



Product Overview

Permanent Insurance - Simplified Issue

Product Name	Platinum Protection Whole Life	Golden Protection Whole Life	Silver Protection	Bronze Protection
Target Market	Clients looking for permanent coverage without a medical exam, and is ideal for clients with a medical history.	Clients looking for permanent coverage without a medical exam, and is ideal for clients with a medical history.	Clients looking for permanent coverage without a medical exam, and is ideal for clients with a medical history.	Clients who do not qualify for traditional coverage due to a high-risk lifestyle or very serious medical conditions. Guaranteed issue, no proof of insurability is required.
Coverage Status	Immediate	Immediate	Graded Deferred*	Deferred
Issue Ages (nearest)	18 to 85	18 to 85	18 to 85	18 to 80
Premium Payment Period	<ul style="list-style-type: none"> 20-Pay (ages 18 to 80) Life Pay (ages 18 to 85, payable to attained age 100) 	<ul style="list-style-type: none"> 20-Pay (ages 18 to 80) Life Pay (ages 18 to 85, payable to attained age 100) 	<ul style="list-style-type: none"> 20-Pay (ages 18 to 80) Life Pay (ages 18 to 85, payable to attained age 100) 	Life Pay (payable to attained age 100)
Minimum Coverage	\$10,000	\$5,000	\$5,000	\$5,000
Maximum Coverage	<ul style="list-style-type: none"> \$750,000 (ages 18 to 50) \$500,000 (ages 51 to 75) \$250,000 (ages 76 to 85) 	<ul style="list-style-type: none"> \$250,000 (ages 18 to 75) \$100,000 (ages 76 to 85) 	<ul style="list-style-type: none"> \$50,000 (ages 18 to 75) \$25,000 (ages 76 to 85) 	<ul style="list-style-type: none"> \$50,000 (ages 18 to 75) \$25,000 (ages 76 to 80)
Annual Fees	Policy \$60 / Rider \$30			
Underwriting	Simplified Issue	Simplified Issue	Simplified Issue	Guaranteed Issue
Medical Questions	19	13	9	0
Guaranteed Values	<ul style="list-style-type: none"> Guaranteed cash surrender values start after the 5th anniversary of the policy. Guaranteed reduced paid-up insurance start after 5th anniversary of the policy. 	<ul style="list-style-type: none"> Guaranteed cash surrender values start after the 5th anniversary of the policy. Guaranteed reduced paid-up insurance start after 5th anniversary of the policy. 	<ul style="list-style-type: none"> Guaranteed cash surrender values start after the 5th anniversary of the policy. Guaranteed reduced paid-up insurance start after 5th anniversary of the policy. 	<ul style="list-style-type: none"> Guaranteed cash surrender values start after the 5th anniversary of the policy. Guaranteed reduced paid-up insurance start after 5th anniversary of the policy.
Dividend Options	n/a	n/a	n/a	n/a
Value Added Benefits (included at no additional cost)	<ul style="list-style-type: none"> Extreme Disability Benefit Transportation Benefit 	Transportation Benefit	Transportation Benefit	Transportation Benefit
Policy Type	<ul style="list-style-type: none"> Individual Joint First-to-Die Joint Last-to-Die 	<ul style="list-style-type: none"> Individual Joint First-to-Die Joint Last-to-Die 	Individual	Individual
Life Riders (on same life)	Platinum Protection Term	Golden Protection Term	n/a	n/a
Life Riders (on another life)	<ul style="list-style-type: none"> Platinum Protection Whole Life Platinum Protection Term Golden Protection Whole Life Golden Protection Term Silver Protection Bronze Protection 	<ul style="list-style-type: none"> Platinum Protection Whole Life Platinum Protection Term Golden Protection Whole Life Golden Protection Term Silver Protection Bronze Protection 	<ul style="list-style-type: none"> Platinum Protection Whole Life Platinum Protection Term Golden Protection Whole Life Golden Protection Term Silver Protection Bronze Protection 	<ul style="list-style-type: none"> Platinum Protection Whole Life Platinum Protection Term Golden Protection Whole Life Golden Protection Term Silver Protection Bronze Protection
Additional Benefit Riders	<ul style="list-style-type: none"> Accidental Death Accidental Fracture Plus Child Insurance Benefit 	Accidental Fracture Plus	Accidental Fracture Plus	n/a

*Graded Deferred Death Benefit: Premiums reimbursed with interest at 3% per annum if the insured's death is non-accidental and occurs before the first policy anniversary. 50% of the sum insured if the insured's death is non-accidental and occurs on or after the first and before the second policy anniversary. 100% of the sum insured if the insured's death is non-accidental and occurs on or after the second policy anniversary.

