

## 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. permanentes et temporaires.

### 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 80.](#)

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 80
- ▶ 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



## Immédiate

- ▶ 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 or Whole Life Pay to 100, 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 80**  
\$10,000 to \$150,000

**Adaptable**  
8 payment options

**Whole Life High Values**  
20 payments

**Whole Life Pay to 100**  
Paid-up premiums at age 100

- ▶ Payable for 20 years or up to age 25, 35, 45, 55, 65, 75 or 85 (minimum 20 years)
  - ▶ Cash value and paid-up value available on the 10<sup>th</sup> 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 years if the insured is 46 years old or older)
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- ▶ Cash value starting from the 5<sup>th</sup> policy anniversary

## 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-15 | T-20 | T-25 | T-30**

- ▶ **Renewable:** for life, in T-10, at contractually guaranteed level rates
- ▶ **Convertible:** up to age 70, without evidence of insurability
- ▶ **Exchangeable:** within the first 5 years for a longer term, without evidence of insurability
- ▶ **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 (minimum \$20,000))
- ▶ **End of coverage:** age 65