

Simplified Issue

What sets us apart for ages 16 to 75

The simplified issue everyone talks about!



We offer standard rates

Our term life insurance and our Whole Life 20-Pay are among the most competitive on the market!



The only disability rider - credit insurance in simplified issue

Cover your clients' eligible loans with the Credit Insurance Rider available on our permanent and term life insurance products.



The only joint first-to-die in simplified issue

In term life insurance, we offer the possibility of joint life on first-to-die and in permanent, joint first or last-to-die are available!

Flexible simplified issue!

We have no questions about many common medical conditions. See the checklist for ages 16 to 75.

No underwriting, except for the MIB verification (only requested if the application is signed and submitted. No impact for your client if you do a test in our electronic application without submitting).

We accept cases that other carriers may have declined, rated, modified or deferred.



Express

- ▶ 15 eligibility questions in Life Insurance
- ▶ 7 additional eligibility questions for Credit Insurance Rider
- ▶ Available for Permanent Life Insurance \$10,000 to \$150,000 for ages 16 to 75
- ▶ Available for Term Life Insurance \$10,000 to \$150,000 for ages 16 to 65*

* \$25,000 to \$150,000 for Term 10 Life Insurance



Immediate

- ▶ 25 eligibility questions in life insurance
- ▶ 10 additional eligibility questions for Credit Insurance Rider
- ▶ Available for term life insurance from:
 - ▶ \$150,001 to \$499,999 for ages 18 to 45
 - ▶ \$150,001 to \$350,000 for ages 46 to 55
 - ▶ \$150,001 to \$250,000 for ages 56 to 65



Tips!

- ▶ Looking for a Whole Life Pay? Compare with Adaptable payable to age 75 or 85, you might be surprised!
- ▶ Adaptable with Chapter A only and Chapter B at \$0: a Term 20 Life insurance solution available for age 65 to 75!

Permanent life insurance

All of our life and disability insurance are **offered in simplified issue!**

Express (15 eligibility questions)

Ages 16 to 75

\$10,000 to \$150,000

Adaptable

8 payment options

Whole Life High Values

20 payments

Integral

Payable for life (T-100 equivalent)

- ▶ Payable for 20 years or up to age 25, 35, 45, 55, 65, 75 or 85 (minimum 20 years)
 - ▶ Cash values and paid-up values available on the 10th anniversary
 - ▶ Possibility to choose the insurance amount during the premium payment period and the insurance amount after end of premium payment period
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- ▶ Cash value equivalent to 50% of the insurance amount at age 65 (or after 20-pay if the insured is 46 or older)
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- ▶ Cash values from age 75 equal to 55% of reduce paid-up value
 - ▶ Reduced paid-up value equal to 100% of paid premiums (min. \$1,000)

Superior+ Term Life Insurance

Express (15 eligibility questions)

Ages 18 to 65

\$10,000 to \$150,000 *

Immediate (25 eligibility questions)

Ages 18 to 45

\$150,001 to \$499,999

Ages 46 to 55

\$150,001 to \$350,000

Ages 56 to 65

\$150,001 to \$250,000

T-10 * | T-20 | T-25 | T-30

- ▶ **Renewable:** into T-10, for life, at guaranteed and levelled rates
- ▶ **Convertible:** up to age 70
- ▶ **Exchangeable:** within the first 5 years for a longer term without proof of health
- ▶ **Benefit in case of severe loss of autonomy included at no additional cost:** 50% of the insurance amount (maximum \$100,000)

* \$25,000 to \$150,000 for Term 10 life insurance

Credit Insurance Rider (disability)

Express (7 additional eligibility questions)

Ages 18 to 55

Immediate (10 additional eligibility questions)

Ages 18 to 55

Available as a rider on all life insurance products

- ▶ **Eligible loans:** personal and commercial loans
- ▶ **Waiting period:** 90 days retroactive to the 31st day or 30 days in case of accident, hospitalization of more than 18 hours or day surgery
- ▶ **Benefit period:** 2 years for Express and 2 or 5 years for Immediate
- ▶ **Benefit:** between \$300 and \$3,500 per month (cannot exceed 1.5% of the life insurance amount)
- ▶ **End of coverage:** age 65



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