

Term 75 Plus at a glance...

Provides smokers and non-smokers with guaranteed level term protection. Premiums are guaranteed level and payable until maturity. Available as base plan or rider.	
Issue Ages: 18-64	Policy Fee = \$60 <i>More than 2 lives: \$40 fee for each of lives 3 to 5.</i>
Minimum Benefit: \$50,000	Maximum Benefit: \$10,000,000
Minimum Premium	\$100 annually (Multiplan excluded)
Cash Back Offer	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 surrender value as stated on policy ledger.
Convertibility	The plan is convertible, without evidence of insurability, until age 65 into any term plan with an expiry date occurring after Insurance Age 90 or any permanent life plan which is being issued by the company at the date of conversion.
Premium Payment	Monthly PAC: Annual Premium x 0.09. Semi-annual: Annual Premium x 0.53
Accidental Death Benefit	Issue Ages: 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.
	Rate: Female: \$0.75 per \$1,000. Male: \$1 per \$1,000.
	Minimum benefit: Lessor of the sum insured and \$25,000. Maximum benefit: Lessor of the 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. 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. Rates as % of premium waived: Female=15% Male=10%

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