

LIFETIME COVERAGE & GUARANTEED PREMIUMIUMS

Lifetime Term At a Glance	
Issue Ages (current age)	Term 10: 18-75
	Term 15: 18-70
	Term 20: 18-65
	Term 25: 18-60
	Term 30: 18-55
	Term to Age 80: 18-60
	Term to Age 100: 18-80
Issue Volumes	\$10,000 - \$10,000,000
Conversion	Term 10, 15, 20, 25, 30 and Term to Age 80: Prior to reaching age 71, where the policy remains in force, you may convert the policy to a permanent plan.

WAWANESA LIFE EARNING YOUR TRUST

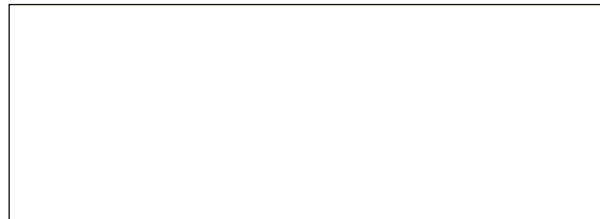
The Wawanesa Life Insurance Company has been a proud member of the Wawanesa Group of Companies since 1960. Wawanesa Life complements the insurance lines of Wawanesa Mutual and expands the reach of “Earning your Trust since 1896.”

Wawanesa Life’s beginnings were first focused on expanding the product offerings available to the Wawanesa Mutual’s broker network and their clients. Our roots are firmly grounded in the traditions of Wawanesa Mutual and with their support, Wawanesa Life’s product offerings have also expanded and today include a full range of individual life insurance, savings and group insurance products.

Wawanesa Life offers the following plans and services:

- Life Insurance Planning
- Mortgage Protection
- Family Insurance
- Business Insurance
- Children’s Plans
- Critical Illness Plan
- Guaranteed Investment and Segregated Funds
- Retirement Plans, RRSPs, RRIFs, Annuities
- Key-Person Insurance
- Buy/Sell Agreement Funding
- Estate Planning
- Group Insurance

For additional information on how Wawanesa Life can benefit you and your family, contact your broker or Wawanesa Life today.



LIFETIME TERM

Renewable & Convertible



Affordable protection when you need it.



Toll Free: 1-888-997-9965 www.wawanesalife.com



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WAWANESA LIFE'S LIFETIME TERM

The Life Insurance Solution that Works for You

Lifetime Term insurance can provide for your various insurance needs, including:

- Temporary life insurance for you and your **family** that provides protection for as long as you need it.
- Protection to keep your **business** running, when you need it.
- Coverage for **every stage of life**, whether it's for a mortgage, children's education or just to protect your loved ones.

Our Lifetime Term products are designed to offer you and your family affordable protection now, with the flexibility of renewing or converting to a permanent plan without evidence of insurability in the future.

These plans consist of 10, 15, 20, 25, or 30-year Renewable & Convertible Term Insurance, Term to Age 80 Renewable & Convertible Insurance, and level Term to Age 100.

LIFETIME TERM 10, 15, 20, 25, 30

These plans can be renewed every 10 years after the initial term until age 85 with the final renewal to age 100, after which the insurance coverage continues for life with no additional premiums.

LIFETIME TERM TO AGE 80

This plan offers premiums that remain level until age 80, and then can be renewed until age 100, after which the insurance coverage continues for life with no additional premiums.

LIFETIME TERM TO AGE 100

This plan offers premiums that remain level to age 100. After age 100, insurance coverage continues for life with no additional premiums. For simplicity, this plan does not include cash surrender values.

AVAILABLE RIDERS

Rider options: Accidental Death Benefit, Child Protection Rider, Child Critical Illness Rider, Critical Illness Rider, Disability Waiver of Premium Benefit, and Mortgage Protection Rider.



FEATURES

- ✓ Simple and easy to understand coverage.
- ✓ Coverage available from \$10,000 - \$10,000,000
- ✓ Premiums are guaranteed & payable to age 100.
- ✓ Classes: Tobacco User, Non-Tobacco User
- ✓ All plans considered paid-up at age 100 and coverage continues for life with no additional premiums.
- ✓ No blood & urinalysis underwriting requirements for ages 18-50 and up to \$499,999 volume or ages 18-45 and up to \$1,000,000 volume.
- ✓ No policy fees.