

BRONZE PROTECTION PRODUCT GUIDE



Assumption Life

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QUESTIONS?

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This document is a summary of the various features of Assumption Life's products. It is neither a contract nor an insurance offer and does not confer any rights. In the event of conflict or ambiguity, the contract will prevail.

For additional information concerning the product and its limitations and exclusions, please refer to the contract by going to www.assumption.ca and clicking on the "Advisor Corner" link. Log in with your user name and password, then click on "Individual Insurance". You will find the sample contracts under the "Helpful Links" section (bottom of page).

BRONZE PROTECTION

LIFE INSURANCE	
Features	<ul style="list-style-type: none"> • Level and guaranteed insurance amount payable upon death. • Guaranteed issue, no proof of insurability. • Deferred death benefit in the first two (2) years with return of premium plus 3%. • No medical exam, no blood tests. • Guaranteed level premiums. Premiums are guaranteed not to change for the life of the policy. • Competitive rates for both smokers and non-smokers.
Issue Ages	18 to 80 years of age
Premium Payment Period	Life Pay (payable to attained age 100)
Minimum Coverage	<ul style="list-style-type: none"> • \$5,000 (ages 18 to 70) • \$2,500 (ages 71 to 80)
Maximum Coverage	<ul style="list-style-type: none"> • \$50,000 (ages 18 to 70) • \$25,000 (ages 71 to 80)
Maximum Combined Coverage	The maximum combined coverage is determined at time of application. The maximum combined coverage for all simplified issue products in force at the time of application for Bronze Protection coverage is \$50,000 for ages up to 70, and \$25,000 for ages 71 to 80.
Death Benefit	<p>The death benefit (less any applicable deductions) is equal to:</p> <ul style="list-style-type: none"> • The reimbursement of premiums plus interest at 3% per annum, if the insured's death is non-accidental and occurs in the first 24 months of issue. • The full death benefit if the insured's death occurs after the second anniversary of the policy or rider, or if the insured's death is accidental and occurs within the first two years of issue. No additional amount is payable on an accidental death after two years.
Annual Fee	Policy \$60 Rider \$30
Minimum Premium	\$20 for monthly premium (\$222.22 annually) for policy or rider.
Guaranteed Values	<ul style="list-style-type: none"> • Guaranteed cash surrender values start after the fifth anniversary of the policy. • Guaranteed reduced paid-up insurance starts after the fifth anniversary of the policy.

LIFE INSURANCE

Terminal Illness Benefit : Subject to any limitations, reductions or exclusions prescribed in the contract, in the event of the first-time occurrence of a terminal illness as defined in the contract at least 180 days after the date of issue of the policy or rider, as applicable, the policyholder qualifies for 50% of the sum insured (payable only after the second anniversary of the policy or rider, as applicable).

The sum insured will be reduced by the amount of any benefit paid out under this benefit. The premium amount under the terms of the contract remains unchanged.

Transportation Benefit : If the death occurs at a location over 200 km away from the insured's primary residence, then a benefit of up to \$2,000 in Canadian currency will be payable to cover the expense of transporting the remains to the primary residence (payable only after the second anniversary of the policy or rider, as applicable).

Accidental Death Benefit : If the accidental death occurs before the second policy anniversary, the Death Benefit is equal to the sum insured of the policy or rider.

Limits

- The death must occur within 90 days of the accident.
- The accidental death benefit is limited to the sum insured.

Life Insurance Riders	On the same insured person	On a person other than the insured
<p>Note: a maximum of one (1) life insurance product can be added on a second life.</p>	<p>New Application (at time of sale)</p> <ul style="list-style-type: none"> • N/A <p>Existing Policy (after sale)</p> <ul style="list-style-type: none"> • Platinum Protection Whole Life • Platinum Protection Term • Golden Protection Elite Whole Life • Golden Protection Elite Term • Golden Protection • Silver Protection • Bronze Protection 	<p>New Application (at time of sale)</p> <ul style="list-style-type: none"> • Platinum Protection Whole Life • Platinum Protection Term • Golden Protection Elite Whole Life • Golden Protection Elite Term • Golden Protection • Silver Protection • Bronze Protection <p>Existing Policy (after sale)</p> <ul style="list-style-type: none"> • Platinum Protection Whole Life • Platinum Protection Term • Golden Protection Elite Whole Life • Golden Protection Elite Term • Golden Protection • Silver Protection • Bronze Protection

Additional Benefits Available : No additional benefit riders on this product.


