

## Term Life Insurance

**Application**

Electronic, Interactive (PDF) or paper accepted with PDF eligibility questionnaire

Products	Ages	Express Issue	Immediate Underwriting	Regular Underwriting
T-10, T-20, T-25 and T-30	18 to 45	\$50,001 to \$150,000	\$150,001 to \$499,999	\$500,000 and more
T-10, T-20, T-25 and T-30	46 to 55		\$150,001 to \$350,000	\$350,001 and more
T-10, T-20 and T-25	56 to 60		\$150,001 to \$250,000	\$250,001 and more
T-10 and T-20	61 to 65			

Characteristics	Express Issue	Immediate Underwriting	Regular Underwriting
Eligibility questions	15 questions	+10 questions	
Immediate decision and issue within 24h	•	•	
No medical exams or fluids, no underwriting	•	•	With an underwriter
Accepted, declined	•	Accepted standard or adjusted premium or declined	Accepted, declined, deferred, with exclusion
Guaranteed premium	•	•	•
Joint First-to-Die available	•	•	•
Exchangeable (T-10, T-20 and T-25), renewable and convertible	•	•	•
Benefit in the event of Severe Loss of Autonomy	•	•	•

Products	Ages	Characteristics	
Juvenile 30/100	0 to 15	\$100,000	9 Critical Illnesses
			Guaranteed premium
			\$10,000
			•

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

# Types of Issue

## Permanent Life and Critical Illness Insurance

### Application

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### Guaranteed Issue

\$5,000 to \$25,000

- ▶ 2 eligibility questions
- ▶ Guaranteed premium
- ▶ Immediate decision and issue within 24h
- ▶ Accepted or declined, no underwriting
- ▶ **Deferred 24 months\***  
Premium refund  
\*Does not apply to Early Learning



### Instant Issue

\$25,001 to \$50,000

- ▶ + 6 eligibility questions
- ▶ Guaranteed premium
- ▶ Immediate decision and issue within 24h
- ▶ Accepted or declined, no underwriting
- ▶ **Deferred 12 months**  
Premium refund
- ▶ **12 to 24 months**  
50% of insured amount



### Express Issue

\$50,001 to \$150,000

- ▶ + 7 eligibility questions
- ▶ Guaranteed premium
- ▶ Immediate decision and issue within 24h
- ▶ Accepted or declined, no underwriting

### Adaptable | Ages 0-75

- ▶ **0-15 years:** 9 eligibility questions
- ▶ **16-75 years:** 15 eligibility questions
- ▶ 8 payment options including a 20-pay
- ▶ Guaranteed cash surrender value at 10<sup>th</sup> anniversary
- ▶ Option to purchase Chapter B at issue or at the 3<sup>rd</sup>, 5<sup>th</sup> or 7<sup>th</sup> policy anniversary
- ▶ Joint First or Last-to-Die available



### Regular Underwriting

\$150,001 and more

- ▶ Regular underwriting
- ▶ With an underwriter
- ▶ Accepted, declined, deferred, with exclusion
- ▶ Guaranteed premium

### Adaptable | Ages 0-75

- ▶ 8 payment options including a 20-pay
- ▶ Guaranteed cash surrender value at 10<sup>th</sup> anniversary
- ▶ Option to purchase Chapter B at issue or at the 3<sup>rd</sup>, 5<sup>th</sup> or 7<sup>th</sup> policy anniversary
- ▶ Joint First or Last-to-Die available

### Adaptable | Ages 18-75

- ▶ Chapters A and B equal
- ▶ Guaranteed cash surrender value at 10<sup>th</sup> anniversary
- ▶ 8 payment options including a 20-pay

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### Integral | Ages 18-65

- ▶ Reduced paid-up value equal to premiums paid, available from \$1,000
- ▶ Guaranteed cash value 55% of the reduced paid-up value at age 75
- ▶ Joint First or Last-to-Die available

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- ▶ Joint First or Last-to-Die available

### Application

Interactive (PDF) or paper

### Early Learning | 0-36 months

- ▶ Immediate non-deferred protection

### Whole Life High Values | Ages 0-75

- ▶ **0-15 years:** 9 eligibility questions
- ▶ **16-75 years:** 15 eligibility questions
- ▶ 20-pay only
- ▶ 50% cash value from age 65 available from the 10<sup>th</sup> anniversary
- ▶ Guaranteed cash surrender value at 10<sup>th</sup> anniversary
- ▶ Joint First or Last-to-Die available

### Whole Life High Values | Ages 0-75

- ▶ 20-pay only
- ▶ 50% cash value from age 65 available from the 10<sup>th</sup> anniversary
- ▶ Guaranteed cash surrender value at 10<sup>th</sup> anniversary
- ▶ Joint First or Last-to-Die available

### Application

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### AdapCI | Ages 0-65

- ▶ **Adult**  
\$10,000 and more
- ▶ **Child**  
\$25,000 and more

# Summary of **Additional Protections** and **Types of Issue**



**Guaranteed Issue**  
\$5,000 to \$25,000



**Instant Issue**  
\$25,001 to \$50,000



**Express Issue**  
\$50,001 to \$150,000



**Immediate Underwriting**  
\$150,001 to \$499,999\*



**Regular Underwriting**  
\$150,001 and more (Permanent)  
\$500,000 and more\* (Term)

## Additional Coverages

### Issue Types

	Term Superior+ T-10   T-20   T-25   T-30			Whole Life High Values   Adaptable   Integral				AdapCI	Juvenile 30/100
Credit Insurance rider	2 years	2 and 5 years	•			2 years	•		
Child Rider (Life Insurance)	•	•	•			•	•		
Term Coverages T-10   T-20   T-25   T-30	•	•	•			•	•		
Waiver of Premium Disability (WPD)	•	•	•			•	•	•	
Waiver of Premium in the Event of Loss of Employment (WPLE)	•	•	•			•	•	•	
Waiver of Premium Disability or Death (WPDD)	•	•	•			•	•	•	
Accidental Fracture (AF)	•	•	•	•	•	•	•	•	•
Accidental Death and Dismemberment (AD&D)	•	•	•	•	•	•	•	•	•
Preapproved Critical Illness Insurance			•				•		

\*The maximum eligible amount varies according to the age of the insured. Please refer to the underwriting requirements table

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