

INSTANT ISSUE LIFE INSURANCE

The Plan designed
WITH NO MEDICAL
required



Wawanesa
Life

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WHO NEEDS THE PROTECTION OF WAWANESA LIFE'S INSTANT ISSUE 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 Instant Issue Plan is designed especially for you.

WHY WAWANESA LIFE'S INSTANT ISSUE PLAN?

- Select the level of coverage you desire.
- Protection starts as soon as the application and qualifying questions are completed and the first premium is paid.
- Guaranteed level premiums payable for only 20 years.
- 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.
- Choose from 19 levels of protection:
\$5,000; \$7,500; \$10,000; \$12,500;
\$15,000; \$17,500; \$20,000; \$22,500;
\$25,000; \$27,500; \$30,000; \$32,500
\$35,000; \$37,500; \$40,000; \$42,500
\$45,000; \$47,500; \$50,000.
- Late payment protection provided after 3 years through Automatic Loan Provisions.



WHAT IS THE INSTANT ISSUE PLAN?

Wawanesa Life's Instant Issue Life Insurance Plan can be issued 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.

INSTANT ISSUE LIFE INSURANCE

SAMPLE SURRENDER VALUES FOR \$10,000 COVERAGE

END OF YEAR	ISSUE AGE						
	45	50	55	60	65	70	75
3	120	160	200	250	320	340	380
4	250	330	420	520	650	700	770
5	390	500	640	800	990	1,060	1,150
10	1,210	1,550	1,940	2,380	2,930	2,990	3,100
20	3,680	4,650	5,820	7,350	10,000	10,000	10,000

QUALIFYING QUESTIONS

- | | YES | NO |
|---|--------------------------|--------------------------|
| 1. Within the last two years have you had a stroke, heart attack or been advised to have heart surgery? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Within the last three years have you consulted a physician for, or received treatment for cancer? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Within the last three years have you been declined for individual life insurance by Wawanesa Life or any other insurer? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Have you been diagnosed, treated for, or had any indication of AIDS or AIDS related complex? | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Are you currently restricted to a wheel chair, bedridden, hospitalized or confined to a nursing facility requiring full time care? | <input type="checkbox"/> | <input type="checkbox"/> |

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

Limit \$50,000 coverage per person.

