

Adaptable

A **permanent life insurance** available in 8 payment options offering significant cash surrender value and guaranteed fixed premiums.

Age at Issue

15 days to age 75

Available Insurance Amounts

\$10,000 and more

Cash Value

- ▶ Available from the 10th contract anniversary
- ▶ Possibility of partial or total surrender
- ▶ Option of borrowing

Paid-Up Value

Available from the 10th contract anniversary

Type of coverage available

- ▶ Individual insurance
- ▶ Joint last-to-die insurance
- ▶ Joint first-to-die insurance

Premiums

8 payment options

Fixed, guaranteed, and payable for a minimum of 20 years

For	Up to Age						
20 years	25	35	45	55	65	75	85

Available in Simplified Issue



Express
\$10,000 to \$150,000

Age at Issue

15 days to age 15 | Ages 16 to 75

Requirements


9 eligibility questions | 15 eligibility questions

No medical examination, no fluids, no underwriting

Additional Coverages

- ▶ Credit Insurance Rider in **Express** with a benefit period of 2 years
- ▶ Credit Insurance Rider in **Regular** with a benefit period of 2 years, 5 years or up to age 65
- ▶ Term Coverages: T-10 | T-15 | T-20 | T-25 | T-30
- ▶ Child Rider (Life Insurance)

Available in Regular Underwriting



Regular
\$150,001 and more

Age at Issue

15 days to age 15

Requirements

[See the Underwriting Requirements](#)

- ▶ Waiver of Premiums in the Event of Death Total Disability
- ▶ Waiver of Premiums in the Event of Loss of Employment
- ▶ Accidental Fracture
- ▶ Accidental Death and Dismemberment
- ▶ Preapproved Critical Illness Insurance in **Regular** only



Adaptable | Two Advantageous Chapters

Chapter A

Initial Insurance Amount

- ▶ Term insurance amount in effect until premium payment
- ▶ Premium payable for a selected period (8 options)
- ▶ If a standard premium cannot be offered in Regular Underwriting, only the Chapter A premium will be subject to a rating

Chapter B

Deferred Paid-Up Insurance Amount

- ▶ Optional insurance amount that can be added at issue, on the 3rd, 5th and 7th contract anniversary, without exceeding the insurance amount in Chapter A
- ▶ Permanent insurance that comes into effect after the end of the premium payment period
- ▶ Access to cash surrender value and reduced paid-up value

Future Insurability Guaranteed Under Chapter B

Additional Paid-Up Insurance Based on Needs

- ▶ Option to purchase paid-up insurance - Chapter B - at issue or on the 3rd, 5th or 7th contract anniversary, without exceeding the insurance amount in Chapter A
- ▶ The insured's financial needs can be adapted to their reality, up to 7 years after purchasing their insurance policy
- ▶ Rates guaranteed from contract issue
- ▶ Without evidence of insurability



Profile

Ben
45 years old, non-smoker

Needs

Product
Adaptable

Coverage
Permanent

Insurance Amount
\$100,000 Chapters A & B

Premium
20-Pay

Chapter A | \$100,000

Initial insurance amount

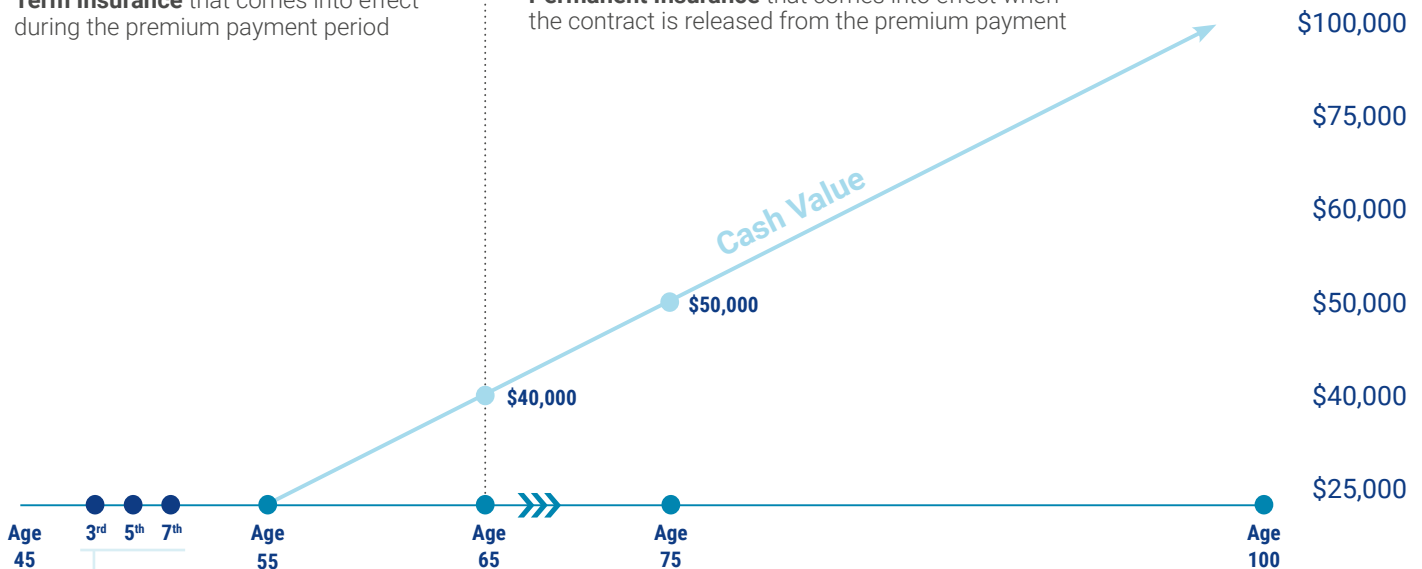
Term Insurance that comes into effect during the premium payment period

Chapter B | \$100,000

Deferred paid-up insurance amount

Permanent Insurance that comes into effect when the contract is released from the premium payment

Cash Value



If Chapter B is less than Chapter A, Chapter B can be increased, without evidence of insurability, up to the Chapter A insurance amount

Premium payment due date and entry into force of Chapter B (deferred paid-up insurance amount) if added