



Permanent life insurance





Discover all the advantages of a permanent life insurance!

Regardless of which plan you choose, you will benefit from the following advantages:

- **Guaranteed premiums:** your premiums are guaranteed and payable according to the plan type chosen
- **Guaranteed protections:** you know in advance of the amount you will receive or leave to your heirs
- **Competitive guaranteed cash values*** allowing you to obtain guaranteed accumulated cash as of the 10th policy anniversary
- **Reduced paid-up protection*** allowing you to free your insurance policy from any premium payments as of the 10th policy anniversary, provided that a reduced insurance amount is maintained for the rest of your life
- **Extreme Disability Benefit (EDB):** this benefit is included in your coverage at no additional cost, allowing you to obtain an advance payment of 50% of the life insurance amount in case of an extreme disability

Whatever your needs may be, our permanent life insurance plans will meet your expectations.

Here are a few examples of how our Whole Life 20, Whole Life 100 and Term 100 plans can adapt to your lifestyle, at every stage of your life.

Whole Life 20

Offer a valuable gift to your children or your grandchildren! With our Whole Life 20, you will be free from any premium payments after 20 years and your loved ones will be protected for the rest of their lives.

In the future, they will have the opportunity to use the cash value of their insurance policy for their own projects, such as buying a car or paying for a trip.

Whole Life 100

Are you a business owner with one or several key employees?

Our Whole Life 100 offers different concepts (Individual, Multi-Life, Joint First to Die and Joint Last to Die) that will help preserve the stability of your business. You will be equipped to cope with the unexpected and reduce the financial setbacks resulting from the loss of a key employee. The tax-free death benefit will allow you to finance the buy-back of shares and ensure the continuity of your business.

In addition, the guaranteed cash values may be used as a compensation package for retirement.

* Cash values and reduced paid-up protection are included in Whole Life 20 and Whole Life 100 plans only.

Term 100

Simple and affordable, our Term 100 meets your permanent life insurance needs as well. Do you have a family with young children and long-term obligations?

Whatever your situation may be, the different concepts available (Individual, Multi-Life, Joint First to Die and Joint Last to Die) will surely satisfy your needs, allowing you to safeguard your family's financial security.

Enjoy a lifetime of guaranteed protection!

Once you're insured, it's for life, no matter what your health condition may be. With our permanent life insurance products, the choice is yours! Our Whole Life 20 and Whole Life 100 plans bear significant cash values that you will appreciate. Also, our Term 100 plan is designed to meet your needs for a simple and affordable permanent life insurance.

In addition, we offer you the flexibility to decide what your premium payment duration will be. You are free to choose from plans with premiums payable for 20 years or until age 100.

You may complement your coverage with the following additional benefits:

- Critical Illness Rider: \$20,000 coverage for the 3 most common illnesses
- Child Rider: a life insurance protection for your dependent children up to age 25
- Waiver of Premium in case of total disability
- Accidental Death and Dismemberment
- Benefit in case of fracture

Our complete line of products and additional benefits allow us to offer customized coverage that satisfies your needs and gives you peace of mind.



Please do not hesitate to contact your advisor, who will be pleased to provide you with all the information you need. For more information, go to ssq.ca.





About SSQ Insurance

Founded in 1944, SSQ Insurance is a mutualist company that puts community at the heart of insurance. With assets under management of \$12 billion, SSQ Insurance is one of the largest companies in the industry. Working for a community of over three million customers, SSQ Insurance employs 2,000 people. Leader in group insurance, the company also sets itself apart through its expertise in individual life and health insurance, general insurance, and the investment sector.

The purpose of this document is to provide a summary description of an insurance product 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.