

# Adaptable

A permanent life insurance available in 8 payment options offering significant cash surrender value and guaranteed fixed premiums.

## Age at subscription

15 days to 75 years

## Available Insurance amounts

\$10,000 and more

## Cash value

- ▶ Available from the 10<sup>th</sup> policy anniversary
- ▶ Possibility of partial or total surrender
- ▶ Option of borrowing

## Paid-up value

Available from the 10<sup>th</sup> policy anniversary

## Premiums

8 payment options

Fixed, guaranteed and payable for a minimum of 20 years

### For

20  
years

### Up to

25  
years

35  
years

45  
years

55  
years

65  
years

75  
years

85  
years

## Available in Simplified Issue



### Express

\$10,000 to \$150,000

## Available in Regular Underwriting



### Regular

\$150,001 and more

## Age at subscription

15 days to 15 years

16 to 75 years

## Requirements

9 eligibility questions

15 eligibility questions

No medical examination, no fluids, no underwriting

## Age at subscription

15 days to 15 years

## Requirements

[See the Underwriting Requirements](#)

## 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)
- ▶ 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

# Adaptable | Two Attractive Chapters

## Chapter A

### Initial insurance amount

- ▶ Term insurance amount in effect until premium payment
- ▶ Premium payable for selected period (8 options)
- ▶ If a standard premium cannot be offered in Regular underwriting, only the Chapter A premium will be subject to a premium surcharge

## Chapter B

### Deferred paid-up insurance amount

- ▶ Optional amount of insurance that can be added at issue, on the 3<sup>rd</sup>, 5<sup>th</sup> and 7<sup>th</sup> anniversary of the contract, without exceeding the amount of insurance in Chapter A
- ▶ Permanent insurance that comes into effect after end of premium payment period
- ▶ Access to cash surrender value and reduced paid-up value

## Future insurability guaranteed under Chapter B

### Additional paid-up insurance based on needs

- ▶ Option to purchase paid-up insurance - Chapter B at issue or at 3<sup>rd</sup>, 5<sup>th</sup> or 7<sup>th</sup> policy anniversary
- ▶ Financial needs of insureds can be adapted to their reality, up to 7 years after purchasing their insurance policy
- ▶ Rates guaranteed from contract issue
- ▶ Without evidence of insurability



### Profile

**Ben**

45 years old, non-smoker

### Needs

**Product**

Adaptable

**Coverage**

Lifetime

**Insurance amount**

\$100,000

**Premiums**

20 Pay

## Chapter A | \$100,000

Initial insurance amount

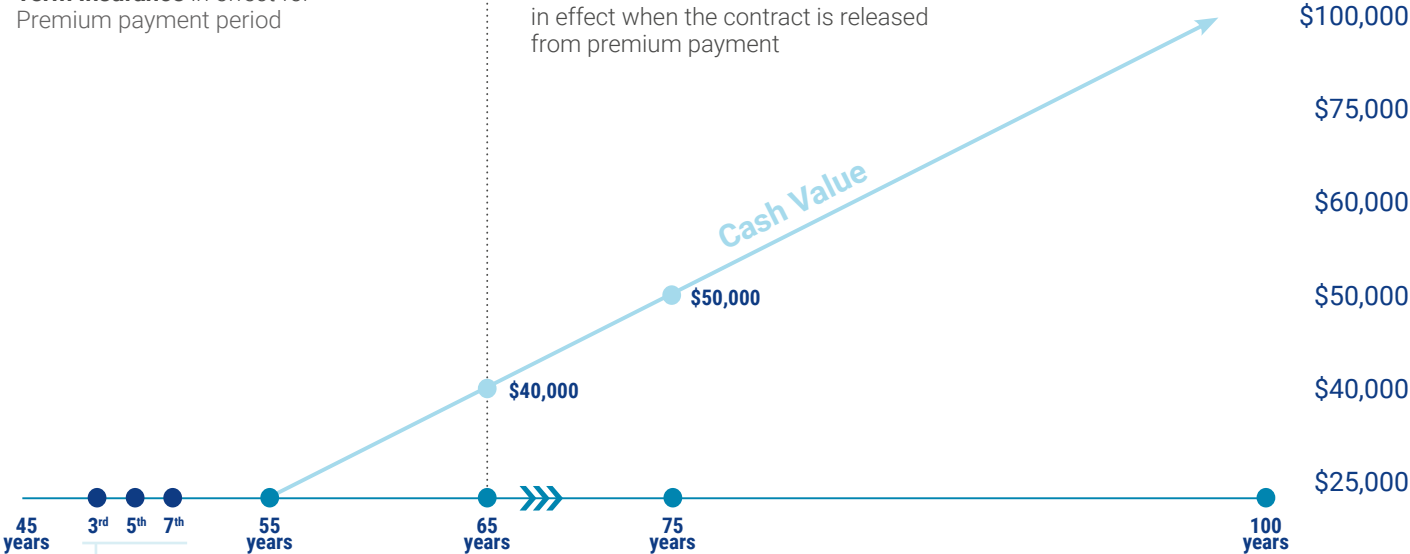
**Term Insurance** in effect for Premium payment period

## Chapter B | \$100,000

Amount of deferred paid-up insurance

**Permanent Insurance** that becomes in effect when the contract is released from premium payment

**Cash Value**



If Chapter B is less than Chapter A, Chapter B can be increased, without evidence of insurability, up to the Chapter A amount.

Premium payment due date and entry into force of Chapter B (deferred paid-up amount of insurance) if added.