GUARANTEED PREMIUMS

AGE NEAREST	COVERAGE \$5,000				COVERAGE \$10,000				COVERAGE \$25,000				COVERAGE \$50,000			
	MALE		FEMALE		MALE		FEMALE		MALE		FEMALE		MALE		FEMALE	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
45	161.60	14.54	141.00	12.69	323.20	29.09	282.00	25.38	808.00	72.72	705.00	63.45	1,616.00	145.44	1,410.00	126.90
46	167.85	15.11	145.85	13.13	335.70	30.21	291.70	26.25	839.25	75.53	729.25	65.63	1,678.50	151.07	1,458.50	131.27
47	174.30	15.69	150.85	13.58	348.60	31.37	301.70	27.15	871.50	78.44	754.25	67.88	1,743.00	156.87	1,508.50	135.77
48	181.00	16.29	156.00	14.04	362.00	32.58	312.00	28.08	905.00	81.45	780.00	70.20	1,810.00	162.90	1,560.00	140.40
49	188.00	16.92	161.35	14.52	376.00	33.84	322.70	29.04	940.00	84.60	806.75	72.61	1,880.00	169.20	1,613.50	145.22
50	195.25	17.57	166.90	15.02	390.50	35.15	333.80	30.04	976.25	87.86	834.50	75.11	1,952.50	175.73	1,669.00	150.21
51	203.15	18.28	172.85	15.56	406.30	36.57	345.70	31.11	1,015.75	91.42	864.25	77.78	2,031.50	182.84	1,728.50	155.57
52	211.30	19.02	179.00	16.11	422.60	38.03	358.00	32.22	1,056.50	95.09	895.00	80.55	2,113.00	190.17	1,790.00	161.10
53	219.85	19.79	185.35	16.68	439.70	39.57	370.70	33.36	1,099.25	98.93	926.75	83.41	2,198.50	197.87	1,853.50	166.82
54	228.70	20.58	191.95	17.28	457.40	41.17	383.90	34.55	1,143.50	102.92	959.75	86.38	2,287.00	205.83	1,919.50	172.76
55	237.95	21.42	198.75	17.89	475.90	42.83	397.50	35.78	1,189.75	107.08	993.75	89.44	2,379.50	214.16	1,987.50	178.88
56	248.30	22.35	206.40	18.58	496.60	44.69	412.80	37.15	1,241.50	111.74	1,032.00	92.88	2,483.00	223.47	2,064.00	185.76
57	259.10	23.32	214.40	19.30	518.20	46.64	428.80	38.59	1,295.50	116.60	1,072.00	96.48	2,591.00	233.19	2,144.00	192.96
58	270.35	24.33	222.65	20.04	540.70	48.66	445.30	40.08	1,351.75	121.66	1,113.25	100.19	2,703.50	243.32	2,226.50	200.39
59	282.15	25.39	231.25	20.81	564.30	50.79	462.50	41.63	1,410.75	126.97	1,156.25	104.06	2,821.50	253.94	2,312.50	208.13
60	294.40	26.50	240.15	21.61	588.80	52.99	480.30	43.23	1,472.00	132.48	1,200.75	108.07	2,944.00	264.96	2,401.50	216.14
61	308.55	27.77	250.65	22.56	617.10	55.54	501.30	45.12	1,542.75	138.85	1,253.25	112.79	3,085.50	277.70	2,506.50	225.59
62	323.40	29.11	261.65	23.55	646.80	58.21	523.30	47.10	1,617.00	145.53	1,308.25	117.74	3,234.00	291.06	2,616.50	235.49
63	338.95	30.51	273.10	24.58	677.90	61.01	546.20	49.16	1,694.75	152.53	1,365.50	122.90	3,389.50	305.06	2,731.00	245.79
64	355.20	31.97	285.05	25.65	710.40	63.94	570.10	51.31	1,776.00	159.84	1,425.25	128.27	3,552.00	319.68	2,850.50	256.55
65	372.30	33.51	297.50	26.78	744.60	67.01	595.00	53.55	1,861.50	167.54	1,487.50	133.88	3,723.00	335.07	2,975.00	267.75
66	389.80	35.08	308.40	27.76	779.60	70.16	616.80	55.51	1,949.00	175.41	1,542.00	138.78	3,898.00	350.82	3,084.00	277.56
67	408.10	36.73	319.70	28.77	816.20	73.46	639.40	57.55	2,040.50	183.65	1,598.50	143.87	4,081.00	367.29	3,197.00	287.73
68	427.25	38.45	331.40	29.83	854.50	76.91	662.80	59.65	2,136.25	192.26	1,657.00	149.13	4,272.50	384.53	3,314.00	298.26
69	447.35	40.26	343.55	30.92	894.70	80.52	687.10	61.84	2,236.75	201.31	1,717.75	154.60	4,473.50	402.62	3,435.50	309.20
70	468.35	42.15	356.15	32.05	936.70	84.30	712.30	64.11	2,341.75	210.76	1,780.75	160.27	4,683.50	421.52	3,561.50	320.54
71	495.45	44.59	374.45	33.70	990.90	89.18	748.90	67.40	2,477.25	222.95	1,872.25	168.50	4,954.50	445.91	3,744.50	337.01
72	524.15	47.17	393.65	35.43	1,048.30	94.35	787.30	70.86	2,620.75	235.87	1,968.25	177.14	5,241.50	471.74	3,936.50	354.29
73	554.50	49.91	413.85	37.25	1,109.00	99.81	827.70	74.49	2,772.50	249.53	2,069.25	186.23	5,545.00	499.05	4,138.50	372.47
74	586.60	52.79	435.10	39.16	1,173.20	105.59	870.20	78.32	2,933.00	263.97	2,175.50	195.80	5,866.00	527.94	4,351.00	391.59
75	620.55	55.85	457.45	41.17	1,241.10	111.70	914.90	82.34	3,102.75	279.25	2,287.25	205.85	6,205.50	558.50	4,574.50	411.71

For semi-annual rates, multiply the annual rates listed above by 0.52



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