



The plan  
designed  
with no  
medical  
required





## **Who needs the protection of Wawanesa Life's Final Expense Plan?**


*If you are:*

Age 45 to 75 and:

- Concerned about having a medical.
- Wish to leave a small legacy to your church, grandchildren or other worthy cause.
- Wish to ensure there are no unpaid bills left for your loved ones.
- Want to pay for probate fees, legal fees or executor's fees which arise on your death.

*Then the Final Expense Plan is designed especially for you.*

## **Why Wawanesa Life's Final Expense Plan?**

- You can select the level of coverage you desire from \$5,000 to \$25,000.
  - Protection starts as soon as the application and qualifying questions are completed and the first premium is paid.
  - Guaranteed level premiums for 20 years only.
  - Death Benefit paid in full (even if living) after the later of 20 years or age 85.
  - Tax-free death benefits to your beneficiary.
  - You name the beneficiary, which you can change at any time.
  - Late payment protection provided after 3 years through Automatic Loan Provisions.
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## **What is the Final Expense Plan?**

The Wawanesa Life Final Expense Plan is an Instant Issue Plan with just 5 qualifying questions.

The plan consists of permanent life insurance with guaranteed premiums which cannot be changed by Wawanesa Life. The death benefit in the first 2 years will be the return of premiums *plus* 10% interest to the date of death. If death occurs as the result of an accident in the first 2 years, the full death benefit is guaranteed to be paid to your beneficiary.

At the end of the second year and thereafter, the full protection is payable when death occurs - whatever the cause!

Provided you are age 45 to age 75, you are guaranteed protection with just 5 qualifying questions. No doctor's reports, no fuss. You can also take comfort in knowing your premiums will never increase.

## HOW DO YOU APPLY?

If you can truthfully answer the following 5 simple, non-obtrusive questions, 'No', then you will qualify for Wawanesa Life's Final Expense Plan.

1. Within the last two years have you had a stroke, heart attack or been advised to have heart surgery?
2. Within the last three years have you consulted a physician for, or received treatment for cancer?
3. Within the last three years have you been declined for individual life insurance by Wawanesa Life or any other insurer?
4. Have you been diagnosed, treated for, or had any indication of AIDS or AIDS related complex?
5. Are you currently restricted to a wheel chair, bedridden, hospitalized or confined to a nursing facility?

**If you answered 'Yes' to any of the above questions, coverage is not available.**

Below are some sample premiums for plans issued at various ages:

### SAMPLE PREMIUMS FOR \$5,000 PROTECTION

AGE AT ISSUE	MONTHLY PREMIUM	
	Male	Female
45	\$14.54	\$12.69
50	\$17.57	\$15.02
55	\$21.42	\$17.89
60	\$26.50	\$21.61
65	\$33.51	\$26.78
70	\$42.15	\$32.05

*For peace of mind, call your Wawanesa Life agent, broker or life insurance and financial advisor today.*



**Wawanesa**  
**Life**