Assumption Life

Platinum Protection

PRODUCT GUIDE

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UNDERWRITING

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

SALES SUPPORT

1-855-853-6040
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

Platinum 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 may have encountered health challenges in the past, making it challenging to qualify for traditional life insurance plans.

Offering both whole life and term life insurance options, Platinum Protection provides the flexibility to meet the diverse needs of your clients. These plans feature a number of built-in benefits, enhancing their adaptability and value.

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, LLC. (MIB), they are covered! In most cases, the insurance policy is issued in as little as 72 hours. No post-claim underwriting beyond the incontestability provision.

Platinum Protection Whole Life

Product Details	
Product Highlights	• Ideal for clients who prefer simplicity and convenience, or those who are reluctant to undergo a medical examination. • Coverage is immediate, as soon as the policy is issued. • Simplified Issue product - No medical exams or blood tests required. • Value added benefits (at no extra cost): Extreme Disability Benefit and Transportation Benefit. • Available as individual, joint first-to-die and joint last-to-die coverage.
Issue Ages	18 to 80 years of age
Premium Payment Period	• Life Pay (payable to attained age 100) • 20-Pay
Minimum Coverage	$10,000
Maximum Coverage	• $750,000 (ages 18 to 50) • $500,000 (ages 51 to 75) • $250,000 (ages 76 to 80)
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 Platinum Protection Whole Life is $750,000 for ages 50 and under, $500,000 for ages 51 to 75 and $250,000 for ages 76 to 80.
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

Platinum 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

These benefits are automatically included with the insurance policy at no additional cost.

Extreme Disability Benefit (Included)

Only available on Individual & Joint First-to-Die coverage

If the insured is diagnosed with an extreme disability and remains in that state for a continuous period of 6 months, they will become eligible to receive up to 50% of the sum insured amount in advance.

This benefit is payable once per coverage. The maximum benefit paid per insured for all contracts in force is limited to:

- $250,000 for insureds aged between 18 and 59 (age nearest at time of claim), or
- $125,000 for insureds aged between 60 and 70 (age nearest at time of claim)

Definition of Extreme Disability:

Extreme disability refers to a medical condition that renders the insured individual in a state of total and irrecoverable disability.

This disability prevents the insured from performing at least 4 out of the following 6 activities of daily living without any reasonable expectation of recovery, as determined by a physician:

- Bathing
- Dressing
- Toileting
- Continence
- Transferring
- Feeding

See the contract for more details.

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).

Platinum Protection Whole Life (Continued)

Life Riders Note: maximum of two (2) life insurance products (policy and riders) can be combined per person at time of sale.	**On the same insured person**	**On a person other than the insured**
	New Application (at time of sale) • Platinum Protection Term	**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	**Existing Policy (after sale)** • Platinum Protection Whole Life • Platinum Protection Term • Golden Protection Whole Life • Golden Protection Term • Silver Protection • Bronze Protection
Additional Benefit Riders	The following benefit riders may be added as riders to a Platinum Protection Whole Life policy or rider and must be issued at the same time as these. • Accidental Death • Accidental Fracture Plus • Child Insurance Benefit	
Application	Electronic application only.	

