

## Destiny® at a glance...

<b>Issue Ages</b>	<ul style="list-style-type: none"> <li>• 0-80 (Age Nearest)</li> </ul>
<b>Face Amounts</b>	<ul style="list-style-type: none"> <li>• Minimum: \$50,000</li> <li>• Maximum: \$10,000,000</li> </ul>
<b>Coverage Types</b>	<ul style="list-style-type: none"> <li>• Single</li> <li>• Joint First-to-Die (up to 5 lives)</li> <li>• Joint First-to-Die with Survivorship (2 lives only)</li> <li>• Joint Last-to-Die (2 lives only)</li> </ul>
<b>Death Benefit</b>	<ul style="list-style-type: none"> <li>• Level</li> <li>• Increasing</li> </ul>
<b>Cost of Insurance</b>	<ul style="list-style-type: none"> <li>• Guaranteed Level (with guaranteed discount for first 20 years)*</li> <li>• Guaranteed Yearly Renewable Term</li> <li>• Guaranteed Yearly Renewable Term to Level (no discount) *</li> </ul> <p><i>*only available with the Increasing Death Benefit option</i></p>
<b>Minimum Loan</b>	<ul style="list-style-type: none"> <li>• \$500</li> </ul>
<b>Maximum Loan</b>	<ul style="list-style-type: none"> <li>• 90% of Cash Value (minus outstanding loans)</li> </ul>
<b>Administrative Fee</b>	<ul style="list-style-type: none"> <li>• \$108 per year / \$9 per month per policy</li> <li>• No additional fee for lives two to five on a Joint Destiny® policy</li> </ul>
<b>Premium Payment Methods</b>	<ul style="list-style-type: none"> <li>• Monthly PAC (annual divided by 12)</li> <li>• Annual</li> <li>• Discretionary (minimum \$500 Canadian funds)</li> </ul>
<b>Surrender Charges</b>	<ul style="list-style-type: none"> <li>• Surrender charges apply for the first 119 months of the policy</li> <li>• Charge is equal to 225% of the Minimum Annual Premium</li> </ul>
<b>Investment Options</b>	<p><b><u>Fixed Interest Accounts</u></b></p> <ul style="list-style-type: none"> <li>• Destiny® Daily Interest Account</li> <li>• Destiny® Long Term Interest Account</li> </ul> <p><b><u>Indexed Accounts</u></b></p> <ul style="list-style-type: none"> <li>• Guardian Canadian Equity Classic Fund Linked Account</li> <li>• Mackenzie Maxxum Pension Fund Index Account</li> <li>• S&amp;P/TSE 60 Stock Index Account</li> <li>• Standard &amp; Poor's 500 Index Account</li> <li>• Eurotop 100 Index Account</li> <li>• Nikkei 225 Index Account</li> <li>• Hang Seng Index Account</li> <li>• NASDAQ 100 Index Account</li> <li>• SCM Universe Bond Index Account</li> </ul>
<b>Riders and Benefits</b>	<ul style="list-style-type: none"> <li>• Term 10, Level Term 20/65, Term 75, Term 100 Plus, Golden Term 100</li> <li>• Long Term Care; Critical Illness Benefit</li> <li>• Accidental Death Benefit</li> <li>• Total Disability Waiver of Premium Benefit</li> <li>• Payor Disability Waiver of Premium</li> <li>• Payor Death and Disability Waiver of Premium</li> <li>• Children's Term Rider</li> </ul>
<b>Other Features</b>	<ul style="list-style-type: none"> <li>• Preferred Client Bonus</li> <li>• Performance Enhancer Bonus</li> <li>• Surrender Bonus</li> </ul>

**FOR REPRESENTATIVE USE ONLY – NOT FOR CLIENT DISTRIBUTION**