



Top 10 reasons to choose SSQ individual insurance products

1. Flexible and highly affordable Term Life insurance product including a Term 10 indexed option (possibility to double coverage over 5 years) and a Term 70 that is unique in the industry.
2. Distinctive Term Plus product – an all-in-one insurance solution covering life, disability and critical illness with a built-in insurability benefit. This multi-purpose product can be used to cover your clients' personal, business or loan insurance needs.
3. Simple and flexible Universal Life insurance product with highly competitive cost of insurance rates including a selection of high performing investment options and guaranteed investment account fees.
4. Whole Life insurance product with considerable guaranteed cash values and reduced paid-up values as of the 10th policy anniversary year.
5. Comprehensive and competitive Critical Illness adult and child stand alone products as well as an easy and affordable Critical Illness rider available with all of our life products and automatically granted if life insurance coverage is approved at a standard rate and without any exclusions.
6. Extreme Disability Benefit (EDB), exclusive to SSQ and included at no additional cost, allowing your client to obtain an advance payment of 50% of the life insurance amount in case of an extreme disability.
7. Complete Assistance Benefit, built-in to some of our products, that offers a full range of assistance services including a second medical opinion service and a legal assistance that covers identity theft.
8. Excellent underwriting turnaround times – among the best in the industry.
9. Easy and user-friendly Illustration Software.
10. Accessible and generous Merit Plan, an annual bonus program that rewards you directly for sales of SSQ individual insurance and investment products combined.

To Contact Us

QUEBEC SALES OFFICE
Tel.: 1-888-292-8483

ONTARIO, WESTERN AND ATLANTIC CANADA SALES OFFICE
Tel.: 1-888-429-2543



Top 10 reasons to choose SSQ investment products

1. A segregated fund platform of over 40 excellent funds with different objectives and management styles suitable for all types of investors. A number of funds are managed by experienced institutional managers including PIMCO, Triasima and C WorldWide, who offer highly competitive management fees.
2. Access to speciality funds in asset classes such as real estate and infrastructure.
3. A manager of managers approach is employed that utilizes a rigorous selection, monitoring and adaption process to ensure best in class managers are always on our platform. The choice of investment managers is completely impartial because SSQ uses no proprietary investment management in its fund offering.
4. Several guarantee options are available: Basic (75/75), Enhanced (75/100) and Optimal (100/100), all at competitive guarantee rates.
5. Segregated funds that include investment options for clients up to age 90 and which allow for additional deposits up to age 100.
6. One of the few segregated fund platforms that caters to clients looking to receive an income by offering them access to funds that distribute income on a monthly basis.
7. A unique commission plan known as Mode B, which pays advisors an initial gross commission of 3% and offers the advantages of a fund with NO sales charge for your clients.
8. A welcome bonus that repays certain redemption costs to new clients, up to the gross commission amount paid.
9. The Merit Plan, an accessible and generous annual program offering direct rewards on sales of SSQ's individual insurance and investment products.
10. A qualified and dedicated client services department to provide the best client support possible.

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