Table of Cash Surrender Values

Platinum Protection Whole Life - Life 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	Male smoker	Female smoker
23	2.25	8.40	9.10	7.10	8.00	62	38.00	61.20	66.00	53.90	60.20
24	2.50	9.10	9.90	7.80	8.70	63	39.00	61.50	66.40	54.50	60.80
25	2.75	9.80	10.70	8.40	9.40	64	40.00	61.80	66.70	55.00	61.30
26	3.00	10.50	11.40	9.00	10.00	65	41.00	62.20	67.00	55.60	61.90
27	3.50	12.00	13.00	10.20	11.40	66	42.00	62.50	67.30	56.10	62.50
28	4.00	13.40	14.60	11.50	12.80	67	43.00	62.80	67.60	56.70	63.00
29	5.00	16.40	17.90	14.10	15.70	68	44.00	63.10	67.80	57.20	63.50
30	6.00	19.30	21.00	16.50	18.40	69	45.00	63.40	68.10	57.80	64.10
31	7.00	22.10	24.00	18.90	21.00	70	46.00	63.60	68.30	58.30	64.60
32	8.00	24.70	26.80	21.10	23.50	71	47.00	63.90	68.50	58.90	65.00
33	9.00	27.20	29.50	23.30	25.80	72	48.00	64.20	68.70	59.50	65.50
34	10.00	29.60	32.10	25.30	28.10	73	49.00	64.50	68.90	60.10	66.00
35	11.00	31.90	34.60	27.20	30.20	74	50.00	64.80	69.10	60.70	66.40
36	12.00	34.10	36.90	29.10	32.20	75	51.00	65.00	69.30	61.20	66.80
37	13.00	36.10	39.10	30.80	34.10	76	52.00	65.30	69.40	61.80	67.10
38	14.00	38.10	41.20	32.50	36.00	77	53.00	65.50	69.50	62.40	67.50
39	15.00	39.90	43.20	34.00	37.70	78	60.00	73.10	77.30	70.00	75.30
40	16.00	41.60	45.00	35.50	39.30	79	75.00	90.00	94.90	86.70	92.80
41	17.00	43.30	46.80	36.90	40.80	80	100.00	118.30	124.40	114.60	121.90
42	18.00	44.80	48.50	38.20	42.30	81	132.00	153.80	161.30	149.90	158.50
43	19.00	46.30	50.10	39.50	43.70	82	164.00	188.30	196.90	184.60	194.10
44	20.00	47.70	51.60	40.70	45.00	83	196.00	222.00	231.40	218.50	228.60
45	21.00	49.00	52.90	41.80	46.20	84	228.00	254.80	264.90	251.80	262.30
46	22.00	50.20	54.20	42.80	47.40	85	260.00	287.00	297.60	284.50	295.40
47	23.00	51.30	55.50	43.80	48.50	86	292.00	318.50	329.50	316.60	327.80
48	24.00	52.40	56.60	44.80	49.50	87	324.00	349.60	361.00	348.20	359.70
49	25.00	53.40	57.70	45.60	50.50	88	356.00	380.20	392.00	379.30	391.20
50	26.00	54.30	58.70	46.50	51.40	89	388.00	410.60	422.70	410.10	422.30
51	27.00	55.10	59.60	47.30	52.30	90	420.00	442.10	453.30	442.10	453.20
52	28.00	55.90	60.40	48.00	53.20	91	452.00	475.70	484.00	475.70	484.00
53	29.00	56.70	61.20	48.70	54.00	92	484.00	509.40	514.50	509.40	514.50
54	30.00	57.30	61.90	49.40	54.80	93	516.00	543.10	544.80	543.10	544.80
55	31.00	58.00	62.60	50.00	55.50	94	548.00	576.80	576.80	576.80	576.80
56	32.00	58.50	63.20	50.70	56.20	95	580.00	610.50	610.50	610.50	610.50
57	33.00	59.10	63.80	51.20	56.90	96	612.00	644.20	644.20	644.20	644.20
58	34.00	59.50	64.30	51.80	57.60	97	700.00	736.80	736.80	736.80	736.80
59	35.00	60.00	64.80	52.40	58.30	98	800.00	842.10	842.10	842.10	842.10
60	36.00	60.40	65.20	52.90	58.90	99	900.00	947.30	947.30	947.30	947.30
61	37.00	60.80	65.60	53.40	59.50	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 41 = 8.20	20% x 62.20 = 12.44
Duration 6:	66	40% x 42 = 16.80	40% x 62.50 = 25
Duration 7:	67	60% x 43 = 25.80	60% x 62.80 = 37.68
Duration 8:	68	80% x 44 = 35.20	80% x 63.10 = 50.48
Duration 9:	69	45	63.40
Duration 20:	80	100	118.30