Application : Electronic application available. 

TABLE OF CASH SURRENDER VALUES

BRONZE PROTECTION

VALUES PER \$1,000 OF SUM INSURED											
Attained age on the policy or rider anniversary	Cash value* Male/ Female	Reduced paid-up insurance*				Attained age on the policy or rider anniversary	Cash value* Male/ Female	Reduced paid-up insurance*			
		Male non-smoker	Female non-smoker	Male smoker	Female smoker			Male non-smoker	Female non-smoker	Male smoker	Female smoker
23	3	6	8	5	6	62	118	165	178	144	158
24	3	6	8	5	6	63	128	177	190	155	170
25	3	6	7	5	6	64	138	188	202	166	182
26	4	8	10	7	8	65	148	199	214	177	194
27	4	8	9	7	8	66	158	209	224	187	205
28	5	10	12	8	9	67	169	220	236	198	217
29	6	12	14	10	11	68	172	221	237	200	219
30	7	14	16	11	12	69	175	222	238	202	221
31	8	15	18	13	14	70	180	225	241	206	226
32	9	17	19	14	15	71	185	228	244	210	230
33	10	19	21	15	17	72	219	267	284	247	269
34	11	20	23	17	18	73	229	275	293	256	279
35	12	22	25	18	19	74	238	282	300	264	287
36	13	23	26	19	21	75	248	291	308	274	296
37	14	25	28	20	22	76	258	299	316	283	304
38	15	26	29	21	23	77	268	307	324	292	313
39	16	28	31	22	24	78	278	315	331	301	321
40	17	29	32	24	25	79	288	322	338	310	329
41	18	30	34	25	26	80	300	332	347	321	339
42	19	32	35	25	27	81	325	355	370	346	363
43	20	33	36	26	28	82	350	379	393	371	387
44	21	34	38	27	29	83	375	401	415	395	410
45	22	35	39	28	30	84	400	424	437	421	433
46	23	37	40	29	31	85	425	447	459	447	456
47	26	41	45	33	35	86	450	474	481	474	478
48	28	44	48	35	37	87	500	526	529	526	527
49	31	48	52	39	41	88	525	553	553	553	553
50	34	52	57	42	44	89	550	579	579	579	579
51	37	57	62	46	48	90	600	632	632	632	632
52	39	59	64	48	51	91	702	739	739	739	739
53	43	65	71	53	56	92	717	755	755	755	755
54	48	73	79	59	63	93	731	769	769	769	769
55	53	80	87	66	71	94	743	782	782	782	782
56	62	93	101	78	84	95	799	841	841	841	841
57	68	102	110	86	93	96	833	877	877	877	877
58	74	110	119	93	101	97	849	894	894	894	894
59	81	119	128	102	111	98	869	915	915	915	915
60	100	145	156	125	136	99	900	947	947	947	947
61	108	154	166	133	146	100	1000	1000	1000	1000	1000

*For all ages, cash values and reduced paid-up insurance start after 5 years.

