

# Term Life Insurance

**Term life insurance** with fixed and guaranteed premiums offering a complete coverage for 10, 15, 20, 25 or 30 years.



Durations	Term 10 and 15 years	Term 20 years	Term 25 years	Term 30 years
Age at Issue	18 to 65 years	18 to 65 years	18 to 60 years	18 to 55 years
Available Insurance Amounts	\$25,000 and more	\$10,000 and more		
Premiums	Fixed and guaranteed			
Renewal	<ul style="list-style-type: none"><li>▶ At the end of the initial term, coverage is automatically renewed every 10 years</li><li>▶ Until death</li><li>▶ Guaranteed premiums</li><li>▶ Without evidence of insurability</li></ul>			
Conversion	<ul style="list-style-type: none"><li>▶ Up to the nearest contract anniversary date of the insured's 70<sup>th</sup> birthday</li><li>▶ Complete or partial conversion</li><li>▶ Without evidence of insurability</li></ul>			
Exchange	<ul style="list-style-type: none"><li>▶ T-10, T-15, T-20 and T-25 exchangeable once only on the anniversary of the contract</li><li>▶ The new temporary coverage must include an initial premium payment period longer than the coverage originally chosen</li><li>▶ Available on 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup>, 4<sup>th</sup> or 5<sup>th</sup> contract anniversary</li><li>▶ Complete or partial exchange</li><li>▶ Without evidence of insurability</li></ul>			
Type of Contract	<ul style="list-style-type: none"><li>▶ Basic coverage</li><li>▶ Permanent coverage rider</li><li>▶ Temporary coverage rider of different duration</li></ul>			
Benefit in Case of Severe Loss of Autonomy	Included at no additional cost: <b>50% of the amount insured</b> (maximum \$100,000). Severe loss is a definitive diagnosis, before age 60, of the total and permanent inability to perform, without the substantial assistance of another person, four of the six activities of daily living.			

Available in  
**Simplified Issue**



**Express**



**Immediate**

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

18 to 65 years

\* T-10 and T-15 available from \$25,000

**\$150,001 to \$499,999**

18 to 45 years

**\$150,001 to \$350,000**

46 to 55 years

**\$150,001 to \$250,000**

56 to 65 years

Available in  
**Regular Underwriting**



**Regular**

**\$500,000 and more**

18 to 45 years

**\$350,001 and more**

46 to 55 years

**\$250,001 and more**

56 to 65 years

**Additional Protections**

- ▶ Credit Insurance Rider in **Express** with a 2-year benefit period
- ▶ Credit Insurance Rider in **Immediate** with a 2 or 5 years 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

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