Table of Cash Surrender Values

Platinum Protection Whole Life - 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	Male smoker	Female smoker
23	4.00	14.90	16.20	12.70	14.30	62	55.50	89.40	96.50	78.80	87.90
24	4.50	16.40	17.90	14.10	15.70	63	56.75	89.50	96.60	79.30	88.40
25	5.00	17.90	19.50	15.30	17.10	64	58.00	89.70	96.70	79.80	89.00
26	6.00	21.00	22.90	18.00	20.10	65	59.75	90.60	97.70	81.00	90.20
27	7.00	24.00	26.10	20.50	22.90	66	61.50	91.50	98.60	82.20	91.50
28	8.00	26.90	29.20	23.00	25.70	67	62.75	91.60	98.60	82.70	92.00
29	10.00	32.90	35.80	28.20	31.40	68	64.00	91.80	98.70	83.20	92.40
30	12.00	38.70	42.00	33.10	36.80	69	65.25	91.90	98.70	83.80	92.90
31	14.00	44.20	48.00	37.80	42.10	70	67.00	92.70	99.50	85.00	94.10
32	16.00	49.50	53.70	42.30	47.00	71	68.50	93.20	99.90	85.90	94.80
33	18.00	54.50	59.10	46.60	51.70	72	69.80	93.40	100.00	86.50	95.30
34	20.00	59.30	64.30	50.60	56.20	73	71.25	93.80	100.30	87.40	95.90
35	21.00	60.90	66.00	52.00	57.70	74	72.75	94.20	100.60	88.30	96.60
36	23.00	65.30	70.70	55.80	61.80	75	74.15	94.60	100.70	89.10	97.10
37	24.00	66.70	72.20	56.90	63.10	76	75.55	94.90	100.80	89.90	97.60
38	26.00	70.70	76.50	60.30	66.80	77	76.95	95.20	100.90	90.60	98.00
39	27.00	71.80	77.80	61.30	67.90	78	78.35	95.50	101.00	91.40	98.40
40	28.00	72.90	78.90	62.20	68.80	79	86.00	103.20	108.90	99.40	106.40
41	30.00	76.40	82.70	65.20	72.10	80	113.00	133.60	140.60	129.50	137.80
42	31.00	77.20	83.60	65.90	72.90	81	147.00	171.30	179.60	167.00	176.60
43	32.00	78.00	84.40	66.60	73.60	82	179.00	205.60	214.90	201.40	211.80
44	33.00	78.70	85.10	67.10	74.20	83	210.00	237.80	247.90	234.10	244.90
45	34.00	79.30	85.70	67.70	74.80	84	239.00	267.10	277.70	263.90	275.00
46	36.00	82.10	88.80	70.10	77.50	85	270.00	298.00	309.00	295.40	306.70
47	37.00	82.60	89.30	70.50	78.00	86	301.00	328.30	339.70	326.30	337.90
48	39.00	85.10	92.00	72.80	80.50	87	330.00	356.00	367.70	354.60	366.30
49	40.00	85.40	92.30	73.10	80.80	88	360.00	384.50	396.40	383.60	395.60
50	41.00	85.60	92.50	73.30	81.10	89	388.00	410.60	422.70	410.10	422.30
51	42.00	85.80	92.70	73.60	81.40	90	420.00	442.10	453.30	442.10	453.20
52	43.00	85.90	92.80	73.80	81.70	91	452.00	475.70	484.00	475.70	484.00
53	44.00	86.00	92.90	74.00	81.90	92	484.00	509.40	514.50	509.40	514.50
54	45.00	86.00	92.90	74.10	82.20	93	516.00	543.10	544.80	543.10	544.80
55	46.00	86.00	92.90	74.30	82.40	94	548.00	576.80	576.80	576.80	576.80
56	47.00	86.00	92.90	74.40	82.60	95	580.00	610.50	610.50	610.50	610.50
57	48.50	86.80	93.80	75.30	83.70	96	612.00	644.20	644.20	644.20	644.20
58	50.00	87.60	94.60	76.20	84.80	97	700.00	736.80	736.80	736.80	736.80
59	51.50	88.30	95.40	77.10	85.80	98	800.00	842.10	842.10	842.10	842.10
60	52.75	88.50	95.60	77.50	86.40	99	900.00	947.30	947.30	947.30	947.30
61	54.00	88.80	95.80	78.00	86.90	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 59.75 = 11.95	20% x 90.60 = 18.12
Duration 6:	66	40% x 61.50 = 24.60	40% x 91.50 = 36.60
Duration 7:	67	60% x 62.75 = 37.65	60% x 91.60 = 54.96
Duration 8:	68	80% x 64 = 51.20	80% x 91.80 = 73.44
Duration 9:	69	65	91.90
Duration 20:	80	113	133.60

Platinum Protection Term

Product Details

Product Highlights	• Level and decreasing term life insurance. • Coverage is immediate, as soon as the policy is issued. • Simplified Issue - No medical exam, no blood tests required. • Value added benefits (at no extra cost): Extreme Disability Benefit, Term Exchange Option, Insurabillity Benefit and Transportation Benefit. • Renewable and convertible. • Available as individual or joint first-to-die coverage.
Issue Ages	18 to 75 years of age
Terms	• 10 years (ages 18 to 75) • 20 years (ages 18 to 70) • 25 years (ages 18 to 65)
Minimum Coverage	• $50,000 (ages 18 to 44) • $25,000 (ages 45 to 75)
Maximum Coverage	• $750,000 (ages 18 to 50) • $500,000 (ages 51 to 75)
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 Platinum Protection Term coverage is $750,000 for ages 50 and under and $500,000 for ages 51 to 75.
Policy Type Joint premium uses the following calculation: **(Coverage Amount X (JR1 + JR2) / 1,000) + 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.
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.

Platinum Protection Term (Continued)

Value Added Benefits

These benefits are automatically included with the insurance policy at no additional cost.

Extreme Disability Benefit (Included)

If the insured is diagnosed with an extreme disability and remains in that state for a continuous period of 6 months, they will become eligible to receive up to 50% of the sum insured amount in advance (25% for decreasing term coverage).

This benefit is payable once per coverage. The maximum benefit paid per insured for all contracts in force is limited to:

- $250,000 for insureds aged between 18 and 59 (age nearest at time of claim), or
- $125,000 for insureds aged between 60 and 70 (age nearest at time of claim)

Definition of Extreme Disability:

Extreme disability refers to a medical condition that renders the insured individual in a state of total and irrecoverable disability.

This disability prevents the insured from performing at least 4 out of the following 6 activities of daily living without any reasonable expectation of recovery, as determined by a physician:

- Bathing
- Dressing
- Toileting
- Continence
- Transferring
- Feeding

See the contract for more details.

Insurability Benefit (Included)

The benefit allows the insured to increase the insurance amount, without new evidence of insurability, under the following circumstances:

- Obtaining a new loan, such as a mortgage loan;
- Increasing an existing loan;
- Experiencing any of the following life events: marriage, divorce, adoption, childbirth, obtaining a bachelor's degree, a master's degree, or a doctorate.

May be increased before age 60 up to 25% of the insurance amount up to $125,000 if the insured is not disabled.

