

Level Term 65 at a glance...

Provides smokers and non-smokers with guaranteed level, convertible term protection. Available as base plan or rider.	
Issue Ages: 20-45	Policy Fee = \$60
Minimum Benefit: \$50,000	Maximum Benefit: \$10,000,000
Renewability	Non-renewable
Convertibility	Convertible any time after issue before age 60 to permanent insurance
Premium Payment	Monthly PAC: Annual Premium x 0.09. Semi-annual: Annual Premium x 0.53
Return of Premium on Death Benefit	Issue Ages: 20-55
	Provides full refund of premiums upon the death of the Life Insured before age 70 if the policy is still in force.
Accidental Death Benefit	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.
	Issue Ages: 20-55. Expires at age 65.
	Rate: Female: \$0.75 per \$1,000. Male: \$1 per \$1,000.
	Minimum benefit: Lessor of sum insured and \$25,000. Maximum benefit: Lessor of sum insured and \$250,000
Children's Term Rider	Issue Ages: 14 days to 20 years
	<ul style="list-style-type: none"> ▪ 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. ▪ Expiry is 31 days past policy anniversary nearest child's 25th 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). ▪ Ann. premium reduced by amount equal to 20% annual premium during first 5 yrs.
	Rate: \$6 per \$1,000 of coverage
	Minimum benefit: \$5,000. Maximum benefit: \$30,000
Payor Disability	Issue Ages: 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.
	Rates as % of premium waived: Female=15%. Male=10%.
Payor Death and Disability	Issue Ages: 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.
	Rates as % of premium waived: Female=17% Male=12%
Waiver of Premium	Issue Ages: 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. Six consecutive months of full disability before waiver can commence. Expiry at first of age 60 or end of premium paying period
	Rates as % of premium waived: Female=15.0%. Male=10.0%.

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