



At a glance Term life

Target market	Young couples Entrepreneurs Families with children	
Plans	Term 10 (T10) Term 10 Indexed (T10 Indexed) Term 20 (T20) Term 70 (T70)	
Rate bands	\$25,000 to \$99,999 \$100,000 to \$249,999 \$250,000 to \$499,999 \$500,000 to \$999,999 \$1,000,000 and over	
Insurance amount	T10, T20 and T70 T10 Indexed Minimum: \$25,000 Maximum: \$10,000,000	Minimum: \$100,000 Maximum: \$5,000,000
Preferred risk	Preferred – Class 1 non-smoker Preferred – Class 2 non-smoker Preferred – Class 3 non-smoker Preferred – Class 4 pipe and cigar <i>Preferred risk classes starting at \$250,000</i>	Preferred – Class 1 smoker Preferred – Class 2 smoker
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	Term life insurance can be combined with Term Plus, critical illness, permanent life and universal life (T10 & T20) 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	

Term 10 and Term 10 indexed

Description	Level and guaranteed premiums over 10-year periods Renewable up to age 85 Convertible up to age 70
Concepts	Individual Multi-life Joint first to die (<i>2 lives</i>) offered on Term 10 only
Issue ages	18 to 75
Indexation privilege	The indexation privilege may be added at no additional cost, to a Term 10 product at the time of issue. A maximum indexation percentage is allowed for each of the first 5 anniversaries of the policy. If the maximum allowed is chosen for each year, the initial insurance amount can be doubled at the end of the 5 th anniversary year of the policy.

Term 20

Description	Level and guaranteed premiums over 20-year periods Renewable up to age 85 Convertible up to age 70
Concepts	Individual Multi-life Joint first to die (<i>2 lives</i>) Joint last to die (<i>2 lives</i>)
Issue ages	18 to 65

Term 70

Description	Level and guaranteed premiums until age 70 Convertible up to age 65
Concepts	Individual Multi-life
Issue ages	18 to 60

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.