – at no cost	1	4	9	7	1	3				1			
Special features	Guaranteed payment within 7 business days	Ideal for truck drivers and manual workers	Ideal for employees and self-employed workers	Pays you, not the bank	3 levels based on health status	4 levels based on health status Available to ALL				Convertible to permanent life before age 71			
Accidental death and dismemberment	✓	✓	✓	✓	✓	–				✓			
Accidental fracture	✓	✓	✓	✓	✓	–				–			
Extended medical care further to an accident	✓	✓	✓	✓	✓	–				–			
Critical illness	–	–	–	–	✓	–				–			
Hospital benefit – accident	✓	–	–	–	–	–				–			
Hospital benefit – accident or illness	✓	–	–	–	–	–				–			
Travel insurance	–	✓	✓	–	–	–				–			

For detailed information, consult our PRODUCT SUMMARY - MB-PRS1E
All products are subject to change at any time. Make sure you always have an up-to-date version.