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# SIMPLIFIED ISSUE SOLUTIONS

FOR ADVISOR USE



Assumption Life

## For the healthy to the hard to insure, we've got them covered!

Assumption Life's Simplified Issue insurance solutions provide straightforward life insurance protection with no medical exam or blood tests, guaranteed!

Find the right fit for your clients' health condition thanks to our wide range of options with coverage ranging from \$2,500 to \$500,000.

## Quality solutions means putting your clients first!

Over 25 years ago, Assumption Life established itself as an industry leader by offering simplified issue products with the idea that everyone deserves the chance to have life insurance.

Today, this statement is as true as ever. In fact, it is the cornerstone of our values and continues to motivate us.

25+ YEARS  
EXPERIENCE

“

“The quality of our process and our products will always be at the heart of Assumption Life. We want advisors to sell with confidence, and that means being there when their clients need us most.”

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## We approach simplified issue solutions differently

- ✓ The most immediate solutions in the industry.
- ✓ From the healthiest to the hard to insure – We have something for your clients!
- ✓ Competitive pricing - We are top ranked in most health classes.
- ✓ Whole Life coverage available up to age 85 and term coverage available up to age 70.
- ✓ Questionnaires designed to be clear, simple and fair.
- ✓ Our policy issue times are among the fastest in the industry.
- ✓ No follow-up questionnaires or verifications\* after the policy is issued.

\*We will not perform random checks after the policy is issued. However, the standard 2-year incontestability clause remains valid and if conflicting information is received, we are required to verify this information.

# From the healthiest to the hard to insure. We've got you covered!

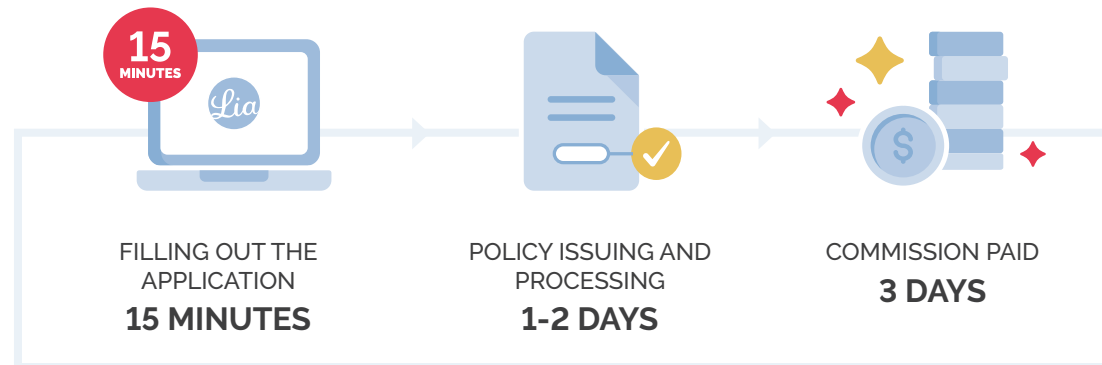
Hearts have been introduced to make it easier to navigate products based on health and lifestyle.

CLIENT HEALTH 	IMMEDIATE	18-85	19 QUESTIONS	WHOLE LIFE & TERM	<b>PLATINUM PROTECTION</b>
CLIENT HEALTH 	IMMEDIATE	18-85	18 QUESTIONS	WHOLE LIFE & TERM	<b>GOLDEN PROTECTION ELITE</b>
CLIENT HEALTH 	IMMEDIATE	40-85	13 QUESTIONS	WHOLE LIFE	<b>GOLDEN PROTECTION</b>
CLIENT HEALTH 	GRADED DEFERRED	40-85	8 QUESTIONS	WHOLE LIFE	<b>SILVER PROTECTION</b>
CLIENT HEALTH 	DEFERRED	18-80	NO QUESTIONS	WHOLE LIFE	<b>BRONZE PROTECTION</b>



## An incomparable sales experience

In a recent survey, advisors rated our Simplified Issue sales process **4.7 out of 5.**



# Most immediate simplified issue solutions in the industry!

## MEDICAL CONDITIONS



Type 1 or 2 diabetes  
Regardless of age of diagnosis, insulin dependent or with one or more conditions



Transient Ischemic Attack (TIA or mini stroke)  
Regardless of the age of the diagnosis



Heart attack  
Regardless of age of diagnosis



Sleep apnea  
Even if recently diagnosed



Cancer  
Even if you have been diagnosed with more than one cancer



Overweight  
Among the most liberal height/weight chart in the industry



Depression/Anxiety/Burnout  
Even if the client is on leave from work



Covid-19  
No questions regarding Covid-19



In a wheelchair or with other handicap(s)



Day surgery on hold

## NON-MEDICAL CONDITIONS



Non-residents  
Coverage up to \$500,000



Bankruptcy  
Coverage up to \$500,000

Does your client have a medical condition?

