



## INDIVIDUAL INSURANCE PRODUCTS OVERVIEW

### ABOUT SSQ FINANCIAL GROUP

With \$11 billion in assets under management, SSQ Financial Group is a prominent mutualist diversified financial institution in Canada. It serves over 3 million customers and employs 2,000 individuals. The company is recognized for its leadership in the group insurance industry, and excellence and expertise in the general insurance, individual insurance and investment markets.

For more information, please visit [ssq.ca](http://ssq.ca).

### DEDICATED STAFF ACROSS CANADA IN THE REGIONS OF

Vancouver

Calgary

Toronto

Montreal

Quebec City

Halifax

## Flexible and affordable

**TERM LIFE**

- Renewable and convertible Term 10 and Term 20
- Unique, convertible Term 70 insurance plan
- Competitive premiums and preferred underwriting
- Option to double Term 10 insurance amount over 5 years using the indexation privilege benefit
- Distinctive Extreme Disability Benefit that provides an advance payment in case of a prolonged extreme disability
- Simple and affordable critical illness rider – automatically granted when life insurance is approved at a standard rate

## Multi-purpose insurance solution

**TERM PLUS**

- Flexibility to combine multiple terms of 10, 15, 20, 25, 30 or 35 years with a choice of level or decreasing life insurance amount
- Option to enhance life coverage by adding disability rider for credit protection, critical illness rider and other benefits
- Competitive premiums and preferred underwriting
- Convertible coverage and renewable every 5 years after the initial term
- Guarantee of future insurability included with life insurance and disability rider
- Distinctive Extreme Disability Benefit that provides an advance payment in case of a prolonged extreme disability

## Simple and complete

**CRITICAL ILLNESS**

- Protection that offers temporary and permanent coverage solutions
- Adult coverage of 25 illnesses and child coverage of 28 illnesses
- Term 10 and Term 20 solutions among the most competitive
- Return of premium options upon death, at expiry and upon cancellation
- Built-in supplementary benefit of 10% of the insurance amount, up to \$50,000, covering 4 non life-threatening conditions
- A full range of assistance services offered including a Second Medical Opinion service and other medical and administrative support

## Lifetime guarantee

**PERMANENT LIFE**

- Competitive premiums and values on Whole Life 20 and Whole Life 100 products
- Cash values and reduced paid-up values starting at year 10
- Competitive Term 100 (without values)
- Distinctive Extreme Disability Benefit that provides an advance payment in case of a prolonged extreme disability
- Simple and affordable critical illness rider – automatically granted when life insurance is approved at a standard rate

## Combination of life insurance and savings

**UNIVERSAL LIFE**

- Simple and flexible product with a choice of YRT or Level T100 cost of insurance
- Guaranteed and competitive cost of insurance rates and annual fees
- Right investment options, including prominent funds currently offered on SSQ's investment platform
- Guaranteed bonus payable on the value of accumulated savings as of 6<sup>th</sup> policy anniversary
- Complete solution with an insurability benefit as well as life and critical illness coverage options for children

The purpose of this document is to provide a summary description of insurance products offered by SSQ Insurance Company Inc. It is not intended to describe all the provisions, exclusions and limitations applicable to a benefit or to a specific insurance policy. For a complete description of the provisions, exclusions and limitations, please refer to the policy.