The Guaranteed Insurability must be exercised within 60 days following the circumstances mentioned above. The premium for the new policy or rider is based on the sex and age of the insureds on the date of issue of the new policy or rider, in accordance with the premium rate in force at this date.

Term Exchange Option (Included)

The initial term may be extended to a longer term, for a sum insured equal to or less than the sum insured under this Platinum Protection Term policy or rider after the first month, but before the 7th coverage anniversary, without proof of insurability.

During the term exchange, the insured will also have the flexibility to switch your coverage type from level to decreasing, or from decreasing to level.

The premium for the new term is based on the sex and age of the insured as of the date of issue of the new policy or rider, in accordance with the premium rate in force at this date. Similarly, premium calculations for any existing additional benefits riders will also be based on the sex and age of the insured as of the date of issue of the new policy or rider.

The right to exchange the term of the coverage may only be exercised once, and any unused benefits will be retained.

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 second anniversary of the policy or rider, as applicable).

Platinum Protection Term (Continued)

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**	**On a person other than the insured**
	New Application (at time of sale) • Platinum Protection Term **Existing Policy (after sale)** • Platinum Protection Term • Golden Protection Term	**New Application (at time of sale)** • Platinum Protection Term • Golden Protection Term **Existing Policy (after sale)** • Platinum Protection Term • Golden Protection Term
Additional Benefit Riders	The following benefit riders may be added as riders to a Platinum Protection Term policy or rider and must be issued at the same time as these. • Accidental Death • Accidental Fracture Plus • Child Insurance Benefit	
Application	Electronic application only.	

Schedule of Decreasing Sum Insured

Platinum Protection Decreasing Term

Per $1,000 of Sum Insured			
Year	Term		
	10 years	20 years	25 years
1	1,000	1,000	1,000
2	932	979	987
3	858	956	973
4	778	931	957
5	691	904	940
6	597	874	922
7	500	842	902
8	500	808	881
9	500	771	858
10	500	731	833
11	500	687	805
12	500	640	776
13	500	589	745
14	500	534	710
15	500	500	673
16	500	500	633
17	500	500	590
18	500	500	543
19	500	500	500
20	500	500	500
21	500	500	500
22	500	500	500
23	500	500	500
24	500	500	500
25	500	500	500
26	500	500	500
27	500	500	500
28	500	500	500
29	500	500	500
30	500	500	500
31	500	500	500
32	500	500	500
33	500	500	500
34	500	500	500
35	500	500	500
36	500	500	500
37	500	500	500
38	500	500	500
39	500	500	500
40	500	500	500
41	500	500	500
42	500	500	500
43	500	500	500
44	500	500	500
45	500	500	500
46	500	500	500
47	500	500	500
48	500	500	500

Per $1,000 of Sum Insured			
Year	Term		
	10 years	20 years	25 years
49	500	500	500
50	500	500	500
51	500	500	500
52	500	500	500
53	500	500	500
54	500	500	500
55	500	500	500
56	500	500	500
57	500	500	500
58	500	500	500
59	500	500	500
60	500	500	500
61	500	500	500
62	500	500	500
63	500	500	500
64	500	500	500
65	500	500	500
66	500	500	500
67	500	500	500
68	500	500	500
69	500	500	500
70	500	500	500
71	500	500	500
72	500	500	500

The insurance coverage decrease is based on a mortgage loan with an 8% interest rate.

Rates

Platinum Protection Whole Life

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

Whole Life - Life Pay

Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
18	7.04	8.66	6.19	7.37
19	7.25	8.94	6.40	7.63
20	7.46	9.23	6.60	7.89
21	7.67	9.52	6.80	8.15
22	7.88	9.80	7.01	8.41
23	8.10	10.09	7.21	8.66
24	8.31	10.37	7.42	8.92
25	8.52	10.66	7.62	9.18
26	8.80	11.04	7.89	9.53
27	9.09	11.43	8.16	9.88
28	9.37	11.81	8.43	10.22
29	9.66	12.20	8.70	10.57
30	9.94	12.58	8.97	10.92
31	10.34	13.12	9.34	11.40
32	10.74	13.66	9.71	11.88
33	11.13	14.21	10.08	12.37
34	11.53	14.75	10.45	12.85
35	11.93	15.29	10.82	13.33
36	12.34	15.91	11.19	13.85
37	12.75	16.53	11.56	14.37
38	13.17	17.16	11.93	14.89
39	13.58	17.78	12.30	15.41
40	13.99	18.40	12.67	15.93
41	14.50	19.22	13.11	16.58
42	15.01	20.04	13.55	17.23
43	15.53	20.87	13.99	17.87
44	16.04	21.69	14.43	18.52
45	16.55	22.51	14.87	19.17
46	17.30	23.76	15.51	20.09
47	18.04	25.02	16.15	21.00
48	18.79	26.27	16.78	21.92
49	19.53	27.53	17.42	22.83
50	20.28	28.78	18.06	23.75
51	21.26	30.57	18.82	24.92
52	22.24	32.35	19.59	26.09
53	23.21	34.14	20.35	27.25
54	24.19	35.92	21.12	28.42
55	25.17	37.71	21.88	29.59
56	26.72	40.25	23.17	31.30
57	28.28	42.79	24.47	33.01
58	29.83	45.32	25.76	34.73
59	31.39	47.86	27.06	36.44
60	32.94	50.40	28.35	38.15
61	35.08	53.97	30.11	40.38
62	37.21	57.54	31.88	42.60
63	39.35	61.10	33.64	44.83
64	41.48	64.67	35.41	47.05
65	43.62	68.24	37.17	49.28
66	46.91	73.05	39.57	52.21
67	50.21	77.87	41.98	55.15
68	53.50	82.68	44.38	58.08
69	56.80	87.50	46.79	61.02
70	60.09	92.31	49.19	63.95
71	66.38	105.06	53.65	71.88
72	72.67	117.81	58.12	79.81
73	78.96	130.55	62.58	87.73
74	85.25	143.30	67.05	95.66
75	91.54	156.05	71.51	103.59
76	100.07	170.06	77.26	113.87
77	108.60	184.07	83.01	124.16
78	117.14	198.07	88.76	134.44
79	125.67	212.08	94.51	144.73
80	134.20	226.09	100.26	155.01

