



Whole Life High VALUES

20-pay permanent life insurance with guaranteed fixed premiums with one of the highest cash values in the industry.

Age at Issue

15 days to 75 years

Premiums

Fixed, guaranteed and payable for 20 years

Available Insurance amounts

\$10,000 and more

Cash value

50% of the sum insured at age 65 (or after 20 payments for those aged 46 and over)

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

Paid-up value

Available from the 10th policy anniversary

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 75 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