



Juvenile 30/100

Insurance program 15 days to age 15

Available in
simplified issue.



Express
\$100,000

Protect what is most valuable

- ▶ Life insurance including coverage for critical illness
- ▶ The same low price for all children between 15 days and age 15
- ▶ Available only with the electronic application for fast and easy subscriptions
- ▶ Simplified issue with no medical exams required

Juvenile 30/100 protection

Life Insurance

- ▶ The life insurance amount and the premium increase automatically by 10% each year, for the first 10 years (indexing privilege is automatically offered and can be removed on demand, at any time).

Critical Illness Insurance

9 covered critical illnesses

- ▶ Stroke, cancer, heart attack, coronary artery bypass surgery
- ▶ Childhood diseases: cerebral palsy, congenital heart disease, cystic fibrosis, muscular dystrophy, type 1 diabetes mellitus

Term 30 protections, both renewable into **permanent** insurance at competitive and contractually guaranteed rates.

Juvenile 30/100 plan

| Premium ¹ | Life insurance initial amount | Critical illness insurance amount |
|----------------------|-------------------------------|-----------------------------------|
| \$15 | \$100,000 | \$10,000 |

¹ Monthly initial premium payable until age 30.

Add Accidental fracture option

(for only \$4 per month)

Type of fracture

| Type of fracture | Coverage |
|--|----------|
| Skull, pelvis, femur or spinal cord | \$5,000 |
| Ribs, sternum, larynx, trachea, shoulder blade, humerus, knee cap, tibia or fibula | \$1,500 |
| Bones not included above | \$500 |

Exclusive offer

If a member of your immediate family purchases another UV Insurance contract in the subsequent 12 months, get a fee refund for the 1st year of the new contract of:

\$25

Fee Refund on the 1st contract



\$50

Fee Refund on the 2nd contract



\$100

Fee Refund on the 3rd and additional contracts



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UV INSURANCE

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