

# Whole Life High VALUES

**20-pay permanent life insurance** with guaranteed fixed premiums with one of the highest cash values in the industry.



### Age at Issue

15 days to 75 years

### Premiums

Fixed, guaranteed and payable for 20 years

### Available Insurance amounts

\$10,000 and more

### Cash value

**50% of the sum insured at age 65 (or after 20 payments for those aged 46 and over)**

- ▶ Available from the 10<sup>th</sup> policy anniversary
- ▶ Possibility of partial or total surrender
- ▶ Option of borrowing

### Paid-up value

Available from the 10<sup>th</sup> policy anniversary

### Type of coverage available

- ▶ Individual insurance
- ▶ Joint last-to-die insurance
- ▶ Joint first-to-die insurance

## Available in Simplified Issue



**Express**  
\$10,000 to \$150,000

## Available in Regular Underwriting



**Regular**  
\$150,001 and more

### Age at subscription

15 days to 15 years	16 to 75 years
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### Requirements

9 eligibility questions	15 eligibility questions
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No medical examination, no fluids, no underwriting

### Age at subscription

15 days to 75 years

### Requirements

[See the Underwriting Requirements](#)

### Additional Protections

- ▶ Credit Insurance Rider in **Express** with a 2-year Benefit period
- ▶ Credit Insurance Rider in **Regular** with a benefit period of 2 years, 5 years or up to age 65
- ▶ Term Coverages: T-10 | T-15 | T-20 | T-25 | T-30
- ▶ Child Rider (Life Insurance)
- ▶ Waiver of Premiums in the Event of Death Total Disability
- ▶ Waiver of Premiums in the Event of Loss of Employment
- ▶ Accidental Fracture
- ▶ Accidental Death and Dismemberment
- ▶ Critical Illness Insurance pre-approved in **Regular** only