

TERM PLUS

Term Plus is a multi-purpose life insurance product designed to offer a flexible, comprehensive and competitive solution. Whether your clients want to cover their personal, business or loan insurance needs, combine Term Plus with disability credit protection and critical illness coverage and offer them a complete and tailored solution.

Coverage type	Individual or Multi-life Joint first to die (2 to 5 lives)						
Available terms	10, 15, 20, 25, 30 or 35 years						
Issue ages	<table border="0"> <tr> <td>Term Plus 10: 18 to 75</td> <td>Term Plus 20: 18 to 65</td> <td>Term Plus 30: 18 to 55</td> </tr> <tr> <td>Term Plus 15: 18 to 70</td> <td>Term Plus 25: 18 to 60</td> <td>Term Plus 35: 18 to 50</td> </tr> </table>	Term Plus 10: 18 to 75	Term Plus 20: 18 to 65	Term Plus 30: 18 to 55	Term Plus 15: 18 to 70	Term Plus 25: 18 to 60	Term Plus 35: 18 to 50
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Term Plus 15: 18 to 70	Term Plus 25: 18 to 60	Term Plus 35: 18 to 50					
Insurance amount	Minimum: \$25,000 Maximum: \$10,000,000						
Type of insurance amount	Level Decreasing to 50% of the initial insurance amount						
Rate bands	\$25,000 - \$99,999 \$100,000 - \$249,999 \$250,000 - \$499,999 \$500,000 - \$999,999 \$1 million and over <i>Preferred underwriting offered starting at \$250,000</i>						
Insurability benefit <i>(included)</i>	It is possible to increase the insurance amount, without new evidence of insurability, upon certain life events or when obtaining a new loan or increasing an existing one. The insurance amount may be increased before the age of 60, up to 25% of the initial insurance amount, to a maximum of \$100,000. Any additional coverage will carry a level type of insurance amount.						
Extreme disability benefit <i>(included)</i>	Before the age of 60, 50% (<i>if insurance amount is level</i>) or 25% (<i>if insurance amount is decreasing</i>) of the initial insurance amount may be payable in advance, up to a maximum of \$250,000. The benefit is paid when the insured is in a state of extreme disability for a continued period of 6 months.						
Renewal	Renewable every 5 years, after the initial term, up to age 85, without new evidence of insurability.						
Conversion	Convertible into a permanent life insurance, up to age 70, without new evidence of insurability.						
Additional benefits <i>(see back for details)</i>	Total disability rider (credit protection) Critical illness rider (3 illnesses, \$20,000) Child rider (life insurance for dependent children) Waiver of premium in case of total disability (waiting period: 4 or 6 months) Accidental death and dismemberment Benefit in case of fracture						
Complementary protection	Term Plus insurance can be combined with term life, whole life and critical illness insurance products.						

ADDITIONAL BENEFITS

Help your clients enhance their coverage by adding the following benefits to any Term Plus life plan for a complete protection.

Total disability rider

A monthly indemnity that provides credit protection in case of total disability with proof of eligible loans required at time of claim only.

The insured must:

- subscribe to Term Plus life insurance;
- work at least 21 hours per week; and
- have worked 8 months or more during the last 12 months at a rate of at least 21 hours per week.

Monthly indemnity:

- Minimum: \$300
- Maximum: 1.5% of the Term Plus life insurance amount, up to an overall maximum of \$3,500 per insured, for all disability riders combined

Types of loans covered:

- Mortgage loan or home equity line of credit
- Personal loan or personal line of credit
- Car loan
- Student loan
- Commercial loan
- Loan for investment purposes

Benefit periods: 2 years, 5 years or to age 65

Waiting period (2 or 5 years): 90 days, retroactive to the 31st day
30 days if total disability results directly from an accident, a hospitalization for a continuous period of at least 72 hours or day surgery

Waiting period (up to age 65): 90 days

Built-in insurability benefit: option to increase monthly indemnity coverage. This option must be exercised at the same time as the insurability benefit that is included in the Term Plus life insurance coverage.

Built-in assistance benefit: an array of assistance services including second medical opinion and medical referral services.

Critical illness rider

Critical illness protection is automatically granted when requested, without any additional underwriting requirements, if the Term Plus life insurance is approved at a standard rate and without any exclusions. The rider must be requested at the same time as the Term Plus life coverage.

Insurance amount: \$20,000

Illnesses covered (with survival period of 30 days): cancer, heart attack and stroke

Continuation privilege: this rider can be transferred if the Term Plus life insurance coverage is converted to a permanent life insurance product. The rates applicable at time of issue of the rider will continue to apply.

Built-in assistance benefit: an array of assistance services including second medical opinion and medical referral services.

Child rider

Life insurance protection for all of the insured's dependent children from 15 days old up to age 25.

Insurance amount: minimum of \$5,000 to a maximum of \$25,000 per child

Conversion to permanent life insurance available, without evidence of insurability, for an amount up to 5 times the coverage in force, to a maximum of \$100,000.

Waiver of premium

When a total disability occurs for a consecutive period of either 4 or 6 months, premiums due will be waived, according to the waiting period selected, until the end of the disability period.

Accidental death and dismemberment

Additional coverage available in the event of an accidental death or serious injury.

For details, please refer to the "General Information" guide.

Benefit in case of fracture

Additional coverage available in case of accidental fracture or severance.

For details, please refer to the "General Information" guide.

Policy fees

\$60 for the main insured
\$25 for each additional insured of a multi-life concept
\$60 for the joint first to die concept