

# UW 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 <sup>th</sup> 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  
3<sup>rd</sup>, 5<sup>th</sup> or 7<sup>th</sup> policy anniversary

### Cash Values

- ▶ Among the highest in the industry
- ▶ Great value for money on the market
- ▶ Available from 10<sup>th</sup> 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 1<sup>st</sup> 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 3<sup>rd</sup>, 5<sup>th</sup> or 7<sup>th</sup> policy anniversary

### Eligibility

#### 0 -15 years

+ 9 eligibility questions with 16 sub-questions

#### 16 -75 years

+ 7 eligibility questions with 4 sub-questions

### Death Benefit

Eligible on 1<sup>st</sup> day

### Additional Coverages

- ▶ Credit Insurance Rider (2-year option)
- ▶ Term Coverages T-10 | T-20 | T-25 | T-30
- ▶ 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

**1<sup>st</sup> year** | Premium refund

**2<sup>nd</sup> year** | 50% of life insurance amount

### Accidental Death

Eligible on 1<sup>st</sup> 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 3<sup>rd</sup>, 5<sup>th</sup> or 7<sup>th</sup> policy anniversary

### Eligibility

According to underwriting requirements

### Death Benefit

Eligible on 1<sup>st</sup> day

### Additional Coverages

- ▶ Credit Insurance Rider (2 years, 5 years or up to age 65)
- ▶ Term Coverages T-10 | T-20 | T-25 | T-30
- ▶ Preapproved Critical Illness Insurance
- ▶ 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)

# 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 3<sup>rd</sup>, 5<sup>th</sup> or 7<sup>th</sup> 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

