

Life Insurance Term Superior+

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



	Term 10 and 15 years	Term 20 years	Term 25 years	Term 30 years
Durations				
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"> ▶ At the end of the initial term, coverage is automatically renewed every 10 years ▶ Until death ▶ Guaranteed premiums ▶ Without evidence of insurability 			
Conversion	<ul style="list-style-type: none"> ▶ Up to the nearest contract anniversary date of the insured's 70th birthday ▶ Complete or partial conversion ▶ Without evidence of insurability 			
Exchange	<ul style="list-style-type: none"> ▶ T-10, T-15, T-20 and T-25 exchangeable once only on the anniversary of the contract ▶ The new temporary coverage must include an initial premium payment period longer than the coverage originally chosen ▶ Available on 1st, 2nd, 3rd, 4th or 5th contract anniversary ▶ Complete or partial exchange ▶ Without evidence of insurability 			
Type of Contract	<ul style="list-style-type: none"> ▶ Basic coverage ▶ Permanent coverage rider ▶ Temporary coverage rider of different duration ▶ Joint first-to-die insurance 			
Benefit in Case of Severe Loss of Autonomy	Included at no additional cost: 50% of the amount insured (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

EN-1025 (2024-02)