



Adaptable

Whole life insurance available in 8 payment options offering significant cash value along with fixed and guaranteed premiums.

Age at Issue

15 days to age 75

Insurance Amounts

\$10,000 or more

Cash Value

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

Paid-Up Value

Available from the 10th contract anniversary

Types of Contracts

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

Premiums

8 payment options

Fixed, guaranteed, and payable for a minimum of 20 years

For

20
years

Up to Age

25

35

45

55

65

75

85

Available in Simplified Issue



Express

\$10,000 to \$150,000

Available in Regular Underwriting



Regular

\$150,001 or more

Age at Issue

15 days to age 15

Ages 16 to 75

Requirements

9 eligibility questions

15 eligibility questions

No medical examination, no fluids, no underwriting

Age at Issue

15 days to age 15

Requirements

[See the Underwriting Requirements](#)

Additional Coverages

- ▶ Credit Insurance Rider in **Simplified Issue—Express** with a 2-year benefit period
- ▶ Credit Insurance Rider in **Regular Underwriting** with a 2-year or 5-year benefit period, or up to age 65
- ▶ Term Superior+: T-10 | T-15 | T-20 | T-25 | T-30
- ▶ Child Rider (Life Insurance)

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



Adaptable | Two Advantageous Chapters

Chapter A

Initial Insurance Amount

- ▶ Term insurance amount in effect until premium payment
- ▶ Premium payable for a 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 rating

Chapter B

Deferred Paid-Up Insurance Amount

- ▶ Optional insurance amount that can be added at issue or on the 3rd, 5th, or 7th contract anniversary, without exceeding the insurance amount in Chapter A
- ▶ Whole life insurance that comes into effect after the end of the premium payment period
- ▶ Access to cash value and 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 on the 3rd, 5th, or 7th contract anniversary, without exceeding the insurance amount in Chapter A
- ▶ The insured's financial needs can be adapted to their reality, up to 7 years after purchasing their insurance contract
- ▶ Rates guaranteed from contract issue
- ▶ Without declaration of insurability



Profile

Ben

45 years old, non-smoker

Needs

Product

Adaptable

Coverage

Lifetime

Insurance Amount

\$100,000 Chapters A & B

Premium

20-Pay

Chapter A | \$100,000

Initial insurance amount

Term insurance that comes into effect during the premium payment period

Chapter B | \$100,000

Deferred paid-up insurance amount

Whole life insurance that comes into effect when the contract is released from the premium payment

Cash Value