Whole Life - 20-Pay

Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
18	13.12	16.01	11.59	13.73
19	13.48	16.46	11.94	14.16
20	13.84	16.92	12.30	14.60
21	14.20	17.38	12.66	15.04
22	14.56	17.83	13.01	15.47
23	14.93	18.29	13.37	15.91
24	15.29	18.74	13.72	16.34
25	15.65	19.20	14.08	16.78
26	16.12	19.79	14.54	17.34
27	16.59	20.38	15.00	17.91
28	17.07	20.96	15.47	18.47
29	17.54	21.55	15.93	19.04
30	18.01	22.14	16.39	19.60
31	18.65	22.93	17.01	20.35
32	19.29	23.71	17.63	21.10
33	19.93	24.50	18.24	21.86
34	20.57	25.28	18.86	22.61
35	21.21	26.07	19.48	23.36
36	21.78	26.85	20.01	24.08
37	22.35	27.64	20.54	24.80
38	22.92	28.42	21.08	25.51
39	23.49	29.21	21.61	26.23
40	24.06	29.99	22.14	26.95
41	24.70	31.11	22.72	27.78
42	25.33	32.23	23.30	28.61
43	25.97	33.36	23.88	29.43
44	26.60	34.48	24.46	30.26
45	27.24	35.60	25.04	31.09
46	27.72	37.43	25.48	31.74
47	28.20	39.26	25.92	32.38
48	28.69	41.09	26.37	33.03
49	29.17	42.92	26.81	33.67
50	29.65	44.75	27.25	34.32
51	30.68	46.40	28.18	35.72
52	31.71	48.06	29.11	37.12
53	32.74	49.71	30.03	38.53
54	33.77	51.37	30.96	39.93
55	34.80	53.02	31.89	41.33
56	36.47	55.69	33.30	43.19
57	38.14	58.36	34.70	45.05
58	39.81	61.02	36.11	46.91
59	41.48	63.69	37.51	48.77
60	43.15	66.36	38.92	50.63
61	45.60	71.56	40.56	52.78
62	48.05	76.75	42.20	54.93
63	50.51	81.95	43.84	57.09
64	52.96	87.14	45.48	59.24
65	55.41	92.34	47.12	61.39
66	59.09	98.52	49.31	64.07
67	62.77	104.69	51.51	66.74
68	66.46	110.87	53.70	69.42
69	70.14	117.04	55.90	72.09
70	73.82	123.22	58.09	74.77
71	79.43	130.75	62.16	81.40
72	85.04	138.29	66.23	88.03
73	90.65	145.82	70.29	94.65
74	96.26	153.36	74.36	101.28
75	101.87	160.89	78.43	107.91
76	108.34	173.93	82.80	117.33
77	114.80	186.97	87.16	126.75
78	121.27	200.01	91.53	136.17
79	127.73	213.05	95.89	145.59
80	134.20	226.09	100.26	155.01

