

## Whole Life PAY TO 100

A **whole life insurance** with a guaranteed level insurance amount, **cash values available at the 5<sup>th</sup> contract anniversary** and **premiums payable to age 100**.



### Age at Issue

18 to 80 years

### Premiums

Fixed, guaranteed and payable to age 100

### Available insurance amounts

\$10,000 and more

### Cash value

- ▶ Available at the 5<sup>th</sup> contract anniversary
- ▶ Partial or total surrender available
- ▶ Option of borrowing

### Type of coverage available

- ▶ Individual insurance
- ▶ Joint last-to-die insurance
- ▶ Joint first-to-die insurance

## Available in Simplified Issue

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

### Age at subscription

Ages 18 to 80

### Requirements

15 eligibility questions

No medical examination, no fluids, no underwriting

### Additional Protections

- ▶ Credit Insurance Rider in **Express** with a 2-year benefit period
- ▶ Credit Insurance Rider in **Regular** with a benefit period of 2 years, 5 years or up to age 65
- ▶ Term Coverages: T-10 | T-15 | T-20 | T-25 | T-30
- ▶ Child Rider (Life Insurance)

## Available in Regular Underwriting

 **Regular**  
\$150,001 and more

### Age at subscription

Ages 18 to 80

### Requirements

[See the Underwriting Requirements](#)

- ▶ Waiver of Premiums in the Event of Death Total Disability
- ▶ Waiver of Premiums in the Event of Loss of Employment
- ▶ Accidental Fracture
- ▶ Accidental Death and Dismemberment
- ▶ Critical Illness Insurance pre-approved in **Regular** only