

PLAN HIGHLIGHTS

ELIGIBILITY Available for Canadian Citizens & Permanent Residents aged 18-69, with coverage to age 75.

OVERVIEW

- Guaranteed Life Insurance
- 4 times the benefit if death is accidental (less any Living Benefits already paid)
- Living Benefit of 50%
- Return of premium only for non-accidental death occurring in the first 2 years

AMOUNTS AVAILABLE Available in the following units: \$5,000, \$10,000, \$20,000, \$25,000, \$30,000, \$40,000, \$50,000

LIVING BENEFIT

If you are diagnosed with a terminal illness with a prognosis of death within twelve months, you will be paid 50% of the Guaranteed Issue Life Coverage in force provided insurance has been in force for at least 2 full years at the time of diagnosis.

TERMINATION OF INSURED PERSON INSURANCE

An Insured's coverage terminates automatically on the earliest of the following dates:

- a) The date of the Insured's death;
- b) The date the coverage or Policy terminates for any reason;
- c) The Premium Due Date coincident with or next following an Insured Person's 75th birthday;
- d) The Premium Due Date of any unpaid premium as described under Premiums and Premium Payments section;
- e) The Premium Due Date next following the date the Administrator receives written notice from the Insured Person requesting cancellation of all or part of the Guaranteed Life Insurance, if applicable. If partial cancellation is requested, only a portion of such insurance coverage will be cancelled.

LIMITATIONS

Benefits are not payable if death is caused by suicide within 2 years of the effective date or latest reinstatement date of coverage, in such event payment will be limited to the return of premiums.

RATES

Rates are age-banded and will increase in accordance with age-bands during the lifetime of the policy. Coverage must be applied for, signed by, and paid by the Insured.