Term Insurance - Simplified Issue

Product Name	Platinum Protection Term	Golden Protection Term
Target Market	Clients looking for temporary coverage without a medical exam, and is ideal for clients with a medical history.	Clients looking for temporary coverage without a medical exam, and is ideal for clients with a medical history.
Coverage Status	Immediate	Immediate
Issue Ages	18 to 75	18 to 70
Premium Payment Period	Level premiums for 10 or 20 years.	Level premiums for 20 years.
Terms	<ul style="list-style-type: none"> T10 (ages 18 to 75) T20 (ages 18 to 70) 	T20 (ages 18 to 70)
Coverage Type	Level	Level
Minimum Coverage	<ul style="list-style-type: none"> \$50,000 (ages 18 to 44) \$25,000 (ages 45 to 75) 	<ul style="list-style-type: none"> \$50,000 (ages 18 to 44) \$25,000 (ages 45 to 70)
Maximum Coverage	<ul style="list-style-type: none"> \$750,000 (ages 18 to 50) \$500,000 (ages 51 to 75) 	\$250,000
Annual Fees	Policy \$60 / Rider \$30	Policy \$60 / Rider \$30
Underwriting	Simplified Issue	Simplified Issue
Medical Questions	19	13
Renewable	Yes, up to age 90	Yes, up to age 90
Conversion	Yes, up to age 75	Yes, up to age 75
Value Added Benefits (included at no additional cost)	<ul style="list-style-type: none"> Term Exchange Option Insurability Benefit Extreme Disability Benefit Transportation Benefit 	Transportation Benefit
Policy Type	<ul style="list-style-type: none"> Individual Joint First-to-Die 	<ul style="list-style-type: none"> Individual Joint First-to-Die
Life Riders (on same life)	Platinum Protection Term	Golden Protection Term
Life Riders (on another life)	<ul style="list-style-type: none"> Platinum Protection Term Golden Protection Term 	<ul style="list-style-type: none"> Platinum Protection Term Golden Protection Term
Additional Benefit Riders	<ul style="list-style-type: none"> Accidental Death Accidental Fracture Plus Child Insurance Benefit 	Accidental Fracture Plus

Permanent Insurance - Underwritten

Product Name	Non-Participating Whole Life	ParPlus	ParPlus Junior
Target Market	Clients looking for a cost-effective permanent insurance solution to cover their estate planning needs.	Clients with multiple insurance needs and want future growth in their policies in the form of cash, coverage or both.	Clients looking to kick start their children's or grandchildren's insurance plans and provide them with future funding options.
Issue Ages	18 to 80	18 to 75	0 (15 days) to 17
Premium Payment Period	<ul style="list-style-type: none"> Life Pay (ages 18 to 80; payable to attained age 100) 20-Pay (ages 18 to 75) 	<ul style="list-style-type: none"> Life Pay (ages 18 to 75; payable to attained age 100) 20-Pay (ages 18 to 70) 	20-Pay (ages 0 (15 days) to 17)
Minimum Coverage	<ul style="list-style-type: none"> \$10,000 (ages 18 to 75) \$5,000 (ages 76 to 80) 	\$5,000	\$5,000
Maximum Coverage	\$10,000,000	\$4,000,000	\$4,000,000
Annual Fees	Policy \$60 / Rider \$30	Policy \$80	Policy \$80
Underwriting	Accelerated or Standard	Accelerated or Standard	Accelerated or Standard
Medical Questions	19	19	17
Guaranteed Values	<ul style="list-style-type: none"> Guaranteed cash surrender values start after the 5th anniversary of the policy. Guaranteed reduced paid-up insurance start after the 5th anniversary of the policy 	Available as of 6 th policy anniversary and non-guaranteed cash values start after the first dividend is paid.	Available as of 6 th policy anniversary and non-guaranteed policy values start after the first dividend is paid.
Dividend Options	n/a	<ul style="list-style-type: none"> Cash Reduced Premium Accumulation Paid-Up Additions Enhanced Coverage: <ul style="list-style-type: none"> - 15-year guarantee - Guaranteed until attained age 100 	<ul style="list-style-type: none"> Cash Reduced Premium Accumulation Paid-Up Additions Enhanced Coverage <ul style="list-style-type: none"> - 15-year guarantee
Value Added Benefits (included at no additional cost)	<ul style="list-style-type: none"> Extreme Disability Benefit Transportation Benefit 	n/a	n/a
Policy Type	<ul style="list-style-type: none"> Individual Joint First-to-Die Joint Last-to-Die 	<ul style="list-style-type: none"> Individual Joint First-to-Die 	Individual
Life Riders (on same life)	FlexTerm	FlexTerm	Youth Plus
Life Riders (on another life)	<ul style="list-style-type: none"> Non-Participating Whole Life FlexTerm Youth Plus Platinum Protection Whole Life Platinum Protection Term Golden Protection Whole Life Golden Protection Term Silver Protection Bronze Protection 	<ul style="list-style-type: none"> FlexTerm Youth Plus 	<ul style="list-style-type: none"> FlexTerm Youth Plus
Additional Benefit Riders	<ul style="list-style-type: none"> Accidental Death Accidental Fractures Plus Child Insurance Benefit Critical Illness Disability Income (DI Empl.) Disability Income (DI Loan) Waiver of Premium upon Death Waiver of Premium upon Disability 	<ul style="list-style-type: none"> Accidental Death Accidental Fractures Plus Child Insurance Benefit Critical Illness Disability Income (DI Empl.) Disability Income (DI Loan) Waiver of Premium upon Death Waiver of Premium upon Disability 	<ul style="list-style-type: none"> Accidental Death & Dismemberment Waiver of Premium upon Death on owner and payer Waiver of Premium upon Disability on owner and payer

