



Golden Protection

PRODUCT GUIDE

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Questions?

UNDERWRITING

1(800) 455-7337
underwriting@assumption.ca

SALES SUPPORT

1-855-853-6040 option 1
ventes.sales@assumption.ca

This document is a summary of the various features of Assumption Life's products. It is neither a contract nor an insurance offer and does not confer any rights. In the event of conflict or ambiguity, the contract will prevail.

For more information regarding the product and its limitations and exclusions, please consult the contract by going to www.assumption.ca/advisor-corner and hovering over the "Individual Insurance" tab. In the drop-down menu, you will find the sample contracts in the "Documents and forms" section.

Introduction

Golden Protection offers a streamlined approach to life insurance, addressing the needs of individuals who seek coverage without the hassle of medical exams or blood tests. This is particularly beneficial for those who have had health challenges in the past, making it challenging to qualify for traditional life insurance plans.

Offering both whole life and term life insurance options, Golden Protection provides the flexibility to meet the diverse needs of your clients.

Our worry-free application process takes all the guesswork out of the equation. If your client answers “no” to all the medical questions and the application information is verified by MIB, Inc. (MIB), he or she is covered! In most cases, the insurance policy is issued in as little as 72 hours. No post-claim underwriting beyond the incontestability provision.

Golden Protection Whole Life

Product Details

Product Highlights

- Guaranteed insurance amount payable upon death.
- Coverage is immediate as soon as the policy is issued.
- Simplified Issue - No medical exam, no blood tests.
- Guaranteed premiums for the life of the policy.
- Available with smoker and non-smoker rates.
- Available as individual, joint first-to-die and joint last-to-die coverage.
- A commission cap applies for ages 81 to 85, calculated on the basis of the equivalent premium for the same insured at age 80. See the compensation guide for more details

Issue Ages

18 to 85 years of age

For joint policies, the equivalent age and the age of both insureds must be between 18 and 70 or between 18 to 75, depending on the premium payment period chosen.

Premium Payment Period

- Life Pay (ages 18 to 85; payable to attained age 100)
- 20-Pay (ages 18 to 80)

Minimum Coverage

\$5,000

Maximum Coverage

- \$250,000 (ages 18 to 75)
- \$100,000 (ages 76 to 85)

Maximum Combined Coverage

The maximum combined coverage is determined at the time of application. The maximum combined coverage for all Simplified Issue Products in force at the time of application for Golden Protection Whole Life coverage is \$250,000 for ages up to 75, and \$100,000 for ages 76 to 85.

Policy Type

Note: Joint policies are calculated with equivalent age.

- Individual
- Joint First-to-Die
- Joint Last-to-Die

Annual Fees

Policy \$60 Rider \$30

Golden Protection Whole Life (Continued)

Guaranteed Values

- Guaranteed cash surrender values start after the 5th anniversary of the policy.
- Guaranteed reduced paid-up insurance starts after the 5th anniversary of the policy.

Value Added Benefits

This benefit is automatically included with the insurance policy at no additional cost.

Transportation Benefit (Included)

If the death occurs at a location over 200 km away from the insured's primary residence, then a benefit of up to \$2,000 in Canadian currency will be payable to cover the expense of transporting the remains to the primary residence (payable only after the 2nd anniversary of the policy or rider, as applicable).

Life Riders

Note: a maximum of two (2) life insurance products (policy and riders) can be combined per person at time of sale.

On the same insured person

New Application (at time of sale)

- Golden Protection Term

Existing Policy (after sale)

- Platinum Protection Whole Life
- Platinum Protection Term
- Golden Protection Whole Life
- Golden Protection Term
- Silver Protection
- Bronze Protection

On a person other than the insured

New Application (at time of sale)

- Platinum Protection Whole Life
- Platinum Protection Term
- Golden Protection Whole Life
- Golden Protection Term
- Silver Protection
- Bronze Protection

Existing Policy (after sale)

- Platinum Protection Whole Life
- Platinum Protection Term
- Golden Protection Whole Life
- Golden Protection Term
- Silver Protection
- Bronze Protection

Additional Benefit Rider

The following benefit rider may be added as a rider to a Golden Protection Whole Life policy or rider and must be issued at the same time as these:

- Accidental Fracture Plus

Application

Electronic application only.

