

UV INSURANCE

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



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



Regular Underwriting
\$500,000 and more*



Term Life Insurance

Over the years, your insurance needs will change!

Whether you are a student, a new parent or a homeowner, the Term **Superior+** protection offers you complete coverage for 10, 20, 25 or 30 years.

Term Life Insurance is also available in simplified issue.

Immediate decision | No medical exams or fluids, no attending physician statement

	T-10 Superior+	T-20 Superior+	T-25 Superior+	T-30 Superior+
Contract Terms and Eligibility	Term 10 years Ages 18 to 65	Term 20 years Ages 18 to 65	Term 25 years Ages 18 to 60	Term 30 years Ages 18 to 55
Main Characteristics	<ul style="list-style-type: none"> ▶ Guaranteed premiums ▶ Contractually guaranteed and level renewal rates into T-10 for life ▶ Convertible up to age 70 without evidence of insurability ▶ Preferred rates available starting at \$500,000 ▶ T-10, T-20 and T-25 with exchange privilege ▶ Available as a rider ▶ Benefit in case of Severe Loss of Autonomy included 			

Types of Issue

Application | Electronic

Interactive (PDF) or paper accepted with PDF eligibility questionnaire

Products	Ages	Express Issue	Immediate Underwriting	Regular Underwriting
T-10, T-20, T-25 and T-30	18 to 45	\$50,001 to \$150,000	\$150,001 to \$499,999	\$500,000 and more
T-10, T-20, T-25 and T-30	46 to 55		\$150,001 to \$350,000	\$350,001 and more
T-10, T-20 and T-25	56 to 60			
T-10 and T-20	61 to 65		\$150,001 to \$250,000	\$250,001 and more
Additional Coverages				
Credit Insurance Rider		2 years	2 years and 5 years	2 years, 5 years or up to age 65
T-10, T-20, T-25 and 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)		•	•	•
Preapproved Critical Illness Insurance				•

Term Superior+ Life Insurance

- ▶ Fixed annual or monthly premium.
- ▶ T-10, T-20 and T-25 with exchange privilege, may be exercised only once, at a policy anniversary, until the 5th anniversary, fully or partially, without evidence of insurability, for a new term life offered at the time by UV Insurance with an initial premium payment period greater than the original plan.
- ▶ Renewable every 10 years until death at a guaranteed premium, without evidence of insurability.
- ▶ Convertible into permanent insurance until 70 years old, without evidence of insurability.
- ▶ Benefit in the event of Severe Loss of Autonomy included free of charge. Before age 60, 50% of the initial insurance amount could be paid to you if you are unable to perform 4 of the 6 activities of daily living.
- ▶ Possibility of adding Preapproved Critical Illness Insurance and/or Additional coverages.

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

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