



Life Insurance

Term Superior+

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

Insurance Amounts

\$25,000 or more

\$10,000 or more

Premiums

Fixed and guaranteed

Renewal

- ▶ At the end of the initial term, coverage is automatically renewed every 10 years
- ▶ Until death
- ▶ Guaranteed premiums
- ▶ Without declaration of insurability

Conversion

- ▶ Up to the nearest contract anniversary date of the insured's 70th birthday
- ▶ Complete or partial conversion
- ▶ Without declaration of insurability

Exchange

- ▶ T-10, T-15, T-20, and T-25 exchangeable once only on the anniversary of the contract
- ▶ The new term coverage must include an initial premium payment period longer than the coverage originally chosen
- ▶ Available on the 1st, 2nd, 3rd, 4th, or 5th contract anniversary
- ▶ Complete or partial exchange
- ▶ Without declaration of insurability

Types of Contracts

- ▶ Individual insurance
- ▶ Joint first-to-die insurance
- ▶ Rider for a whole life insurance coverage
- ▶ Rider for a term life insurance coverage of a different duration

Benefit for Severe Loss of Independent Existence

Included at no additional cost: **50% of the insurance amount** (maximum \$100,000). Severe loss of independent existence is a definitive diagnosis, before the contract anniversary date closest to the insured's 60th birthday, of the total and permanent inability to perform, without substantial assistance from another person, four of the six activities of daily living (bathing, dressing, toileting, bladder and bowel continence, transferring, feeding).

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 or more

18 to 45 years

\$350,001 or more

46 to 55 years

\$250,001 or more

56 to 65 years

Additional Coverages

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

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