Term Insurance - Underwritten

Product Name	FlexTerm	Youth Plus
Target Market	Clients needing affordable level or decreasing temporary insurance coverage with flexible term options. It is also well suited for people looking to save by combining term life insurance with disability income, critical illness insurance or any other additional benefit riders.	Clients looking for immediate term coverage on their children with an option to purchase more coverage without evidence of insurability.
Issue Ages	18 to 75	0 (15 days) to 17
Premium Payment Period	Level premiums for the selected term	Level premiums to age 25 (based on \$50 per \$17,500 of coverage)
Terms	<ul style="list-style-type: none"> • 10 years (ages 18 to 75) • 15 years (ages 18 to 70) • 20 years (ages 18 to 65) • 25 years (ages 18 to 60) • 30 years (ages 18 to 55) • 35 years (ages 18 to 50) 	To age 25
Coverage Type	Level or decreasing	Level to age 25
Minimum Coverage	\$100,000	\$35,000
Maximum Coverage	\$10,000,000	\$175,000 (increments of \$17,500)
Annual Fees	Policy \$60 / Rider \$30	Policy \$40 / Rider \$0
Underwriting	Accelerated or Standard	Accelerated or Standard
Medical Questions	19	12
Renewable	Yes, YRT renewable up to age 90	No
Conversion	Yes, up to age 75	Yes, at expiry up to \$50,000 per \$17,500 of coverage to a maximum of \$250,000 total per life.
Value Added Benefits (included at no additional cost)	<ul style="list-style-type: none"> • Term Exchange Option • Insurability Benefit • Extreme Disability Benefit • Transportation Benefit 	Limited CI benefit equal to \$5,000 per \$17,500 of coverage to a maximum of \$25,000.
Policy Type	<ul style="list-style-type: none"> • Individual • Joint First-to-Die 	Individual
Life Riders (on same life)	FlexTerm	n/a
Life Riders (on another life)	Add up to 4 additional lives <ul style="list-style-type: none"> • FlexTerm • Platinum Protection Term • Golden Protection Term • Youth Plus 	Add up to 4 additional lives <ul style="list-style-type: none"> • Youth Plus
Additional Benefit Riders	<ul style="list-style-type: none"> • Accidental Death • Accidental Fractures Plus • Child Insurance Benefit • Critical Illness • Disability Income (DI Empl.) • Disability Income (DI Loan) • Waiver of Premium upon Death • Waiver of Premium upon Disability 	<ul style="list-style-type: none"> • Accidental Death • Accidental Death & Dismemberment • Waiver of Premium upon Death on owner and payer • Waiver of Premium upon Disability on owner and payer

Critical Illness - Underwritten

Product Name	Critical Protection
Target Market	Clients looking for simple coverage against critical illness to help cover unexpected expenses for their treatment and lost wages.
Issue Age (nearest)	18 to 60
Premium Payment Period	<ul style="list-style-type: none"> • 20-Pay (ages 18 to 50) • Pay to age 75 (ages 18 to 60)
Terms	<ul style="list-style-type: none"> • T-15* • T-20* • T-25* • T-75: level premiums with coverage until the policy or rider anniversary nearest the insured's 75th birthday • T-75 20-Year pay: level premiums payable over a 20-year period with coverage until the policy or rider anniversary nearest the insured's 75th birthday. <p><i>*Renewable until the coverage anniversary nearest the insured's 75th birthday</i></p>
Coverage Period	All plans provide coverage to age 75.
Minimum Coverage	\$10,000
Minimum Coverage	\$100,000
Annual Fees	Policy \$60 / Rider \$45
Included Benefits	16 critical illnesses
Covered Illnesses (16)	<ul style="list-style-type: none"> • Cancer (<i>life threatening</i>) • Heart Attack • Stroke • Coronary Artery Bypass Surgery • Heart Valve Replacement or Repair • Aortic Surgery • Paralysis (<i>due to an accident</i>) • Loss of Limbs (<i>due to an accident</i>) • Major Organ Failure on waiting list • Major Organ Transplant • Kidney Failure • Blindness • Severe Burns • Coma • Bacterial Meningitis • Aplastic Anemia
Critical Illness Riders (on another life)	Critical Protection
Additional Benefit Riders	<ul style="list-style-type: none"> • Return of Premiums upon Death • Flexible Return of Premiums