Rates

Platinum Protection Term 10

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

Term 10 - Level

Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
18	0.90	1.40	0.65	0.83
19	0.90	1.40	0.65	0.83
20	0.90	1.40	0.65	0.83
21	0.90	1.40	0.65	0.84
22	0.90	1.40	0.65	0.85
23	0.90	1.40	0.65	0.85
24	0.90	1.40	0.65	0.86
25	0.90	1.40	0.65	0.87
26	0.91	1.44	0.66	0.90
27	0.92	1.49	0.67	0.93
28	0.93	1.53	0.68	0.96
29	0.94	1.58	0.69	1.00
30	0.95	1.63	0.70	1.03
31	0.96	1.68	0.71	1.10
32	0.97	1.73	0.72	1.16
33	0.98	1.79	0.73	1.24
34	0.99	1.84	0.74	1.32
35	1.00	1.90	0.75	1.40
36	1.01	2.03	0.76	1.56
37	1.02	2.17	0.77	1.74
38	1.03	2.33	0.78	1.93
39	1.04	2.49	0.79	2.15
40	1.05	2.66	0.80	2.40
41	1.11	2.94	0.84	2.68
42	1.17	3.26	0.89	2.99
43	1.23	3.61	0.93	3.34
44	1.30	3.99	0.98	3.73
45	1.37	4.42	1.03	4.17
46	1.51	4.95	1.16	4.69
47	1.66	5.54	1.30	5.28
48	1.83	6.20	1.45	5.94
49	2.02	6.93	1.63	6.68
50	2.22	7.76	1.83	7.51
51	2.55	8.73	2.07	8.17
52	2.93	9.81	2.35	8.89
53	3.37	11.03	2.66	9.68
54	3.88	12.41	3.01	10.53
55	4.46	13.95	3.41	11.46
56	5.05	15.60	3.83	12.37
57	5.73	17.45	4.31	13.35
58	6.49	19.52	4.84	14.40
59	7.35	21.83	5.44	15.54
60	8.33	24.42	6.11	16.77
61	9.24	26.82	6.69	17.89
62	10.26	29.45	7.31	19.08
63	11.38	32.34	8.00	20.35
64	12.63	35.51	8.76	21.70
65	14.02	39.00	9.58	23.15
66	16.41	43.34	11.05	25.19
67	19.20	48.17	12.76	27.42
68	22.47	53.53	14.72	29.84
69	26.30	59.49	16.99	32.47
70	30.78	66.11	19.60	35.34
71	35.26	73.47	22.02	39.77
72	40.39	81.65	24.74	44.75
73	46.28	90.74	27.79	50.36
74	53.01	100.84	31.22	56.67
75	60.73	112.06	35.08	63.77

Term 10 - Decreasing

Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
18	0.77	1.19	0.55	0.71
19	0.77	1.19	0.55	0.71
20	0.77	1.19	0.55	0.71
21	0.77	1.19	0.55	0.72
22	0.77	1.19	0.55	0.72
23	0.77	1.19	0.55	0.73
24	0.77	1.19	0.55	0.73
25	0.77	1.19	0.55	0.74
26	0.78	1.23	0.56	0.77
27	0.79	1.27	0.57	0.79
28	0.79	1.31	0.58	0.82
29	0.80	1.35	0.59	0.85
30	0.81	1.39	0.60	0.88
31	0.82	1.43	0.61	0.93
32	0.83	1.48	0.62	0.99
33	0.83	1.52	0.62	1.05
34	0.84	1.57	0.63	1.12
35	0.85	1.62	0.64	1.19
36	0.86	1.73	0.67	1.33
37	0.87	1.85	0.70	1.48
38	0.87	1.98	0.73	1.64
39	0.88	2.11	0.76	1.83
40	0.89	2.26	0.79	2.04
41	0.94	2.50	0.82	2.28
42	1.00	2.77	0.85	2.54
43	1.06	3.07	0.89	2.84
44	1.13	3.40	0.92	3.17
45	1.20	3.76	0.96	3.54
46	1.31	4.21	1.06	3.98
47	1.44	4.71	1.17	4.48
48	1.58	5.27	1.28	5.04
49	1.73	5.90	1.42	5.67
50	1.89	6.60	1.56	6.38
51	2.17	7.42	1.77	6.94
52	2.50	8.34	2.00	7.56
53	2.87	9.38	2.26	8.22
54	3.30	10.55	2.56	8.95
55	3.79	11.86	2.90	9.74
56	4.29	13.27	3.26	10.51
57	4.87	14.84	3.66	11.34
58	5.51	16.59	4.11	12.24
59	6.25	18.56	4.62	13.21
60	7.08	20.76	5.19	14.25
61	7.86	22.80	5.68	15.20
62	8.72	25.03	6.21	16.21
63	9.68	27.49	6.80	17.30
64	10.74	30.19	7.44	18.45
65	11.92	33.15	8.14	19.68
66	13.95	36.84	9.39	21.42
67	16.32	40.94	10.84	23.31
68	19.10	45.50	12.51	25.36
69	22.35	50.56	14.44	27.60
70	26.16	56.19	16.66	30.04
71	29.97	62.45	18.72	33.80
72	34.33	69.40	21.03	38.04
73	39.33	77.12	23.63	42.80
74	45.06	85.71	26.54	48.17
75	51.62	95.25	29.82	54.20

