



# Adaptable

Available in  
simplified issue.



**Express**

Whole life insurance offering significant cash surrender values and guaranteed premiums payable for a limited time, including a 20-pay option. Now also available in simplified issue for amounts between \$10,000 and \$150,000.

	Flexibility	Guarantee
Premium	8 options	100%
Insurance amount	Chapters A and B \$10,000 to \$2,000,000	
Cash value	Available from 10 <sup>th</sup> policy anniversary	
Paid-Up value	Partial / Total	

## Maximum Flexibility

### 8 options for premium payment period

To age 25, 35, 45, 55, 65, 75 or 85  
(minimum 20 years of payment)

20-Pay option available to all ages (including age 0)

### Option to add Chapter B

Option to add paid-up insurance at issue or at  
3<sup>rd</sup>, 5<sup>th</sup> or 7<sup>th</sup> policy anniversary

## Cash Values

- ▶ Among the highest in the industry
- ▶ Great value for money on the market
- ▶ Available from 10<sup>th</sup> policy anniversary
- ▶ Partial or total surrender available
- ▶ Option of borrowing against cash value

# Adaptable

## Types of Issue



### Express

\$10,000 to \$150,000

#### Electronic and paper application

No medical exam or fluids, no underwriting

#### 15 days - age 75

**Chapter A** - Initial insurance amount

**Chapter B** - Deferred paid-up insurance amount insurance added at issue or at 3<sup>rd</sup>, 5<sup>th</sup> or 7<sup>th</sup> policy anniversary

#### Eligibility

15 days - age 75

9 eligibility questions

#### Ages 16-75

15 eligibility questions

#### Death Benefit

Eligible on 1<sup>st</sup> day

#### Additional Coverages

- ▶ Credit Insurance Rider (2-year option)
- ▶ Term Coverages T-10 | T-20 | T-25 | T-30
- ▶ Child Rider (Life Insurance)
- ▶ Waiver of Premiums in the Event of Death or Total Disability (WPD & WPDD)
- ▶ Waiver of Premiums in the Event of Loss of Employment (WPLE)
- ▶ Accidental Fracture (AF)
- ▶ Accidental Death and Dismemberment (AD&D)



### Regular

\$150,001 and more

#### Electronic and paper application

Regular underwriting according to requirements

#### 15 days - age 75

**Chapter A** - Initial insurance amount

**Chapter B** - Deferred paid-up insurance amount insurance added at issue or at 3<sup>rd</sup>, 5<sup>th</sup> or 7<sup>th</sup> policy anniversary

#### Eligibility

According to underwriting requirements

#### Death Benefit

Eligible on 1<sup>st</sup> day

#### Additional Coverages

- ▶ Credit Insurance Rider (2 years, 5 years or up to age 65)
- ▶ Term Coverages T-10 | T-20 | T-25 | T-30
- ▶ Preapproved Critical Illness Insurance
- ▶ Child Rider (Life Insurance)
- ▶ Waiver of Premiums in the Event of Death or Total Disability (WPD & WPDD)
- ▶ Waiver of Premiums in the Event of Loss of Employment (WPLE)
- ▶ Accidental Fracture (AF)
- ▶ Accidental Death and Dismemberment (AD&D)

# Adaptable | Two Distinctive Chapters

## Chapter A

### Initial insurance amount

- ▶ Term insurance
- ▶ Coverage to end of premium payment period
- ▶ Premium payable for selected period (8 options)

## Chapter B

### Deferred paid-up insurance amount

- ▶ Permanent insurance
- ▶ Paid-up insurance after end of premium payment period
- ▶ Premium payable for selected period
- ▶ Access to cash surrender values and reduced paid-up values

### Additional paid-up insurance based on needs

- ▶ Option to purchase paid-up insurance - **Chapter B (for Express Issue and regular underwriting)** at issue or at 3<sup>rd</sup>, 5<sup>th</sup> or 7<sup>th</sup> policy anniversary
- ▶ Available without proof of insurability
- ▶ Financial needs of insureds can be adapted to their reality, up to 7 years after purchasing their insurance policy

## Example



### Profile

#### Sex

Male

#### Age

45 years

Non-smoker

### Needs

#### Product

Adaptable

#### Coverage

Lifetime

#### Insurance amount

\$100,000

#### Premium

20-Pay

## Chapter A

Basic  
Term insurance  
Insurance amount \$100,000  
Premium payment period

## Chapter B

Optional  
Permanent insurance  
\$100,000 paid-up insurance

