

UV INSURANCE



Guaranteed
\$5,000 to \$25,000



Instant
\$25,001 to \$50,000



Express
\$50,001 to \$150,000



Regular underwriting
\$150,001 and more



Adaptable

Whole life insurance offering significant cash surrender values and guaranteed premiums payable for a limited time, including a 20-pay option. Now also available in simplified issue for amounts between \$5,000 and \$150,000.

	Flexibility	Guarantee
Premium	8 options	100%
Insurance amount	Chapters A and B \$5,000 to \$2,000,000	
Cash value	Available from 10 th policy anniversary	
Paid-Up value	Partial / Total	

Maximum Flexibility

8 options for premium payment period

To age 25, 35, 45, 55, 65, 75 or 85
(minimum 20 years of payment)

20 Pay option available to all ages (including age 0)

Option to add Chapter B

Option to add paid-up insurance at issue or at
3rd, 5th or 7th policy anniversary

Cash Values

- ▶ Among the highest in the industry
- ▶ Great value for money on the market
- ▶ Available from 10th policy anniversary
- ▶ Partial or total surrender available
- ▶ Option of borrowing against cash value

Adaptable

Types of Issue



Guaranteed
\$5,000 to \$25,000

Electronic application

No medical exam or fluids, no underwriting

18 - 75 years

Chapter A = Chapter B

The initial amount of insurance must be equal to the amount of deferred paid-up insurance

Eligibility

2 eligibility questions

Natural Death

Deferred 24 months - Premium refund

Accidental Death

Eligible on 1st day

Additional Coverages

- ▶ Accidental Fracture (AF)
- ▶ Accidental Death and Dismemberment (AD&D)



Express
\$50,001 to \$150,000

Electronic application

No medical exam or fluids, no underwriting

0 - 75 years

Chapter A - Initial insurance amount

Chapter B - Deferred paid-up insurance amount insurance added at issue or at 3rd, 5th or 7th policy anniversary

Eligibility

0 -15 years

+ 8 eligibility questions with 16 sub-questions

16 -75 years

+ 7 eligibility questions with 4 sub-questions

Death Benefit

Eligible on 1st day

Additional Coverages

- ▶ Credit Insurance Rider (2-year option)
- ▶ Child Rider (Life Insurance)
- ▶ Waiver of Premiums in the Event of Death or Total Disability (WPD & WPDD)
- ▶ Waiver of Premiums in the Event of Loss of Employment (WPLE)
- ▶ Accidental Fracture (AF)
- ▶ Accidental Death and Dismemberment (AD&D)



Instant
\$25,001 to \$50,000

Electronic application

No medical exam or fluids, no underwriting

18 - 75 years

Chapter A = Chapter B

The initial amount of insurance must be equal to the amount of deferred paid-up insurance

Eligibility

+ 6 eligibility questions with 12 sub-questions

Natural Death

Deferred 12 months

1st year | Premium refund

2nd year | 50% of life insurance amount

Accidental Death

Eligible on 1st day

Additional Coverages

- ▶ Accidental Fracture (AF)
- ▶ Accidental Death and Dismemberment (AD&D)



Regular underwriting
\$150,001 and more

Electronic and paper application

Regular underwriting according to requirements

0 - 75 years

Chapter A - Initial insurance amount

Chapter B - Deferred paid-up insurance amount insurance added at issue or at 3rd, 5th or 7th policy anniversary

Eligibility

According to underwriting requirements

Death Benefit

Eligible on 1st day

Additional Coverages

- ▶ Credit Insurance Rider (2 years, 5 years or up to age 65)
- ▶ Preapproved Critical Illness Insurance
- ▶ Child Rider (Life Insurance)
- ▶ Term Coverages T-10 | T-20 | T-30
- ▶ Waiver of Premiums in the Event of Death or Total Disability (WPD & WPDD)
- ▶ Waiver of Premiums in the Event of Loss of Employment (WPLE)
- ▶ Accidental Fracture (AF)
- ▶ Accidental Death and Dismemberment (AD&D)

