

Canada Protection Plan™ **Products at a Glance | A-Z Life Coverage**

| CANADA PROTECTION PLAN PRODUCTS | ISSUE AGES AND AMOUNTS | RENEWAL PERIOD | CONVERTIBLE | ACCIDENTAL DEATH BENEFIT | CHILD TERM BENEFIT | HOSPITAL CASH BENEFIT | TERMINAL ILLNESS BENEFIT | TRANSPORTATION BENEFIT |
|---------------------------------------------|-------------------------------------------------------------------|----------------|-----------------|--------------------------|--------------------|-----------------------|--------------------------|------------------------|
| Life Products | | | | | | | | |
| Guaranteed Acceptance Life | 18-60 \$10,000–\$50,000 61-75 \$5,000–\$50,000 | n/a | n/a | ✓ | | | ✓ | ✓ |
| Deferred Life | 18-60 \$10,000–\$75,000 61-80 \$5,000–\$50,000 | n/a | n/a | ✓ | | | ✓ | ✓ |
| Deferred Elite Life * | 18-60 \$10,000–\$350,000 61-80 \$5,000–\$350,000 | n/a | n/a | ✓ | ✓ | | ✓ | ✓ |
| Simplified Elite Life * | 18-60 \$10,000–\$500,000 61-80 \$5,000–\$350,000 | n/a | n/a | ✓ | ✓ | ✓ | ✓ | ✓ |
| Preferred Life * | 18-80 \$50,000–\$1 Million | n/a | n/a | ✓ | ✓ | ✓ | ✓ | ✓ |
| Preferred Elite Life * | 18-80 \$500,000–\$1 Million | n/a | n/a | ✓ | ✓ | ✓ | ✓ | ✓ |
| Term Products | | | | | | | | |
| Deferred Elite 10 Year Term | 18-70 \$25,000–\$350,000 | To age 80 | To age 70 | ✓ | ✓ | | | |
| Deferred Elite 20 Year Term | 18-60 \$25,000–\$350,000 | To age 80 | To age 70 | ✓ | ✓ | | | |
| Deferred Elite 25 Year Term | 18-55 \$25,000–\$350,000 | To age 80 | To age 70 | ✓ | ✓ | | | |
| Deferred Elite Decreasing 25 Year Term ** | 18-60 \$25,000–\$350,000 | Not renewable | Not convertible | ✓ | ✓ | | | |
| Simplified Elite 10 Year Term | 18-60 \$25,000–\$500,000 61-70 \$25,000–\$350,000 | To age 80 | To age 70 | ✓ | ✓ | ✓ | | |
| Simplified Elite 20 Year Term | 18-60 \$25,000–\$500,000 | To age 80 | To age 70 | ✓ | ✓ | ✓ | | |
| Simplified Elite 25 Year Term | 18-55 \$25,000–\$500,000 | To age 80 | To age 70 | ✓ | ✓ | ✓ | | |
| Simplified Elite Decreasing 25 Year Term ** | 18-60 \$25,000–\$500,000 | Not renewable | Not convertible | ✓ | ✓ | ✓ | | |
| Preferred 10 Year Term | 18-70 \$50,000–\$1 Million | To age 80 | To age 70 | ✓ | ✓ | ✓ | | |
| Preferred 20 Year Term | 18-60 \$50,000–\$1 Million | To age 80 | To age 70 | ✓ | ✓ | ✓ | | |
| Preferred 25 Year Term | 18-55 \$50,000–\$1 Million | To age 80 | To age 70 | ✓ | ✓ | ✓ | | |
| Preferred Decreasing 25 Year Term ** | 18-60 \$50,000–\$1 Million | Not renewable | Not convertible | ✓ | ✓ | ✓ | | |
| Preferred Elite 10 Year Term | 18-70 \$500,000–\$1 Million | To age 80 | To age 70 | ✓ | ✓ | ✓ | | |
| Preferred Elite 20 Year Term | 18-60 \$500,000–\$1 Million | To age 80 | To age 70 | ✓ | ✓ | ✓ | | |
| Preferred Elite 25 Year Term | 18-55 \$500,000–\$1 Million | To age 80 | To age 70 | ✓ | ✓ | ✓ | | |
| Preferred Elite Decreasing 25 Year Term ** | 18-60 \$500,000–\$1 Million | Not renewable | Not convertible | ✓ | ✓ | ✓ | | |

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|---------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Term Riders | A maximum of 2 term riders may be added to eligible base plans. Term riders are not available with Guaranteed Acceptance Life, Deferred Life or any 20 pay plans. Riders can only be added if the base is longer than rider term period (not equal) |
| Terminal Illness Benefit (free) | 75% of death benefit to a maximum of \$250,000 |
| Transportation Benefit (free) | Up to \$2,000 (\$2.00 per kilometer) |
| Accidental Death Benefit | Issue ages 18–65; Maximum is lesser of 5 times coverage and \$250,000; Minimum is lesser of one times coverage and \$10,000 |
| Child Term Benefit | \$5,000 or \$10,000 or \$15,000 per child. Parent issue ages 18–60. Children issue ages: 30 days - 17 years; convertible |
| Hospital Cash Benefit | Daily Benefit of \$25.00, \$50.00 or \$100.00; Issue ages 18–65 |
| Policy Fees | All products – \$60.00. Additional policies issued at the same time may be eligible for multi-policy discount to \$40.00 policy fee |

NOTES:

- 1 For Guaranteed Acceptance Life, the death benefit is limited to a return of premiums if death occurs by other than accidental means in the first two years. The full coverage amount is payable if death occurs after two years or at any time if death is accidental.
- 2 For Deferred Life, the death benefit is limited to a return of premiums plus 3% simple interest if death occurs by other than accidental means in the first two years. The full coverage amount is payable if death occurs after two years or at any time if death is accidental.
- 3 For Deferred Elite products, the death benefit is limited to a return of premiums plus 3% simple interest if death occurs by other than accidental means in the 1st year. The death benefit will be 50% of the face amount if death occurs by other than accidental means in the 2nd year. The full coverage amount is payable if death occurs after two years or at any time if death is accidental.

For Simplified Elite, Preferred and Preferred Elite, full coverage amount is payable any time when death occurs.

* 20-pay is available. ** For all 25 Year Decreasing Term, the coverage amount decreases over 25 years to 50% of the initial face amount.



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