

Simplified Issue

What Sets Us Apart for Children

15 Days to Age 15

The only true simplified issue for children!



We offer standard rates

Our whole life 20-Pay products, Adaptable and Whole Life High Values, are among the most competitive on the market!



Three products available with only 9 eligibility questions

Get the child life insurance you need quickly and easily.



Juvenile 30/100

A good way to provide critical illness coverage to children who would not normally be eligible, as there are no questions about critical illnesses.



Simplified Issue—Express

- ▶ 9 eligibility questions in life insurance
- ▶ Questions 2 to 9 must be answered with **No** to be eligible

Available products

- ▶ **Adaptable:** \$10,000 to \$150,000
- ▶ **Whole Life High Values:** \$10,000 to \$150,000
- ▶ **Juvenile 30/100:** \$100,000 life insurance and \$10,000 critical illness insurance

We do not ask eligibility questions on the following medical conditions:

- ▶ ADD and ADHD
- ▶ Asthma
- ▶ Bronchiolitis
- ▶ Child with only one kidney
- ▶ Concussion
- ▶ Congenital Hypothyroidism
- ▶ Developmental Coordination Disorder (motor dyspraxia)
- ▶ Infectious diseases: mononucleosis, scarlet fever, measles, chickenpox, meningitis, roseola, whooping-cough, hands, feet and mouth disease (vesicular stomatitis)
- ▶ Jaundice
- ▶ Laryngitis
- ▶ Mumps
- ▶ Pharyngitis
- ▶ Prematurity
- ▶ Tonsillitis and adenoids
- ▶ Tourette's Syndrome

Height and weight

- ▶ **15 days to 12 months**
no questions about height and weight
- ▶ **13 months to 15 years**
permissive table, as there is no reference to the child's age



Tips!

Conditions accepted only for 16 years or older with the adult questionnaire

- ▶ Down syndrome (trisomy 21)
- ▶ Autism
- ▶ Asperger's syndrome

All our life insurance products are
offered in simplified issue!

Whole Life Insurance

Simplified Issue—Express

9 eligibility questions

15 days to age 15

\$10,000 to \$150,000

Adaptable

8 payment options

- ▶ Payable for 20 years or up to age 25, 35, 45, 55, 65, 75, or 85 (minimum 20 years)
- ▶ Significant cash value and paid-up value available from the 10th contract anniversary
- ▶ Possibility to choose the insurance amount during the premium payment period and the insurance amount when the premiums are paid-up
- ▶ Accidental Fracture as a rider for \$4 per month

Whole Life High Values

20-Pay

- ▶ Cash value equivalent to 50% of the insurance amount at age 65
- ▶ Accidental Fracture as a rider for \$4 per month

Life and Critical Illness Insurance for Children

Simplified Issue—Express

9 eligibility questions

15 days to age 15

\$100,000 in life insurance and \$10,000 in critical illness insurance

Juvenile 30/100

- ▶ Term to age 30
- ▶ Renewable to age 30 for whole life insurance at guaranteed rates from contract issue
- ▶ \$100,000 of life insurance
- ▶ \$10,000 of critical illness insurance (9 conditions covered)¹
- ▶ \$15 per month, regardless of the child's age
- ▶ Indexation of life insurance amount and premium by 10% per year for 10 years²
- ▶ Accidental Fracture as a rider for \$4 per month

¹ Conditions covered:

- ▶ Stroke, cancer, heart attack, coronary artery bypass surgery
- ▶ Childhood diseases: Cerebral palsy, congenital heart disease, cystic fibrosis, muscular dystrophy, diabetes mellitus type 1

² Indexation is offered automatically and can be removed from the contract upon request at any time.

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