## Getting the right coverage is simple!

### STEP 1

#### DETERMINE ELIGIBILITY AND PRODUCT

Our Simplified Selection Tool pre-qualifies your client and get the cost of coverage in minutes!

[VISIT SIMPLIFIEDSELECTIONTOOL.CA](https://www.simplifiedselectiontool.ca)

### STEP 2

#### SUBMIT APPLICATION

Once both needs and solution have been selected, an application can be completed in as little as 15 minutes with our Lia sales tool.

[DOWNLOAD LIA.ASSUMPTION.CA](https://www.lia.assumption.ca)

Tip: We offer a data collection forms. You can find them at [advisorcorner.ca](https://www.advisorcorner.ca).

# Product overview

	PLATINUM PROTECTION WHOLE LIFE	PLATINUM PROTECTION TERM	GOLDEN PROTECTION ELITE WHOLE LIFE	GOLDEN PROTECTION ELITE TERM	GOLDEN PROTECTION	SILVER PROTECTION	BRONZE PROTECTION
Issue Ages	18-85	18-70	18-85	18-70	40-85	40-85	18-80
Minimum Coverage Amount	\$10,000	\$50,000 for ages 18 to 44 \$25,000 for ages 45 to 70	\$10,000 for ages 18 to 70 \$5,000 for ages 71 to 85	\$50,000 for ages 18 to 44 \$25,000 for ages 45 to 70	\$5,000 for ages 40 to 70 \$2,500 for ages 71 to 85	\$5,000 for ages 40 to 70 \$2,500 for ages 71 to 85	\$5,000 for ages 18 to 70 \$2,500 for ages 71 to 80
Maximum Coverage Amount	\$500,000 for ages 18 to 70 \$125,000 for ages 71 to 85	\$500,000	\$150,000 for ages 18 to 70 \$50,000 for ages 71 to 80 \$25,000 for ages 81 to 85	\$150,000	\$100,000 for ages 40 to 70 \$50,000 for ages 71 to 80 \$25,000 for ages 81 to 85	\$50,000 for ages 40 to 70 \$25,000 for ages 71 to 85	\$50,000 for ages 18 to 70 \$25,000 for ages 71 to 80
Immediate Coverage	✓	✓	✓	✓	✓		
Guaranteed Issue							✓
Pay Options	Life Pay 20-Pay	T10 T20	Life Pay 20-Pay	T10 T20	Life Pay 20-Pay	Life Pay 20-Pay	Life Pay
2-Year Waiting Period						✓*	✓
Cash Values	✓		✓		✓	✓	✓
Reduced Paid-Up Option	✓		✓		✓	✓	✓
Accidental Death Benefit					✓	✓	✓
Transportation Benefit	✓	✓	✓	✓	✓	✓	✓
Living Benefit (50%, Terminal Illness)	✓	✓	✓	✓	✓	✓	✓
Optional Riders**	AD, FRAC, CIB	AD, FRAC, CIB	AD, FRAC, CIB	AD, FRAC, CIB	FRAC	FRAC	

\*Silver Protection is a graded deferred product, meaning premiums paid with interest at 3% per annum if the insured's death is non-accidental and occurs before the first policy anniversary. 50% of the sum insured if the insured's death is non-accidental and occurs between the first and before the second policy anniversary. 100% of the sum insured if the insured's death is non-accidental and occurs on or after the second policy anniversary.

\*\*AD = Accidental Death, FRAC = Accidental Fracture Plus, CIB = Child Insurance Benefit.

## Assumption Life, here for you.

- We hustle to offer unbeatably fast, friendly service.
- 100% brokerage-based - Committed to working with YOU!
- Easy access to our first-class underwriting team and to support across all departments.
- Seamless process - Easy electronic applications, and industry-leading processing times for the quickest policy execution.

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Learn about our wide range of solutions on our Advisor Corner:  
[advisorcorner.ca](http://advisorcorner.ca)

or call our toll free number:  
**1 (800) 455-7337**



Individual Insurance • Investments and Retirement • Group Insurance

Telephone: 1-800-455-7337 • [www.assumption.ca](http://www.assumption.ca)  
770 Main Street, PO Box 160 Moncton NB E1C 8L1

