

Term Life Insurance

Application

Electronic, Interactive (PDF) or paper accepted with PDF eligibility questionnaire

Application

Electronic, Interactive (PDF) or paper



Express Issue

\$50,000 to \$150,000



Immediate Underwriting

\$150,001 to \$499,999*



Regular Issue

\$500,000 and more*

Immediate decision | No additional tests, fluids or attending physician statements

T-10, T-20 and T-30 | Ages 18 - 45

\$150,001 - \$499,999

T-10, T-20 and T-30 | Ages 46 - 55

\$150,001 - \$350,000

T-10 and T-20 | Ages 56 - 65

\$150,001 - \$250,000

Premiums determined automatically according to the eligibility questionnaire

Standard premiums or **Adjusted premiums**

- ▶ 15 eligibility questions
- ▶ Immediate decision and issue within 24h
- ▶ No underwriting
- ▶ Accepted or declined
- ▶ Guaranteed premium
- ▶ Joint First-to-Die available
- ▶ Exchangeable (T-10 and T-20), renewable and convertible
- ▶ Benefit in the event of Severe Loss of Autonomy

- ▶ +10 eligibility questions
- ▶ Immediate decision and issue within 24h
- ▶ No medical exams or fluids, no underwriting
- ▶ Guaranteed premium
- ▶ Joint First-to-Die available
- ▶ Exchangeable (T-10 and T-20), renewable and convertible
- ▶ Benefit in the event of Severe Loss of Autonomy

- ▶ Regular underwriting
- ▶ With an underwriter
- ▶ Accepted, declined, deferred, with exclusion
- ▶ Guaranteed premium
- ▶ Joint First-to-Die available
- ▶ Exchangeable (T-10 and T-20), renewable and convertible
- ▶ Benefit in the event of Severe Loss of Autonomy

Juvenile 30/100 | Ages 0-15

- ▶ **Life Insurance**
\$100,000
- ▶ **9 Critical Illnesses**
\$10,000
- ▶ Guaranteed premium

*The maximum eligible amount varies according to the age of the insured. Please refer to the underwriting requirements table

Types of Issue

Permanent Life and Critical Illness Insurance

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Guaranteed Issue

\$5,000 to \$25,000

- ▶ 2 eligibility questions
- ▶ Guaranteed premium
- ▶ Immediate decision and issue within 24h
- ▶ No underwriting
- ▶ Accepted or declined
- ▶ **Deferred 24 months***
Premium refund
*Does not apply to Early Learning



Instant Issue

\$25,001 to \$50,000

- ▶ + 6 eligibility questions with 12 sub-questions
- ▶ Guaranteed premium
- ▶ Immediate decision and issue within 24h
- ▶ No underwriting
- ▶ Accepted or declined
- ▶ **Deferred 12 months**
Premium refund
- ▶ **12 to 24 months**
50% of insured amount



Express Issue

\$50,001 to \$150,000

- ▶ + 7 eligibility questions with 4 sub-questions
- ▶ Guaranteed premium
- ▶ Immediate decision and issue within 24h
- ▶ No underwriting
- ▶ Accepted or declined

Adaptable | Ages 0-75

- ▶ **0-15 years:** + 9 eligibility questions with 16 sub-questions
- ▶ **16-75 years:** + 7 eligibility questions with 4 sub-questions
- ▶ 8 payment options including a 20-pay
- ▶ Guaranteed cash surrender value at 10th anniversary
- ▶ Option to purchase Chapter B at issue or at the 3rd, 5th or 7th policy anniversary
- ▶ Joint First or Last-to-Die available

Adaptable | Ages 18-75

- ▶ Chapters A and B equal
- ▶ Guaranteed cash surrender value at 10th anniversary
- ▶ Legal Assistance included at no extra cost with Assistel
- ▶ 8 payment options including a 20-pay

Adaptable | Ages 18-75

- ▶ Chapters A and B equal
- ▶ Guaranteed cash surrender value at 10th anniversary
- ▶ Legal Assistance included at no extra cost with Assistel
- ▶ 8 payment options including a 20-pay

Integral | Ages 18-65

- ▶ Reduced paid-up value equal to premiums paid, available from \$1,000
- ▶ Guaranteed cash value 55% of the reduced paid-up value at age 75
- ▶ Joint First or Last-to-Die available

Integral | Ages 18-65

- ▶ Reduced paid-up value equal to premiums paid, available from \$1,000
- ▶ Guaranteed cash value 55% of the reduced paid-up value at age 75
- ▶ Joint First or Last-to-Die available

Integral | Ages 18-65

- ▶ Reduced paid-up value equal to premiums paid, available from \$1,000
- ▶ Guaranteed cash value 55% of the reduced paid-up value at age 75

Application

Electronic, Interactive (PDF) or paper



Regular Underwriting

\$150,001 and more

- ▶ Regular underwriting
- ▶ With an underwriter
- ▶ Accepted, declined, deferred, with exclusion
- ▶ Guaranteed premium

Adaptable | Ages 18-75

- ▶ 8 payment options including a 20-pay
- ▶ Guaranteed cash surrender value at 10th anniversary
- ▶ Option to purchase Chapter B at issue or at the 3rd, 5th or 7th policy anniversary
- ▶ Joint First or Last-to-Die available

Integral | Ages 18-65

- ▶ Reduced paid-up value equal to premiums paid, available from \$1,000
- ▶ Guaranteed cash value 55% of the reduced paid-up value at age 75
- ▶ Joint First or Last-to-Die available

Application

Interactive (PDF) or paper

Early Learning | 0-36 months

- ▶ Immediate non-deferred protection

Application

Interactive (PDF) or paper

AdapCI | Ages 0-65

- ▶ **Adult**
\$10,000 and more
- ▶ **Child**
\$25,000 and more

Summary of **Additional Protections** and **Types of Issue**



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



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



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



Immediate Underwriting
\$150,001 to \$499,999*



Regular Underwriting
\$150,001 and more (Permanent)
\$500,000 and more* (Term)

Additional Coverages

Issue Types

	Term Superior+ T-10 T-20 T-30			Adaptable Integral				AdapCI		Juvenile 30/100	
								Adult: \$10 000 and more Child: \$25 000 and more			
Credit Insurance rider	2 years	2 and 5 years	•			2 years	•				
Child Rider (Life Insurance)	•	•	•			•	•				
Term Coverages T-10 T-20 T-30			•				•				
Waiver of Premium Disability (WPD)	•	•	•			•	•	•			
Waiver of Premium in the Event of Loss of Employment (WPLE)	•	•	•			•	•	•			
Waiver of Premium Disability or Death (WPDD)	•	•	•			•	•	•			
Accidental Fracture (AF)	•	•	•	•	•	•	•	•		•	
Accidental Death and Dismemberment (AD&D)	•	•	•	•	•	•	•	•			
Preapproved Critical Illness Insurance			•				•				

*The maximum eligible amount varies according to the age of the insured. Please refer to the underwriting requirements table

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