

	EssentialLife	Whole Life	Life Paid up at 65	Universal Life (FlexLife)
Who is it for?	Simple, basic amount of insurance without a medical People retired or nearing retirement who do not want to go through a medical but who want a modest amount of life insurance for final expenses People who want to give a substantial charitable gift using insurance	For final expenses or charitable giving People who want guaranteed protection for life, but aren't interested in actively managing their coverage People nearing retirement who are looking for alternatives to group insurance or Term insurance because of increasing premium costs Young people looking for affordable premiums and guaranteed lifetime protection	Simple, straightforward insurance that lasts a lifetime People who want a guaranteed premium payment for a guaranteed limited time People who want to reduce their financial obligations upon retirement	Lifelong insurance without lifelong payments People who have maximized their RRSP contributions People who want to maximize their estate for their children and grandchildren Business owners looking for a tax-efficient way to protect the value of their business
Minimum amount	\$2,000	0-45 \$25,000 46-50 \$15,000 51-75 \$10,000	\$10,000	0-15 \$25,000 16-80 \$50,000
Guaranteed death benefit	Death benefit is guaranteed not to change	Death benefit is guaranteed not to change	Death benefit is guaranteed not to change	Death benefit is guaranteed not to change
Maximum amount	\$25,000	N/A	N/A	N/A
Terms available	Issued to ages 40-80 Simplified issue Can be changed to Reduced-paid up after 20 years (without Accidental Death Benefit)	Issued to ages 0-75 Premiums end at age 100 Paid up at age 100	Issued to ages 0-45 Premiums end at age 65	Issued to ages 0-80
Includes	Death benefit Accidental Death Benefit	Death benefit	Death benefit	Death benefit
Options you can choose		Waiver of Premium benefit Guaranteed Purchase Option Accidental Death Benefit Child Protector Benefit Joint and Last Survivor T10 Rider T10 Spousal Rider Applicant Insurance Benefit	Waiver of Premium benefit Guaranteed Purchase Option Accidental Death Benefit Child Protector Benefit T10 Rider T10 Spousal Rider Applicant Insurance Benefit	Waiver of Deduction benefit Guaranteed Purchase Option Accidental Death Benefit Child Protector Benefit T10 Rider T10 Spousal Rider Applicant Insurance Benefit



Term 100

20-Pay Term 100

Guaranteed premiums	Your premiums automatically renew (at guaranteed rates) at the end of your term	
Guaranteed conversion to permanent insurance at any time regardless of your health, occupation or lifestyle	N/A	N/A
Guaranteed death benefit	Death benefit is guaranteed not to change for the term you choose	
Renewable	N/A	N/A
Minimum amount	Age 35-64.....\$50,000 Age 65 and 80.....\$25,000	Age 0-64.....\$50,000 Age 65 and over.....\$25,000
Terms available	For ages 35 to 80	For ages 35 to 80
Options you can choose	Waiver of Premium benefit Accidental Death Benefit Child Protector Benefit Joint & Last Survivor option T10 Rider T10 Spousal Rider	Waiver of Premium benefit Accidental Death Benefit Child Protector Benefit T10 Rider T10 Spousal Rider

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