

Permanent life

At a glance

Target market	Children Families Baby boomers Young couples Business owners or key employees
Plans	Whole Life 20 Whole Life 100 Term 100 Enhanced Term 100
Age at issue	0 to 75
Insurance amount segments	\$10,000 to \$24,999 \$25,000 to \$49,999 \$50,000 to \$99,999 \$100,000 to \$249,999 \$250,000 or more
Insurance amount	Minimum: \$10,000. Maximum: \$10,000,000
Extreme disability benefits (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 person is in a state of extreme disability for a continuous period of 6 months.
Additional benefits	Critical Illness rider (3 illnesses, \$20,000) Child plus rider (life insurance for dependent children) Children's Endorsement rider (dependent children's critical illness insurance) Waiver of premiums in the event of total disability (waiting period: 4 to 6 months) Accidental death and dismemberment Benefit in case of fracture
Additional coverage	Permanent life insurance can be combined with critical illness insurance and Term Plus products.
Policy fees	\$60

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 the policyowner's request.
Concepts	Individual Multi-life
Included benefits	Guaranteed surrender value <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 person reaches age 100. At age 100, the insurance amount may be paid in full, upon the policyowner's request.
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 surrender value <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 person reaches age 100. At age 100, the insurance amount may be paid in full, upon the policyowner's request.
Concepts	Individual Multi-life Joint First-to-Die <i>(up to 5 lives)</i> Joint Last-to-Die <i>(2 lives)</i>

Enhanced Term 100

Description	Permanent life insurance protection that becomes premium-free once the insured person reaches age 100. At age 100, the insurance amount may be paid in full, upon the policyowner's request.
Concepts	Individual Multi-life Joint First-to-Die <i>(up to 5 lives)</i> Joint Last-to-Die <i>(2 lives)</i>
Included benefits	<i>Surrender values are guaranteed (starting at age 75, provided the policy has been in effect for at least 10 years)</i> <i>Reduced paid-up protection (starting on the 10th policy anniversary)</i>