Table of Cash Surrender Values

Golden Protection Whole Life - Life Pay and 20-Pay

Values per \$1,000 of sum insured

Attained age on the policy or rider anniversary	Cash value*	Reduced paid-up insurance*				Attained age on the policy or rider anniversary	Cash value*	Reduced paid-up insurance*			
		Male/Female	Male non-smoker	Female non-smoker	Male smoker			Female smoker	Male/Female	Male non-smoker	Female non-smoker
23	3.00	9.90	11.80	7.60	9.10	62	52.00	90.80	99.60	77.30	88.00
24	3.50	11.30	13.40	8.70	10.40	63	57.00	97.50	106.90	83.60	95.20
25	4.00	12.70	15.00	9.80	11.60	64	62.00	103.90	113.90	89.80	102.30
26	4.50	14.00	16.50	10.80	12.70	65	67.00	110.20	120.60	96.00	109.30
27	5.00	15.30	17.90	11.80	13.80	66	71.00	114.40	125.10	100.20	114.00
28	5.50	16.50	19.30	12.70	14.80	67	76.00	120.00	131.10	105.90	120.20
29	6.00	17.70	20.60	13.60	15.80	68	81.00	125.40	136.80	111.40	126.30
30	6.50	18.80	21.80	14.50	16.70	69	86.00	130.60	142.40	116.90	132.20
31	7.00	19.90	23.00	15.30	17.60	70	91.00	135.70	147.70	122.30	138.00
32	8.00	22.40	25.70	17.20	19.60	71	100.00	146.10	158.90	132.60	149.30
33	9.00	24.70	28.30	18.90	21.50	72	109.00	156.20	169.60	142.60	160.10
34	10.00	27.00	30.80	20.60	23.40	73	118.00	166.00	179.90	152.50	170.60
35	11.00	29.10	33.10	22.30	25.10	74	127.00	175.40	189.60	162.10	180.70
36	12.00	31.20	35.40	23.80	26.80	75	137.00	185.80	200.50	172.90	191.90
37	13.00	33.10	37.50	25.30	28.30	76	146.00	194.50	209.30	182.20	201.20
38	14.00	35.00	39.60	26.70	29.80	77	155.00	202.80	217.80	191.30	210.20
39	15.00	36.80	41.50	28.00	31.20	78	164.00	210.90	225.80	200.20	218.80
40	16.00	38.50	43.40	29.30	32.60	79	173.00	218.70	233.40	209.00	227.00
41	17.00	40.20	45.20	30.50	33.80	80	182.00	226.20	240.50	217.70	234.80
42	17.50	40.60	45.60	30.80	34.10	81	191.00	233.40	247.20	226.20	242.20
43	18.00	41.00	46.10	31.20	34.40	82	200.00	240.30	253.70	234.40	249.30
44	18.50	41.50	46.60	31.50	34.80	83	209.00	247.20	260.00	242.50	256.30
45	19.00	42.00	47.00	31.90	35.10	84	223.00	259.90	272.40	256.10	269.30
46	19.50	42.50	47.40	32.30	35.50	85	237.00	272.40	284.60	269.60	282.20
47	20.00	43.00	47.90	32.60	35.90	86	258.00	292.30	304.70	290.20	302.80
48	21.00	44.50	49.50	33.80	37.20	87	279.00	312.00	324.50	310.50	323.10
49	22.00	46.00	51.10	35.10	38.60	88	300.00	331.40	344.00	330.50	343.10
50	23.00	47.50	52.70	36.30	40.00	89	321.00	350.80	363.40	350.30	363.00
51	25.00	51.00	56.50	39.20	43.30	90	380.00	411.30	425.40	411.10	425.30
52	26.00	52.50	58.00	40.60	44.90	91	404.00	433.40	447.60	433.40	447.60
53	27.00	54.00	59.60	42.10	46.70	92	427.00	454.40	468.50	454.40	468.50
54	29.00	57.50	63.40	45.30	50.40	93	450.00	475.30	489.20	475.30	489.20
55	32.00	62.80	69.20	50.20	56.00	94	474.00	498.90	510.60	498.90	510.60
56	34.00	66.10	72.70	53.40	59.90	95	497.00	523.10	530.70	523.10	530.70
57	36.00	69.20	76.10	56.70	63.90	96	679.00	714.70	718.80	714.70	718.80
58	38.00	72.00	79.10	59.60	67.40	97	719.00	756.80	756.80	756.80	756.80
59	40.00	74.40	81.70	62.10	70.40	98	819.00	862.10	862.10	862.10	862.10
60	42.00	76.50	84.00	64.40	73.10	99	919.00	967.30	967.30	967.30	967.30
61	47.00	83.80	92.00	70.90	80.60	100	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00

*For all ages, cash values and reduced paid-up insurance start after 5 years.

