



Individual
insurance

Term life insurance



Term 10

- Term life insurance coverage with premiums guaranteed for 10-year periods
- Renew your insurance coverage until age 85, without evidence of insurability
- Convert your policy to permanent insurance up to age 70, without evidence of insurability
- Increase your insurance amount for each of the first five anniversaries with our indexation privilege
- Included in your coverage at no additional cost, the extreme disability benefit allows you to obtain an advance payment of 50% of the life insurance amount in case of an extreme disability
- Choose among the different concepts: Individual, Multi-Life and Joint First to Die to protect your assets
- Benefit from preferred rates
- Save on policy fees by insuring up to six individuals on a single insurance policy
- Complement your coverage and that of your family with the following additional benefits:
 - Critical Illness Rider: \$20,000 coverage for the 3 most common illnesses
 - Child Rider: 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

Term 20

- Term life insurance coverage with premiums guaranteed for 20-year periods
- Renew your insurance coverage until age 85, without evidence of insurability
- Convert your policy to permanent insurance up to age 70, without evidence of insurability
- Included in your coverage at no additional cost, the extreme disability benefit allows you to obtain an advance payment of 50% of the life insurance amount in case of an extreme disability
- Choose among the different concepts: Individual, Multi-Life, Joint First to Die and Joint Last to Die to protect your assets
- Benefit from preferred rates
- Save on policy fees by insuring up to six individuals on a single insurance policy
- Complement your coverage and that of your family with the following additional benefits:
 - Critical Illness Rider: \$20,000 coverage for the 3 most common illnesses
 - Child Rider: 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



A selection of flexible and affordable coverages to satisfy your life insurance needs.

Term 70

- Term life insurance coverage with premiums guaranteed up to age 70
- Convert your policy to permanent insurance up to age 65, without evidence of insurability
- Included in your coverage at no additional cost, the extreme disability benefit allows you to obtain an advance payment of 50% of the life insurance amount in case of an extreme disability
- Benefit from preferred rates
- Save on policy fees by insuring up to six individuals on a single insurance policy

Benefit from customized coverage that offers multiple advantages!

Term life insurance suits your needs for a predetermined period of time. It gives you peace of mind by protecting your loved ones or beneficiaries in the event of your death for the period of time chosen.

Flexible and affordable, our Term life insurance plans offer coverages for 10 and 20-year periods, as well as a coverage until the age of 70. In addition, the conversion privilege included in each plan allows you to convert your term life insurance to permanent life insurance with ease.

You may complement your coverage and that of your family with the following additional benefits:

- Critical Illness Rider: \$20,000 coverage for the 3 most common illnesses
- Child Rider: 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.