



# Term Life Insurance

Available in simplified issue.



**Express**



**Immediate**

**Over the years, your insurance needs will change!**

Whether you are a student, a new parent or a homeowner, the Term **Superior+** protection offers you complete coverage for 10, 20, 25 or 30 years.

**Term Life Insurance is also available in simplified issue.**

Immediate decision | No medical exams or fluids, no attending physician statement

	T-10 Superior+	T-20 Superior+	T-25 Superior+	T-30 Superior+
<b>Contract Terms and Eligibility</b>	<b>Term 10 years</b> Ages 18 to 65	<b>Term 20 years</b> Ages 18 to 65	<b>Term 25 years</b> Ages 18 to 60	<b>Term 30 years</b> Ages 18 to 55
<b>Main Characteristics</b>	<ul style="list-style-type: none"> <li>▶ Guaranteed premiums</li> <li>▶ Contractually guaranteed and level renewal rates into T-10 for life</li> <li>▶ Convertible up to age 70 without evidence of insurability</li> <li>▶ Preferred rates available starting at \$500,000</li> <li>▶ T-10, T-20 and T-25 with exchange privilege</li> <li>▶ Available as a rider</li> <li>▶ Benefit in case of Severe Loss of Autonomy included</li> </ul>			

## Types of Issue



### Express - 15 eligibility questions

Term Life Insurance			<b>Credit Insurance Rider</b> <b>2 years</b> Ages 18 to 55
T-10	Ages 18 to 65	\$25,000 to \$150,000	
T-20	Ages 18 to 65	\$10,000 to \$150,000	
T-25	Ages 18 to 60		
T-30	Ages 18 to 55		



### Immediate - 25 eligibility questions

Term Life Insurance			<b>Credit Insurance Rider</b> <b>2 and 5 years</b> Ages 18 to 55
T-10   T-20   T-25   T-30	Ages 18 to 45	\$150,001 to \$499,999	
	Ages 46 to 55	\$150,001 to \$350,000	
T-10   T-20	Ages 56 to 65	\$150,001 to \$250,000	
T-25	Ages 56 to 60	\$150,001 to \$250,000	



### Regular

Term Life Insurance*			<b>Credit Insurance Rider</b> <b>2 and 5 years</b> Ages 18 to 55  <b>To age 65</b> Ages 18 to 60
T-10   T-20   T-25 et T-30	Ages 18 to 45	\$500,000 and more	
	Ages 46 to 55	\$350,001 and more	
T-10   T-20 et T-25	Ages 56 to 60	\$250,001 and more	
T-10 et T-20	Ages 61 to 65		

## Term Superior+ Life Insurance

- ▶ Fixed annual or monthly premium.
- ▶ T-10, T-20 and T-25 with exchange privilege, may be exercised only once, at a policy anniversary, until the 5<sup>th</sup> anniversary, fully or partially, without evidence of insurability, for a new term life offered at the time by UV Insurance with an initial premium payment period greater than the original plan.
- ▶ Renewable every 10 years until death at a guaranteed premium, without evidence of insurability.
- ▶ Benefit in the event of Severe Loss of Autonomy included free of charge. Before age 60, 50% of the initial insurance amount could be paid to you if you are unable to perform 4 of the 6 activities of daily living.
- ▶ Possibility of adding Preapproved Critical Illness Insurance and/or Additional coverages.

\*Preferred rates available starting at \$500,000

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