They are adjusted in the following way:

Duration 5: 20% of the specified value

Duration 6: 40% of the specified value

Duration 7: 60% of the specified value

Duration 8: 80% of the specified value

Duration 9 and +: 100% of the specified value

Example: Age at issue, 60 - Male non-smoker

	Attained Age	Cash Values	Reduced Paid-Up Insurance
Before duration 5:		0	0
Duration 5:	65	20% x 67 = 13.40	20% x 110.20 = 22.04
Duration 6:	66	40% x 71 = 28.40	40% x 114.40 = 45.76
Duration 7:	67	60% x 76 = 45.60	60% x 120 = 72
Duration 8:	68	80% x 81 = 64.80	80% x 125.40 = 100.32
Duration 9:	69	86	131
Duration 20:	80	182	226

Golden Protection Term

Product Details

Product Highlights

- Guaranteed insurance amount payable upon death.
- Coverage is immediate as soon as the policy is issued.
- Simplified Issue - No medical exam, no blood tests.
- Guaranteed premiums for the life of the policy.
- Available with smoker and non-smoker rates.
- Available as individual and joint first-to-die coverage.
- A commission cap applies for ages 81 to 85, calculated on the basis of the equivalent premium for the same insured at age 80. See the compensation guide for more details.

Issue Ages

18 to 70 years of age

Term

20 years (ages 18 to 70)

Minimum Coverage

- \$50,000 (ages 18 to 44)
- \$25,000 (ages 45 to 70)

Maximum Coverage

\$250,000

Maximum Combined Coverage

The maximum combined coverage is determined at the time of application. The maximum combined coverage for all Simplified Issue Products in force at the time of application for Golden Protection Term coverage is \$250,000.

Policy Type

Joint premium uses the following calculation:

$(\text{Coverage Amount} \times (\text{JR1} + \text{JR2}) / 1,000) + \text{Annual Fee}$.

JR1 (joint rate insured 1) and JR2 (joint rate insured 2) represent 92% of each individual rate per thousand rounded to the nearest cent (¢).

- Individual
- Joint First-to-Die

Annual Fees

Policy \$60 Rider \$30

Automatic Renewal

- The term life insurance will renew at the end of the coverage term without proof of insurability for the same duration as the initial term selected, until the policy or rider anniversary nearest the insured's 90th birthday.
- Renewal is automatic; no medical exam required.
- Renewal premium rates are guaranteed.

Golden Protection Term (Continued)

Conversion

The term life insurance policy or rider may be converted to an equivalent whole life insurance policy offered by Assumption Life without proof of insurability, up to the maximum sum insured available based on the insured age, until the policy or rider anniversary nearest the insured's 75th birthday.

The conversion privilege is available only if the conversion is requested after the first policy or rider anniversary of the term life insurance.

If only part of the sum insured is converted, the policyholder may keep the term life insurance coverage in force only if the remaining sum insured is equal or greater than the sum insured minimum.

Value Added Benefits

This benefit is automatically included with the insurance policy at no additional cost.

Transportation Benefit (Included)

If the death occurs at a location over 200 km away from the insured's primary residence, then a benefit of up to \$2,000 in Canadian currency will be payable to cover the expense of transporting the remains to the primary residence (payable only after the 2nd anniversary of the policy or rider, as applicable).

Life Riders

Note: a maximum of two (2) life insurance products (policy and riders) can be combined per person at time of sale.

On the same insured person

New Application (at time of sale)

- Golden Protection Term

Existing Policy (after sale)

- Platinum Protection Term
- Golden Protection Term

On a person other than the insured

New Application (at time of sale)

- Platinum Protection Term
- Golden Protection Term

Existing Policy (after sale)

- Platinum Protection Term
- Golden Protection Term

Additional Benefit Rider

The following benefit rider may be added as rider to a Golden Protection Term policy or rider and must be issued at the same time as these.

- Accidental Fracture Plus

Application

Electronic application only.

