

**WAWANESA LIFE  
EARNING YOUR TRUST**

**QUALIFYING QUESTIONS**

- |  |                                 |                                |
|--|---------------------------------|--------------------------------|
| Within the last two years have you had a stroke, heart attack or been advised to have heart surgery?                               | YES<br><input type="checkbox"/> | NO<br><input type="checkbox"/> |
| Within the last three years have you consulted a physician for, or received treatment for cancer?                                  | <input type="checkbox"/>        | <input type="checkbox"/>       |
| Within the last three years have you been declined for individual life insurance by Wawanesa Life or any other insurer?            | <input type="checkbox"/>        | <input type="checkbox"/>       |
| Have you been diagnosed, treated for or had any indication of AIDS or AIDS related complex?  | <input type="checkbox"/>        | <input type="checkbox"/>       |
| Are you currently restricted to a wheel chair, bedridden, hospitalized or confined to a nursing facility requiring full time care? | <input type="checkbox"/>        | <input type="checkbox"/>       |

**If you answered 'Yes' to any of the above questions, coverage is not available.**  
Limit \$50,000 coverage per person.

**3 Possible Outcomes for Total Death Benefit**

| Outcome                        | Results when:  |
|--------------------------------|--|
| <b>Return of Premium + 10%</b> | non-accidental death occurs within the first 2 years of the policy   |
| <b>Face Value</b>              | non-accidental death occurs after the first 2 years of the policy <b>OR</b> accidental death occurs at age 75 or older |
| <b>2 x Face Value</b>          | accidental death occurs prior to age 75  |

The Wawanesa Life Insurance Company has been a proud member of the Wawanesa Group of Companies since 1960. Wawanesa Life complements the insurance lines of Wawanesa Mutual and expands the reach of "Earning your Trust since 1896."

Wawanesa Life's beginnings were first focused on expanding the product offerings available to the Wawanesa Mutual's broker network and their clients. Our roots are firmly grounded in the traditions of Wawanesa Mutual and with their support, Wawanesa Life has since expanded its distribution channels to include independent producers, group insurance brokers and third party administrators. Wawanesa Life's product offerings have also expanded and today include a full range of individual life insurance, savings and group insurance products.

Wawanesa Life offers the following plans and services:

- Life Insurance Planning
- Mortgage Protection
- Family Insurance
- Business Insurance
- Children's Plans
- Quick Issue Critical Illness Plans
- Guaranteed Investment and Segregated Funds
- Retirement Plans, RRSPs, RRIFs, Annuities
- Key-Person Insurance
- Buy/Sell Agreement Funding
- Estate Planning
- Group Insurance
- Non-medical Instant Issue Plan

**For additional information on how Wawanesa Life can benefit you and your family, contact your broker or your nearest Wawanesa Life branch today.**



**The plan designed**

**WITH NO MEDICAL  
required**



**Wawanesa  
Life**



Toll Free: 1-888-997-9965  
www.wawanesalife.com

**INSTANT ISSUE  
LIFE INSURANCE**

## WHO NEEDS THE PROTECTION OF WAWANESA LIFE'S INSTANT ISSUE PLAN?

If you are **age 45 to 75** and:

- Concerned about having a medical,
- Wish to leave a small legacy to your church, grandchildren or other worthy cause,
- Wish to ensure there are no unpaid bills left for your loved ones,
- Want to pay for probate fees, legal fees or executor's fees which arise on your death,

Then the Instant Issue Plan is designed especially for you.

## WHY WAWANESA LIFE'S INSTANT ISSUE PLAN?

- Select the level of coverage you desire.
- Protection starts as soon as the application and qualifying questions are completed and the first premium is paid.
- Guaranteed level premiums payable for only 20 years.
- Death Benefit paid in full (even if living) after the later of 20 years or age 85. Note: Potential taxable policy gain upon maturity or surrender.
- Tax-free death benefits to your beneficiary.
- You name the beneficiary, which you can change at any time.
- Late payment protection provided after 3 years through Automatic Loan Provisions.

## LEVELS OF PROTECTION

Choose from 19 levels of protection:

- \$ 5,000
- \$ 7,500
- \$ 10,000
- \$ 12,500
- \$ 15,000
- \$ 17,500
- \$ 20,000
- \$ 22,500
- \$ 25,000
- \$ 27,500
- \$ 30,000
- \$ 32,500
- \$ 35,000
- \$ 37,500
- \$ 40,000
- \$ 42,500
- \$ 45,000
- \$ 47,500
- \$ 50,000

### Sample Surrender Values for \$10,000 Coverage

| END OF YEAR | ISSUE AGE |       |       |       |        |        |        |
|-------------|-----------|-------|-------|-------|--------|--------|--------|
|             | 45        | 50    | 55    | 60    | 65     | 70     | 75     |
| 3           | 120       | 160   | 200   | 250   | 320    | 340    | 380    |
| 4           | 250       | 330   | 420   | 520   | 650    | 700    | 770    |
| 5           | 390       | 500   | 640   | 800   | 990    | 1,060  | 1,150  |
| 10          | 1,210     | 1,550 | 1,940 | 2,380 | 2,930  | 2,990  | 3,100  |
| 20          | 3,680     | 4,650 | 5,820 | 7,350 | 10,000 | 10,000 | 10,000 |



## WHAT IS THE INSTANT ISSUE PLAN?

Wawanesa Life's Instant Issue Life Insurance Plan can be issued with just 5 qualifying questions.

The plan consists of permanent life insurance with guaranteed premiums which cannot be changed by Wawanesa Life.

If death results from **non-accidental** causes, the death benefit equals:

- The Return of Premium (ROP) plus 10% interest if death occurs within the first 2 years.
- The Face Amount if death occurs after 2 years.

If death results from **accidental** causes, the death benefit equals:

- Two times the Face Amount if death occurs prior to age 75.
- The Face Amount if death occurs at age 75 or older.

Provided you are age 45 to age 75 you are guaranteed protection with just 5 qualifying questions. No doctor's reports, no fuss. You can also take comfort in knowing your premiums will never increase.

