

## Term 100 Plus at a glance...

Guaranteed non-participating plan with level coverage and premium to age 100 for smokers and non-smokers.	
<b>Issue Ages:</b> 0-70	<b>Policy Fee</b> = \$60 <i>More than 2 lives: \$40 fee for each of lives 3 to 5.</i>
<b>Minimum Benefit:</b> \$10,000	<b>Maximum Benefit:</b> \$10,000,000
<b>Minimum Premium</b>	\$100 annually (Multiplan excluded)
<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>Joint First-to-Die with Survivorship</b>	For 2-life policies only. Payable on first death, additional benefit paid if second death occurs within 30 days of first, equal to sum insured of base policy. This benefit expires at Equivalent Single Age 60.
<b>Joint Last-to-Die (2 lives)</b>	Payable on death of last surviving insured.
<b>The Plus-Money Back Offer</b>	If after the first ten years the client decides that they no longer require this insurance protection, they may surrender their contract in exchange for a one-time cash value as stated on policy ledger. For face amounts of \$10,000 - \$49,999 and issue ages 0-17, there are no cash values.
<b>Convertibility</b>	Not convertible.
<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>	<b>Issue Ages:</b> 20-55. Expires at age 65.
	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>Rate:</b> Female: \$0.75 per \$1,000. Male: \$1 per \$1,000.
	<b>Minimum benefit:</b> Lessor of the sum insured and \$25,000. <b>Maximum benefit:</b> Lessor of the 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 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 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
	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 premium, 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 and while such disability continues. <b>Rates as % of premium waived:</b> Female=17% Male=12%
<b>Waiver of Premium</b>	<b>Issue Ages:</b> 18-55
	All premium, including base, riders and policy fee, waived in event of total and continuous disability of insured. Includes base premium, riders (excluding CTR) and policy fee. Qualifying 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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