LIFE AND HEALTH INSURANCE

Universal life At a glance

Issue ages 0 to 85 0 to 80 Types of coverage Individua Insurance amount Minimum: \$25,000 Insurance amount Minimum: \$25,000 Rate bands \$25,000 to \$49,999 \$50,000 to \$49,999 \$50,000 to \$249,999 \$50,000 to \$499,999 \$50,000 to \$499,999 \$250,000 to \$499,999 \$50,000 to \$499,999 \$50,000 to \$499,999 \$250,000 to \$499,999 \$50,000 to \$499,999 \$50,000 to \$499,999 Death benefit options Increasing Increasing Investment options Level Increasing Investment options Credited from the 6" policy anniversary Insurance amount No increase Gauranteed bonus Increase and docreases (minimum initial insurance amount) Insurance amount No increase Included benefits Surrender charges our 9 years None Included benefits Credited from the 6" policy anniversary Increase and docrease (minimum initial insurance amount) Maximizer (available only with NRT) Surrender charges Surrender charges our 9 years None	Costs of insurance	YRT	Level T100	
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,	Policy fee	\$5 per month		

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Policy changes and transactions

Change from YRT to Level T100	 Available as of the 1st coverage anniversary, without evidence of insurability, before age 80 At attained age using rates in effect at time of change YRT surrender charges continue to apply
Change of death benefit type	 Available only with YRT and where evidence of insurability is not required
Withdrawal/ Cash advance	Minimum amount: \$500Maximum amount: 90% of the cash value
Transfer between investment accounts	• Four transfer requests free of charge per year, transaction fees apply for each additional request
Reduction of the insurance amount	Available with YRT and Level T100
	 Partial surrender charges for YRT during the first 9 years
Change from smoking to non-smoking status	With evidence of insurability

Statements

Universal life insurance statements are accessible directly via the Advisor's secure website, under the Reports tab. The frequency at which statements are produced depends on the savings fund accumulated in the universal life accounts, as follows:

Annual	All contracts, per the contract anniversary
	Sent to the customer
Semi-annual	• From \$10,000 to \$99,999
	• June 30 and December 31
Quarterly	• From 100 000 \$ and above
	March 31, June 30, September 30 and December 31
On request	 "Produce up-to-date universal life statement" button, from the last contract anniversary (under a year)
	 Statement covering a period beyond the last contract anniversary (On request to the Partner services team, In-force business)