Rates

Platinum Protection Term 20

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

Term 20 - Level				
Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
18	1.00	1.65	0.75	1.06
19	1.00	1.65	0.75	1.06
20	1.00	1.65	0.75	1.06
21	1.00	1.65	0.75	1.07
22	1.00	1.65	0.75	1.08
23	1.00	1.65	0.75	1.09
24	1.00	1.65	0.75	1.10
25	1.00	1.65	0.75	1.11
26	1.02	1.70	0.78	1.17
27	1.04	1.75	0.81	1.24
28	1.06	1.81	0.84	1.31
29	1.08	1.86	0.87	1.38
30	1.10	1.92	0.90	1.46
31	1.12	2.04	0.93	1.57
32	1.14	2.16	0.97	1.70
33	1.16	2.29	1.00	1.83
34	1.18	2.43	1.04	1.98
35	1.20	2.58	1.08	2.13
36	1.26	2.83	1.13	2.24
37	1.33	3.11	1.17	2.37
38	1.39	3.42	1.22	2.49
39	1.47	3.75	1.28	2.63
40	1.54	4.12	1.33	2.77
41	1.69	4.61	1.41	3.10
42	1.86	5.17	1.50	3.46
43	2.04	5.78	1.59	3.87
44	2.25	6.48	1.69	4.32
45	2.47	7.25	1.80	4.83
46	2.72	8.21	2.02	5.46
47	3.00	9.29	2.27	6.18
48	3.30	10.51	2.54	6.99
49	3.63	11.89	2.85	7.90
50	4.00	13.46	3.20	8.94
51	4.60	14.88	3.59	9.65
52	5.29	16.44	4.03	10.42
53	6.08	18.17	4.52	11.24
54	6.99	20.09	5.06	12.14
55	8.03	22.20	5.68	13.10
56	8.97	24.34	6.25	14.22
57	10.02	26.68	6.88	15.44
58	11.19	29.25	7.57	16.76
59	12.51	32.06	8.33	18.20
60	13.97	35.15	9.17	19.76
61	15.72	38.07	10.35	21.60
62	17.70	41.24	11.67	23.61
63	19.92	44.67	13.17	25.81
64	22.42	48.38	14.86	28.22
65	25.24	52.40	16.77	30.85
66	28.71	56.79	19.18	33.80
67	32.67	61.54	21.93	37.04
68	37.16	66.69	25.08	40.59
69	42.28	72.27	28.67	44.47
70	48.10	78.32	32.79	48.73

Term 20 - Decreasing				
Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
18	0.80	1.32	0.60	0.73
19	0.80	1.32	0.60	0.73
20	0.80	1.32	0.60	0.73
21	0.80	1.32	0.60	0.73
22	0.80	1.32	0.60	0.74
23	0.80	1.32	0.60	0.74
24	0.80	1.32	0.60	0.75
25	0.80	1.32	0.60	0.75
26	0.82	1.37	0.62	0.79
27	0.83	1.42	0.64	0.83
28	0.85	1.47	0.66	0.88
29	0.86	1.52	0.69	0.93
30	0.88	1.58	0.71	0.98
31	0.90	1.67	0.74	1.09
32	0.91	1.76	0.77	1.22
33	0.93	1.85	0.80	1.36
34	0.94	1.95	0.83	1.52
35	0.96	2.06	0.86	1.70
36	1.01	2.26	0.90	1.81
37	1.06	2.49	0.94	1.93
38	1.11	2.73	0.97	2.06
39	1.17	3.00	1.02	2.20
40	1.23	3.30	1.06	2.34
41	1.35	3.69	1.13	2.59
42	1.49	4.14	1.20	2.86
43	1.64	4.63	1.27	3.16
44	1.80	5.18	1.35	3.49
45	1.98	5.80	1.44	3.86
46	2.18	6.56	1.62	4.37
47	2.40	7.43	1.81	4.94
48	2.64	8.41	2.03	5.59
49	2.91	9.52	2.28	6.32
50	3.20	10.77	2.56	7.15
51	3.61	11.90	2.87	7.72
52	4.07	13.16	3.22	8.33
53	4.60	14.54	3.61	8.99
54	5.19	16.07	4.05	9.71
55	5.85	17.76	4.54	10.48
56	6.43	19.47	5.00	11.38
57	7.06	21.34	5.50	12.35
58	7.76	23.40	6.06	13.41
59	8.52	25.65	6.67	14.56
60	9.36	28.12	7.34	15.81
61	10.92	30.46	8.28	17.28
62	12.73	32.99	9.34	18.89
63	14.85	35.73	10.54	20.65
64	17.31	38.70	11.89	22.58
65	20.19	41.92	13.42	24.68
66	22.97	45.43	15.34	27.04
67	26.13	49.23	17.55	29.63
68	29.73	53.35	20.06	32.47
69	33.82	57.82	22.94	35.57
70	38.48	62.66	26.23	38.98