They are adjusted in the following way:

- Duration 5:** 20% of the specified value
- Duration 6:** 40% of the specified value
- Duration 7:** 60% of the specified value
- Duration 8:** 80% of the specified value
- Duration 9 and +:** 100% of the specified value

EXAMPLE: AGE AT ISSUE, 60 - MALE NON-SMOKER			
	Attained Age	Cash Values	Reduced Paid-Up Insurance
Before duration 5:	61 to 64	0.00	0.00
Duration 5:	65	20% x 148.00 = 30.00	20% x 198.60 = 39.70
Duration 6:	66	40% x 158.00 = 63.00	40% x 208.70 = 83.50
Duration 7:	67	60% x 169.00 = 101.00	60% x 220.00 = 132.00
Duration 8:	68	80% x 172.00 = 138.00	80% x 220.80 = 176.60
Duration 9:	69	175.00	222.00
Duration 20:	80	300.00	332.00

RATES

BRONZE PROTECTION

ANNUAL PREMIUM PER \$1,000 ANNUAL FEES: POLICY \$60, RIDER \$30

WHOLE LIFE - LIFE PAY				
Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
18	19.50	23.66	13.17	17.35
19	19.50	23.66	13.17	17.35
20	19.50	23.66	13.17	17.35
21	19.85	24.63	13.57	18.08
22	20.20	25.59	13.97	18.81
23	20.56	26.56	14.37	19.54
24	20.91	27.52	14.77	20.26
25	21.26	28.49	15.16	20.99
26	21.73	30.00	15.76	22.21
27	22.20	31.52	16.35	23.43
28	22.67	33.03	16.94	24.65
29	23.14	34.55	17.53	25.87
30	23.61	36.06	18.13	27.09
31	24.58	38.39	19.00	29.32
32	25.56	40.72	19.86	31.55
33	26.53	43.06	20.73	33.78
34	27.51	45.39	21.60	36.02
35	28.48	47.72	22.47	38.25
36	28.88	47.78	22.68	38.66
37	29.29	47.83	22.88	39.08
38	29.69	47.89	23.09	39.50
39	30.10	47.94	23.29	39.91
40	30.50	48.00	23.50	40.33
41	31.36	49.96	24.30	41.66
42	32.22	51.92	25.10	43.00
43	33.08	53.88	25.90	44.33
44	33.94	55.84	26.70	45.66
45	34.80	57.80	27.50	47.00
46	35.80	60.14	28.40	49.41
47	36.80	62.48	29.30	51.83
48	37.80	64.82	30.20	54.24
49	38.80	67.16	31.10	56.66
50	39.80	69.50	32.00	59.07
51	42.74	73.80	33.90	62.77
52	45.68	78.10	35.80	66.47
53	48.62	82.40	37.70	70.17
54	51.56	86.70	39.60	73.87
55	54.50	91.00	41.50	77.57
56	58.20	96.80	44.00	81.93
57	61.90	102.60	46.50	86.28
58	65.60	108.40	49.00	90.64
59	69.30	114.20	51.50	95.00
60	73.00	120.00	54.00	99.36
61	77.60	129.76	57.80	107.54
62	82.20	139.53	61.60	115.72
63	86.80	149.29	65.40	123.91
64	91.40	159.05	69.20	132.09
65	96.00	168.81	73.00	140.28
66	105.86	184.21	78.71	151.05
67	115.72	199.60	84.41	161.82
68	125.58	214.99	90.12	172.60
69	135.44	230.39	95.83	183.37
70	145.30	245.78	101.54	194.14
71	155.47	266.08	109.51	207.31
72	165.63	286.37	117.49	220.48
73	175.80	306.67	125.47	233.66
74	185.97	326.97	133.44	246.83
75	196.13	347.26	141.42	260.00
76	218.90	376.81	154.35	272.00
77	241.68	406.36	167.28	284.00
78	264.45	435.91	180.21	296.00
79	287.23	465.45	193.14	308.00
80	310.00	495.00	206.07	320.00

Notes and Instructions

Unless specified otherwise herein:

- Age means an insured's age on his or her birthday nearest the date of issue of the policy or rider with regard to the insured, as applicable
- Attained age means the sum of (i) the age at the date of issue of the policy or rider, as applicable, and (ii) the number of complete years of insurance from the date of issue of the policy or rider, as applicable.

Premiums other than annual are calculated as a percentage of the annual premium:

(i) Semi-annually .53 (ii) Quarterly .27 (iii) Monthly - Preauthorized debits .09

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Assumption Mutual Life Insurance Company,
doing business under the name Assumption Life