Rates

Golden Protection Whole Life

Annual Premium per \$1,000 Annual Fees: Policy \$60, Rider \$30

Whole Life - Life Pay				
Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
18	9.24	15.44	7.09	12.32
19	9.36	15.66	7.34	12.99
20	9.48	15.88	7.60	13.69
21	9.60	16.09	7.83	14.28
22	9.71	16.30	8.07	14.90
23	9.83	16.51	8.32	15.55
24	9.95	16.73	8.57	16.22
25	10.07	16.95	8.83	16.92
26	10.44	17.73	9.21	17.13
27	10.82	18.54	9.62	17.34
28	11.22	19.39	10.04	17.56
29	11.63	20.27	10.47	17.78
30	12.05	21.20	10.93	18.00
31	12.51	22.23	11.42	18.20
32	12.99	23.30	11.94	18.39
33	13.49	24.43	12.47	18.59
34	14.00	25.61	13.03	18.80
35	14.54	26.85	13.62	19.00
36	15.40	26.92	14.16	19.58
37	16.32	27.00	14.72	20.18
38	17.29	27.07	15.31	20.80
39	18.31	27.15	15.92	21.43
40	19.40	27.22	16.55	22.09
41	19.96	28.11	16.94	22.85
42	20.51	29.00	17.33	23.61
43	21.07	29.89	17.72	24.37
44	21.63	30.77	18.11	25.13
45	22.18	31.66	18.50	25.89
46	22.81	33.01	19.31	26.90
47	23.44	34.35	20.12	27.90
48	24.07	35.69	20.93	28.90
49	24.70	37.03	21.73	29.91
50	25.33	38.37	22.54	30.91
51	26.68	41.07	23.66	32.86
52	28.03	43.77	24.78	34.80
53	29.39	46.47	25.90	36.75
54	30.74	49.17	27.02	38.69
55	32.09	51.87	28.14	40.64
56	33.73	55.01	29.42	41.97
57	35.38	58.14	30.71	43.31
58	37.02	61.28	32.00	44.64
59	38.67	64.41	33.28	45.98
60	40.31	67.55	34.57	47.31
61	43.70	72.32	36.88	50.65
62	47.09	77.09	39.20	54.00
63	50.48	81.86	41.51	57.34
64	53.86	86.63	43.82	60.68
65	57.25	91.40	46.13	64.02
66	61.49	98.24	49.37	68.19
67	65.72	105.07	52.60	72.36
68	69.96	111.90	55.83	76.53
69	74.19	118.73	59.06	80.70
70	78.43	125.56	62.30	84.87
71	85.91	136.36	66.99	90.98
72	93.39	147.15	71.68	97.10
73	100.87	157.95	76.37	103.21
74	108.35	168.75	81.06	109.33
75	115.83	179.54	85.75	115.44
76	127.93	190.89	93.55	126.88
77	140.02	202.24	101.36	138.32
78	152.12	213.59	109.17	149.76
79	164.21	224.93	116.97	161.20
80	176.31	236.28	124.78	172.64
81	205.74	268.07	146.07	197.60
82	235.17	299.85	167.36	222.56
83	264.61	331.64	188.64	247.53
84	294.04	363.42	209.93	272.49
85	323.47	395.20	231.22	297.45