Rates

Platinum Protection Term 25

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

Term 25 - Level				
Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
18	1.00	1.66	0.75	1.06
19	1.00	1.66	0.75	1.06
20	1.00	1.66	0.75	1.06
21	1.00	1.66	0.75	1.08
22	1.00	1.66	0.75	1.10
23	1.00	1.67	0.76	1.11
24	1.00	1.67	0.76	1.13
25	1.00	1.67	0.76	1.15
26	1.02	1.73	0.79	1.21
27	1.04	1.79	0.81	1.27
28	1.06	1.86	0.84	1.33
29	1.08	1.93	0.87	1.39
30	1.10	2.00	0.90	1.46
31	1.15	2.17	0.94	1.62
32	1.20	2.35	0.98	1.79
33	1.25	2.55	1.03	1.98
34	1.30	2.77	1.07	2.19
35	1.36	3.00	1.12	2.43
36	1.47	3.32	1.21	2.67
37	1.59	3.68	1.31	2.94
38	1.71	4.08	1.41	3.23
39	1.85	4.51	1.53	3.55
40	2.00	5.00	1.65	3.90
41	2.20	5.62	1.79	4.38
42	2.41	6.33	1.93	4.93
43	2.65	7.11	2.09	5.54
44	2.91	8.00	2.26	6.23
45	3.20	9.00	2.45	7.00
46	3.53	10.07	2.75	7.92
47	3.89	11.27	3.10	8.97
48	4.28	12.62	3.48	10.15
49	4.72	14.12	3.91	11.49
50	5.20	15.8	4.40	13.00
51	5.97	17.45	5.00	14.11
52	6.85	19.28	5.69	15.32
53	7.86	21.3	6.46	16.64
54	9.02	23.53	7.35	18.06
55	10.35	25.99	8.35	19.61
56	11.71	28.45	9.19	21.17
57	13.24	31.15	10.11	22.85
58	14.98	34.11	11.13	24.67
59	16.95	37.34	12.25	26.63
60	19.17	40.88	13.48	28.75
61	21.58	44.28	15.21	31.43
62	24.29	47.96	17.16	34.36
63	27.34	51.95	19.37	37.56
64	30.78	56.27	21.85	41.06
65	34.65	60.95	24.66	44.89

Term 25 - Decreasing				
Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
18	0.87	1.33	0.66	0.75
19	0.87	1.33	0.66	0.75
20	0.87	1.33	0.66	0.75
21	0.87	1.33	0.66	0.76
22	0.87	1.33	0.66	0.76
23	0.87	1.34	0.67	0.77
24	0.87	1.34	0.67	0.77
25	0.87	1.34	0.67	0.78
26	0.88	1.38	0.68	0.84
27	0.88	1.43	0.69	0.89
28	0.89	1.48	0.70	0.96
29	0.89	1.53	0.71	1.03
30	0.90	1.58	0.72	1.10
31	0.94	1.71	0.75	1.21
32	0.97	1.86	0.79	1.33
33	1.01	2.01	0.83	1.46
34	1.05	2.18	0.87	1.61
35	1.09	2.36	0.91	1.77
36	1.18	2.61	0.98	1.98
37	1.27	2.89	1.05	2.22
38	1.37	3.20	1.13	2.48
39	1.48	3.54	1.21	2.78
40	1.60	3.92	1.30	3.11
41	1.76	4.40	1.41	3.48
42	1.93	4.93	1.53	3.90
43	2.12	5.53	1.66	4.37
44	2.33	6.21	1.81	4.89
45	2.56	6.96	1.96	5.48
46	2.82	7.88	2.20	6.18
47	3.11	8.91	2.48	6.97
48	3.43	10.08	2.79	7.87
49	3.78	11.41	3.13	8.87
50	4.16	12.91	3.52	10.01
51	4.77	14.20	3.90	10.85
52	5.48	15.62	4.32	11.76
53	6.29	17.18	4.78	12.75
54	7.22	18.90	5.29	13.82
55	8.28	20.79	5.86	14.98
56	9.18	22.76	6.44	16.24
57	10.18	24.92	7.07	17.60
58	11.29	27.28	7.76	19.08
59	12.52	29.87	8.52	20.68
60	13.89	32.70	9.36	22.41
61	15.95	35.42	10.87	24.63
62	18.31	38.37	12.61	27.06
63	21.03	41.56	14.64	29.74
64	24.14	45.02	17.00	32.68
65	27.72	48.76	19.73	35.91

Additional Benefit Riders

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

Accidental Death (AD)

Description	This benefit rider provides for the payment of an additional amount (determine when the benefit rider was issued) if death results from accidental causes and occurs within 90 days following the date of the accident.
Issue Ages	18 to 55 years of age.
Minimum Sum Insured	$1,000

Accidental Fracture Plus (FRAC)

Description	This benefit rider provides the payment of a benefit, as specified in the contract, in case of an accidental fracture or accidental death and dismemberment. The benefit 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 listed 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

Accidental Fracture Plus (Continued)

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.

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.

Accidental Fracture Plus (Continued)

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.

Child's Insurance Benefit (CIB)

Description	For each existing and future child, this benefit provides for a set amount of term life insurance for the child to whom the benefit rider is attached.
Issue Ages	• Insured (parent): 18 to 60 years of age • Child: 0 (15 days) to 18 years of age
Sum Insured Available	$10,000 or $20,000 (per child). The $20,000 maximum includes all other CIB riders in force with Assumption Life.
Expiry Date	Coverage on each child terminates upon the first of the following: • On the child's 21st birthday or, if he or she is registered as a full-time student in a recognized learning institution, on his or her 25th birthday. • On the rider anniversary nearest the insured's (parent) 65th birthday.
Convertible	On the expiry date of the term life insurance on each child provided in this rider, the term life insurance on each child can be converted, without proof of insurability, to a permanent life insurance policy. • Up to five times the initial amount or maximum of $100,000.

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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