

## Term 10 at a glance...

Guaranteed renewable and convertible term insurance. The level sum insured and all premiums are guaranteed not to change as specified in the policy contract.	
<b>Issue Ages:</b> 18-70	<b>Policy Fee = \$50</b> <i>More than 2 lives: \$40 fee for each of lives 3 to 5.</i>
<b>Minimum Benefit (Standard Underwriting):</b> \$50,000	<b>Maximum Benefit (Standard Underwriting):</b> \$249,999
<b>Minimum Benefit (Preferred Underwriting):</b> \$250,000	<b>Maximum Benefit (Preferred Underwriting):</b> \$10,000,000
<b>Joint First-to-Die (2-5 lives)</b>	Payable on first death. Additional benefit paid if second death occurs within 30 days of first, equal to sum insured of base policy.
<b>Renewability</b>	Guaranteed. Plan may be renewed every 10 years to age 80 without evidence. For ages 71-79 renewable to age 80.
<b>Convertibility</b>	To age 70, without evidence, into any non-preferred term plan expiring after insurance age 90, or to any non-preferred permanent life plan being issued by company at conversion date. Conversion to T75 Plus only from standalone T10 Standard single life policy, allowed in first of 10 policy years or policy age 54.
<b>Premium Payment</b>	<b>Monthly PAC:</b> Annual Premium x 0.09. <b>Semi-annual:</b> Annual Premium x 0.53
<b>Accidental Death Benefit</b>	Provides for an additional benefit to be paid, in addition to the sum insured, while the benefit is in force and where satisfactory proof of accidental death is submitted.
	<b>Issue Ages:</b> 18-60. Expires at age 65.
	<b>Rate:</b> Female: \$0.75 per \$1,000. Male: \$1 per \$1,000.
	<b>Minimum benefit:</b> Lessor of sum insured and \$25,000. <b>Maximum benefit:</b> Lessor of sum insured and \$250,000
<b>Children's Term Rider</b>	<b>Issue Ages:</b> 14 days to 20 years
	<ul style="list-style-type: none"> <li>▪ Term insurance protection for all children of life insured. Premium pay period expires at first of 20 years or end of premium paying period of base plan.</li> <li>▪ Expiry is 31 days past policy anniversary nearest child's 25<sup>th</sup> birthday. Conversion without evidence up to 10 times amount of term insurance under this rider, to maximum of \$150,000, may be applied for in writing any time after child's 20 birthday (no later than expiry date).</li> <li>▪ Ann. premium reduced by amount equal to 20% annual premium of the new policy during first 5 yrs.</li> </ul>
	<b>Rate:</b> \$6 per \$1,000 of coverage
	<b>Minimum benefit:</b> \$5,000. <b>Maximum benefit:</b> \$30,000
<b>Payor Disability</b>	<b>Issue Ages:</b> 18-55 of the payor
	Available for payor if different from insured. All premiums including base, riders and policy fee will be waived upon total and continuous disability after the qualifying period of 6 months of full disability of payor, prior to expiration of rider. <b>Rates as % of premium waived:</b> Female=15%. Male=10%.
<b>Payor Death and Disability</b>	<b>Issue Ages:</b> 18-55
	All premiums including base, riders and policy fee, waived if payor dies and written notice to company is received along with evidence, or after 6 months of full disability of the payor (see above) <b>Rates as % of premium waived:</b> Female=17% Male=12%
<b>Waiver of Premium</b>	<b>Issue Ages:</b> 18-55
	All premium waived, including base, riders and policy fee, in event of total and continuous disability of insured. lifying period is six consecutive months of full disability before waiver can commence. Expires at first of age 60 or end of premium paying period. <b>Rates as % of premium waived:</b> Female=15% Male=10%

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