Whole Life - 20-Pay				
Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
18	17.97	29.61	15.46	17.69
19	18.12	29.76	15.62	17.85
20	18.28	29.92	15.78	18.01
21	18.43	30.07	15.93	18.16
22	18.58	30.23	16.09	18.32
23	18.74	30.38	16.24	18.47
24	18.89	30.53	16.40	18.63
25	19.05	30.69	16.56	18.79
26	19.44	31.38	16.93	19.31
27	19.84	32.09	17.32	19.84
28	20.25	32.81	17.71	20.39
29	20.67	33.55	18.11	20.95
30	21.10	34.30	18.52	21.53
31	21.60	34.94	19.00	22.21
32	22.10	35.60	19.49	22.90
33	22.62	36.26	19.99	23.62
34	23.16	36.94	20.50	24.36
35	23.70	37.63	21.03	25.13
36	25.16	39.17	22.60	27.85
37	26.71	40.77	24.28	30.87
38	28.35	42.43	26.09	34.21
39	30.09	44.16	28.03	37.92
40	31.94	45.96	30.12	42.02
41	32.76	46.50	30.69	42.38
42	33.57	47.04	31.27	42.73
43	34.38	47.57	31.84	43.08
44	35.20	48.11	32.41	43.44
45	36.01	48.65	32.98	43.79
46	36.42	49.91	33.39	44.28
47	36.84	51.17	33.81	44.77
48	37.25	52.43	34.22	45.26
49	37.66	53.68	34.63	45.76
50	38.08	54.94	35.05	46.25
51	39.41	56.74	36.27	47.99
52	40.74	58.53	37.50	49.73
53	42.08	60.32	38.72	51.47
54	43.41	62.11	39.94	53.21
55	44.74	63.90	41.17	54.95
56	46.59	66.79	42.48	56.73
57	48.44	69.68	43.79	58.50
58	50.29	72.57	45.11	60.28
59	52.14	75.46	46.42	62.06
60	53.99	78.35	47.73	63.83
61	57.32	84.91	50.08	66.22
62	60.65	91.47	52.43	68.61
63	63.98	98.04	54.78	71.00
64	67.30	104.60	57.13	73.39
65	70.63	111.16	59.48	75.79
66	75.12	118.59	62.25	79.12
67	79.60	126.03	65.01	82.46
68	84.09	133.46	67.78	85.80
69	88.57	140.89	70.55	89.13
70	93.06	148.32	73.32	92.47
71	100.12	157.39	77.23	97.51
72	107.18	166.46	81.14	102.56
73	114.24	175.53	85.06	107.60
74	121.30	184.60	88.97	112.65
75	128.36	193.67	92.88	117.69
76	137.95	202.19	99.26	128.68
77	147.54	210.72	105.64	139.67
78	157.13	219.24	112.02	150.66
79	166.72	227.76	118.40	161.65
80	176.31	236.28	124.78	172.64

Rates

Golden Protection Term

Annual Premium per \$1,000 Annual Fees: Policy \$60, Rider \$30

Term 20				
Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
18	3.89	4.39	2.31	2.90
19	3.95	4.49	2.35	3.05
20	4.01	4.60	2.40	3.19
21	4.07	4.69	2.44	3.32
22	4.12	4.79	2.49	3.46
23	4.18	4.89	2.54	3.61
24	4.24	5.00	2.58	3.76
25	4.30	5.10	2.63	3.92
26	4.33	5.27	2.71	4.06
27	4.36	5.44	2.80	4.21
28	4.39	5.62	2.88	4.36
29	4.42	5.81	2.97	4.52
30	4.45	6.00	3.06	4.68
31	4.59	6.33	3.22	4.92
32	4.73	6.69	3.39	5.17
33	4.88	7.06	3.57	5.43
34	5.04	7.45	3.75	5.71
35	5.20	7.86	3.95	6.00
36	5.49	8.68	4.24	6.73
37	5.81	9.58	4.54	7.55
38	6.14	10.57	4.87	8.48
39	6.48	11.67	5.22	9.51
40	6.85	12.88	5.60	10.67
41	6.95	13.28	5.71	10.86
42	7.06	13.69	5.82	11.06
43	7.17	14.11	5.94	11.26
44	7.28	14.55	6.05	11.46
45	7.39	15.00	6.17	11.67
46	7.87	16.34	6.66	12.73
47	8.38	17.80	7.18	13.88
48	8.93	19.39	7.75	15.14
49	9.51	21.12	8.36	16.51
50	10.13	23.00	9.02	18.00
51	11.11	25.29	9.86	19.52
52	12.17	27.82	10.78	21.17
53	13.35	30.59	11.78	22.96
54	14.63	33.64	12.87	24.90
55	16.04	37.00	14.07	27.00
56	17.78	41.41	15.53	29.49
57	19.72	46.35	17.14	32.22
58	21.86	51.88	18.92	35.20
59	24.24	58.07	20.88	38.45
60	26.88	65.00	23.05	42.00
61	29.67	71.54	25.13	45.83
62	32.75	78.75	27.39	50.02
63	36.15	86.67	29.86	54.58
64	39.90	95.40	32.56	59.56
65	44.04	105.00	35.49	65.00
66	49.43	113.51	39.72	69.52
67	55.48	122.70	44.45	74.36
68	62.26	132.64	49.74	79.54
69	69.88	143.38	55.67	85.08
70	78.43	155.00	62.30	91.00

Additional Benefit Rider

For additional information, please refer to the “Complete Rider Guide” by going to www.assumption.ca and clicking on the “Advisor Corner” link.

