

Target market	Children Families Baby-boomers Young couples Business owners or key employees
Plans	Whole Life 20 Whole Life 100 Term 100
Issue ages	0 to 75
Rate bands	\$10,000 to \$49,999 \$50,000 to \$99,999 \$100,000 to \$249,999 \$250,000 and over
Insurance amount	Minimum: \$10,000 Maximum: \$10,000,000 <i>For an insurance amount greater than \$10,000,000, please contact your SSQ Insurance representative for a quote.</i>
Extreme disability benefit (included)	Before the age of 60, 50% 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.
Additional benefits	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	Permanent life insurance can be combined with Term Plus, term life and critical illness insurance products.
Policy fees	\$60 for the main insured \$25 for each additional insured of a multi-life concept \$60 for the joint first to die and joint last to die concepts

Whole Life 20

Description	Permanent life insurance protection that becomes premium-free after 20 years. At age 100, the insurance amount may be paid in full, upon request by the policyowner.
Concepts	Individual Multi-life
Included benefits	Guaranteed cash values (<i>starting on the 10th policy anniversary</i>) Reduced paid-up protection (<i>starting on the 10th policy anniversary</i>)

Whole Life 100

Description	Permanent life insurance protection that becomes premium-free once the insured reaches age 100. At age 100, the insurance amount may be paid in full, upon request by the policyowner.
Concepts	Individual Multi-life Joint first to die (<i>up to 5 lives</i>) Joint last to die (<i>2 lives</i>)
Included benefits	Guaranteed cash values (<i>starting on the 10th policy anniversary</i>) Reduced paid-up protection (<i>starting on the 10th policy anniversary</i>)

Term 100

Description	Permanent life insurance protection that becomes premium-free once the insured reaches age 100. At age 100, the insurance amount may be paid in full, upon request by the policyowner.
Concepts	Individual Multi-life Joint first to die (<i>up to 5 lives</i>) Joint last to die (<i>2 lives</i>)

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.