

Summary of Products

Term Superior +

T10, T20 – Ages 18 to 65

T30 – Ages 18 to 55

Electronic Application **only**

Electronic Application,
Dynamic PDF and paper



Express

\$50,001 to \$150,000



Regular underwriting

\$150,001 and more

Characteristics of Term Life Insurance

- ▶ **Severe loss of autonomy included, equal to 50% of the sum insured, up to a maximum of \$100,000**
- ▶ Convertible up to age 70, renewable into a T10 until death, guaranteed renewal rates specified in contract for maximum \$100,000
- ▶ Preferred rates available starting at \$250,000
- ▶ T10 and T20 exchangeable, fully or partially, without evidence of insurability, for a new Term plan then offered by the Company with an initial premium payment period greater than the original plan
- ▶ The exchange privilege may be exercised only once, at a contract anniversary, until the 5th anniversary

Integral | Age 18 to 65

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Guaranteed

\$5,000 to \$25,000



Instant

\$25,001 to \$50,000



Express

\$50,001 to \$150,000



Regular underwriting

\$150,001 and more

Characteristics of Term to 100 Insurance with cash values

- ▶ Guaranteed level sum insured until death, guaranteed premium
- ▶ Paid-up insurance available upon payment 1,000 premium
- ▶ Cash values beginning at age 75 and equal to 55% of the paid-up insurance
- ▶ Paid-up insurance can be used as a premium reduction towards a new UV Insurance contract
- ▶ Reinstatement without evidence of insurability for the 45 days following the end of the grace period, applicable twice during the lifetime of the contract
- ▶ The insured who ceases to pay the premiums retains a paid-up insurance until death equal to the amount premiums starting at \$1,000
- ▶ **Guaranteed Issue**
Deferred 24 months - Premium refund
- ▶ **Instant Issue**
Deferred 12 months - Premium refund
12 to 24 months - 50% of insured amount

Adaptable | 15 days to age 75

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Guaranteed

\$5,000 to \$25,000



Instant

\$25,001 to \$50,000



Express

\$50,001 to \$150,000



Regular underwriting

\$150,001 and more

Characteristics of Limited Premium Whole Life

- ▶ Guaranteed premiums
- ▶ Guaranteed cash values (with chapter B)
- ▶ Paid-up Insurance
- ▶ Minimum 20 pay
- ▶ Possibility to add or increase paid-up insurance (Chapter B) at the 3rd, 5th or 7th anniversary of the policy, without evidence of insurability, premium guaranteed in contract
- ▶ Extra premium possible only on term insurance (chapter A)
- ▶ Partial or total cash surrender
- ▶ Guaranteed cash values starting at the 10th year of the policy anniversary
- ▶ **Guaranteed Issue**
Deferred 24 months - Premium refund
- ▶ **Instant Issue**
Deferred 12 months - Premium refund
12 to 24 months - 50% of insured amount

AdapCI | 30 days to age 65

Electronic Application,
Dynamic PDF and paper



Regular underwriting
\$150,001 and more

Characteristics of Limited Premium Critical Illness

- ▶ 24 conditions including loss of autonomy
- ▶ Payment of a benefit equal to 10% of the sum insured up to a maximum of \$50,000 after the diagnosis of one of the 4 covered non-critical illnesses without a reduction of initial coverage amount.
- ▶ Premium refund in case of cancellation available from the 10th policy anniversary (when chapter B is subscribed)
- ▶ Premium refund in the event of death
- ▶ Extended Disability Benefit included: 1% of the sum insured for a maximum of 2 years, 24 months after the diagnosis of a covered illness, while the insured is alive, limited to \$1,500/monthly
- ▶ Whole life insurance (when chapter B is subscribed)
- ▶ Term insurance (when only chapter A is subscribed)
- ▶ Possibility to add or increase paid-up insurance (Chapter B) at the 3rd, 5th or 7th anniversary of the policy, without evidence of insurability, premium guaranteed in contract

Assistel Best Doctors

Child AdapCI | 30 days to age 17

- ▶ The same characteristics of the AdapCI + 7 juvenile conditions

Juvenile 30/100 | Age 0 to 15

Electronic Application **only**



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

Characteristics of this Life and Critical Illness Insurance Combo

- ▶ 100,000 Life Insurance
- ▶ Critical Illness Insurance of \$10,000 covering 9 conditions
- ▶ Initial premium of \$15 / month
- ▶ Guaranteed life insurance sum insured increasing by 10% per year during 10 years
- ▶ Guaranteed critical illnesses sum insured included, equal to 10% of the initial life insurance sum insured
- ▶ Automatic renewal at age 30 to a Term 100 for life insurance and critical illness, guaranteed renewal rates

Early Learning | 0 to 36 months – after the 32nd week of pregnancy

Electronic Application,
Dynamic PDF and paper



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

Characteristics of the Insurance Program

- ▶ **FREE the first year**
- ▶ Natural death up to age 25 (\$2,500)
- ▶ Lifetime accidental death (\$10,000)
- ▶ Accidental dismemberment up to \$50,000
- ▶ Accidental fracture up to \$250
- ▶ Reimbursement of certain medical expenses up to \$1,500
- ▶ Renewable for \$18, payable annually