Accidental Fracture Plus (FRAC)

Description

This rider provides for the payment of a benefit, as specified in the contract, in case of an accidental fracture or accidental death and dismemberment. The rider also provides for a benefit for insured children under the rider for costs of rehabilitation and remedial courses.

Issue Ages

18 to 69 years of age (at the insured’s nearest birthday)

Number of Units

The maximum number of units under all the Accidental Fracture Plus riders issued by Assumption Life must not exceed two (2) units per person insured. The insurance amounts per unit are described below.

Eligible Individuals

- The insured (insured individual under the Accidental Fracture Plus rider)
- The insured and spouse
- The insured and children
- The insured, spouse and children

Insurance Coverage: Accidental Fracture

The insurance amounts listed are **for one (1)** unit of protection.

Types of accidental fracture: skull (excluding facial bones), spine, pelvic girdle (including hip), sacrum (excluding the coccyx) and femur:

- Insurance amount per unit for the insured and spouse: \$5,000
- Insurance amount per unit for the children: \$2,500

Types of accidental fracture: sternum, manubrium, larynx, trachea, scapula, humerus, patella, tibia and fibula:

- Insurance amount per unit for the insured and spouse: \$1,500
- Insurance amount per unit for the children: \$750

Types of accidental fracture: facial bones (excluding the nose), radius and ulna:

- Insurance amount per unit for the insured and spouse: \$1,000
- Insurance amount per unit for the children: \$500

Types of accidental fracture: rib, clavicle, nose, tarsus, carpus or any other bone that is not listed above:

- Insurance amount per unit for the insured and spouse: \$500
- Insurance amount per unit for the children: \$250

For the insured and his spouse, when the actual age of the person insured is 70 or more but less than 80 at the date of the accident, the amount payable per unit is reduced by half of the amount indicated above.

For an amount to be payable for an accidental fracture, the fracture must have been diagnosed within 30 days of the accident.

Accidental Fracture Plus (Continued)

Insurance Coverage: Accidental Death and Dismemberment

The insurance amounts listed are **for one (1)** unit of protection.

Accidental death:

- Insurance amount per unit for the insured and spouse: \$5,000
- Insurance amount per unit for the children: \$2,500

Loss of both hands, both feet or both eyes:

- Insurance amount per unit for the insured and spouse: \$5,000
- Insurance amount per unit for the children: \$2,500

Loss of one hand and one foot:

- Insurance amount per unit for the insured and spouse: \$5,000
- Insurance amount per unit for the children: \$2,500

Loss of one hand or foot, and loss of one eye:

- Insurance amount per unit for the insured and spouse: \$5,000
- Insurance amount per unit for the children: \$2,500

Loss of one hand, one foot or one eye:

- Insurance amount per unit for the insured and spouse: \$2,500
- Insurance amount per unit for the children: \$1,250

Double indemnity – Accidental death in a common carrier

Assumption Life will pay double the amount indicated in the above table, for an accidental death occurring in a common carrier involved in an accident.

The loss of a hand means complete and permanent severance at or above the wrist; the loss of a foot means complete and permanent severance at or above the ankle; the loss of an eye means the total and irreversible loss of sight in that eye.

Insurance Coverage: Accidental Total Disability for Insured Children

The insurance amounts listed are **for one (1)** unit of protection.

Reimbursement of re-education expenses: Maximum of \$3,000

Reimbursement of remedial courses: \$20 per hour, maximum of \$500

The remedial course expenses remain fixed at \$20 per hour even though two units are payable. However, in this case, the maximum amount is \$1,000.

Notes and Instructions

Unless specified otherwise herein:

- Age means an insured's age on his or her birthday nearest the date of issue of the policy or rider with regard to the insured, as applicable.
- Attained age means the sum of (i) the age at the date of issue of the policy or rider, as applicable, and (ii) the number of complete years of insurance from the date of issue of the policy or rider, as applicable.

Premiums other than annual are calculated as a percentage of the annual premium:

(i) Semi-annually .53 (ii) Quarterly .27 (iii) Monthly - Preauthorized debits .09

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Assumption Mutual Life Insurance Company,
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