



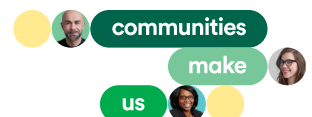
## Top 10 reasons to choose our individual insurance products

- 1** 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.
- 2** 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.
- 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 10<sup>th</sup> policy anniversary year.
- 5** Comprehensive and competitive Critical Illness adult and child stand alone products. Our easy and affordable Critical Illness rider, available with all of our life products, is automatically granted if life insurance coverage is approved at a standard rate and without any exclusions.
- 6** Extreme Disability Benefit (EDB), 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 SSQ Insurance Merit Plan, an annual bonus program that rewards you directly for sales of individual insurance and investment products combined.

### To Contact Us

Ontario, Western and Atlantic Canada Sales Office  
Tel.: 1-888-429-2543

Quebec Sales Office  
Tel.: 1-888-292-8483





## Top 10 reasons to choose our investment products

- 1** A segregated fund platform of over 40 excellent funds offering different objectives and management styles suitable for all types of investors. Access to a number of funds managed by experienced institutional managers including PIMCO, Triasima and C WorldWide, who offer highly competitive management fees, and access to speciality funds in asset classes such as real estate and infrastructure.
- 2** A unique Private Wealth Management platform, offering an investment approach that reproduces the management model used by major pension funds.
- 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 Insurance 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** 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.
- 7** A welcome bonus that repays certain redemption costs to new clients, up to the gross commission amount paid.
- 8** Access to a secure advisor website to manage and monitor your clients' investments.
- 9** A qualified and dedicated client services department to provide the best client support possible.
- 10** Accessible and generous SSQ Insurance Merit Plan, an annual bonus program that rewards you directly for sales of individual insurance and investment products combined.

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