

Simplified Issue

What Sets Us Apart for children 15 days old to age 15

The only true simplified issue for children!



We offer standard rates

Our Permanent Life 20-Pay products including Adaptable and Whole Life High Values are among the most competitive on the market!



Three products available with only 9 eligibility questions

Get the child life insurance you need quickly and easily.



Juvenile 30/100

A good way to provide critical illness coverage to children who would not normally be eligible, as there are no questions about critical illnesses.



Express

- ▶ 9 life insurance eligibility questions
- ▶ Questions 2 to 9 must be answered with a "no" to be eligible.

Available products

- ▶ **Adaptable:** \$10,000 to \$150,000
- ▶ **Whole Life High Values:** \$10,000 to \$150,000
- ▶ **Juvenile 30/100:** \$100,000 life insurance and \$10,000 critical illness insurance

We do not ask eligibility questions on the following medical conditions:

- ▶ ADD and ADHD
- ▶ Asthma
- ▶ Bronchiolitis
- ▶ Child with only one kidney
- ▶ Concussion
- ▶ Congenital Hypothyroidism
- ▶ Developmental Coordination Disorder (motor dyspraxia)
- ▶ Infectious diseases: mononucleosis, scarlet fever, measles, chickenpox, meningitis, roseola, whooping-cough, hands, feet and mouth disease (vesicular stomatitis)
- ▶ Jaundice
- ▶ Laryngitis
- ▶ Mumps
- ▶ Pharyngitis
- ▶ Prematurity
- ▶ Tonsillitis and vegetations
- ▶ Tourette's Syndrome



Tips!

Conditions accepted only for 16 years and older with the adult questionnaire

- ▶ Down syndrome (trisomy 21)
- ▶ Autism
- ▶ Asperger's Syndrome

Size and weight

- ▶ **15 days to 12 months**
no questions about height and weight
- ▶ **13 months to 15 years**
permissive table, as there is no reference to the child's age

Permanent life insurance

All our life insurance products are
offered in simplified issue!

Express (9 eligibility questions)

15 days to age 15

\$10,000 to \$150,000

Adaptable

8 Payment options

- ▶ Payable for 20 years or up to age 25, 35, 45, 55, 65, 75 or 85 (minimum 20 years)
- ▶ Significant cash values and paid-up values available from 10th contract anniversary
- ▶ Possibility to choose the insurance amount during the premium payment period and the sum insured when the premiums are paid-up
- ▶ Accidental fracture as a rider for \$4 per month

Whole Life High Values

20 pay

- ▶ Cash value equivalent to 50% of the insurance amount at age 65
- ▶ Accidental fracture as a rider for \$4 per month

Life and critical illness insurance for children

Express (9 eligibility questions)

15 days to age 15

\$100,000 in life insurance and \$10,000 in critical illness insurance

Juvenile 30/100

- ▶ Term to age 30
- ▶ Renewable to age 30 for permanent insurance at guaranteed rates
- ▶ \$100,000 of life insurance
- ▶ \$10,000 critical illness insurance (9 conditions covered)¹
- ▶ Indexation of life insurance amount and premium by 10% per year for 10 years ²
- ▶ \$15 per month, regardless of the child's age
- ▶ Accidental fracture as a rider for \$4 per month

¹ Conditions covered:

- ▶ Stroke, cancer, heart attack, coronary artery bypass surgery
- ▶ Childhood diseases : Cerebral palsy, congenital heart disease, cystic fibrosis, muscular dystrophy, diabetes mellitus type 1

² Indexing is offered automatically and can be removed from the contract upon request at any time.