Adaptable | Two Attractive Chapters

Chapter A

Initial insurance amount

- ▶ Term insurance
- ▶ Coverage to end of premium payment period
- ▶ Premium payable for selected period (8 options)

Chapter B

Deferred paid-up insurance amount

- ▶ Permanent insurance
- ▶ Paid-up insurance after end of premium payment period
- ▶ Premium payable for selected period
- ▶ Access to cash surrender values and reduced paid-up values

Additional paid-up insurance based on needs

- ▶ **Option to purchase paid-up insurance - Chapter B (for Express Issue and regular underwriting)** at issue or at 3rd, 5th or 7th policy anniversary
- ▶ Available without proof of insurability
- ▶ Financial needs of insureds can be adapted to their reality, up to 7 years after purchasing their insurance policy

Example



Profile

Sex

Male

Age

45 years

Non-smoker

Needs

Product

Adaptable

Coverage

Lifetime

Insurance amount

\$100,000

Premium

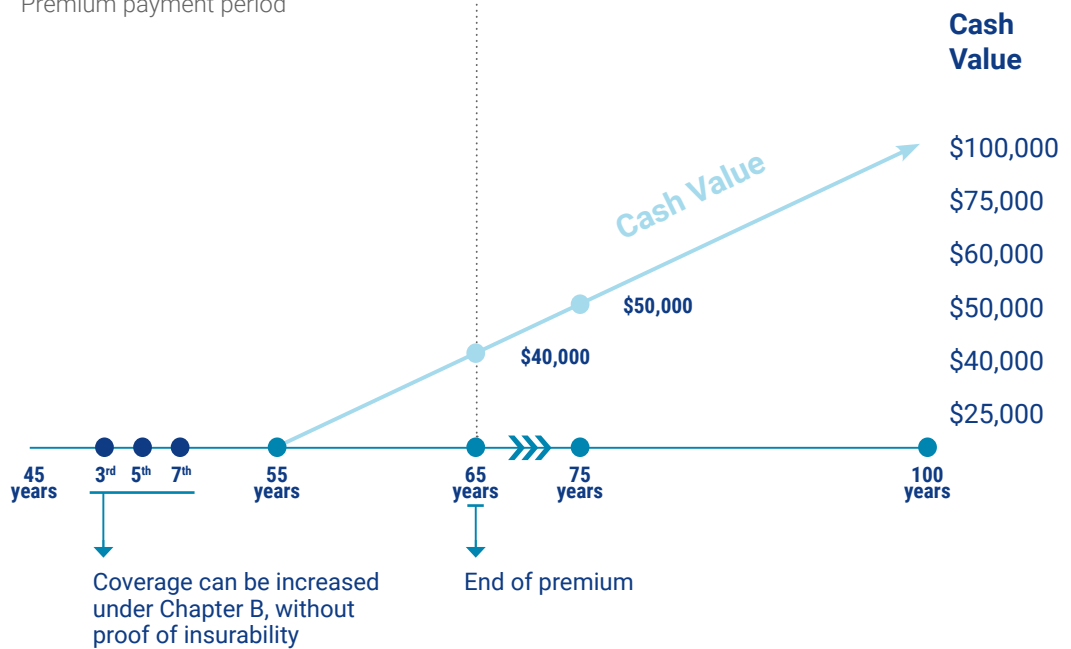
20 Pay

Chapter A

Basic
Term insurance
Insurance amount \$100,000
Premium payment period

Chapter B

Optional
Permanent insurance
\$100,000 paid-up insurance



Legal Assistance | Included at no cost with Adaptable



Service available
24 hours a day to insureds.

8 legal fields

Real Estate | Assets and Property | Business | Personal | Family
Civil Liability and Litigation | Labour Consumer Protection

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