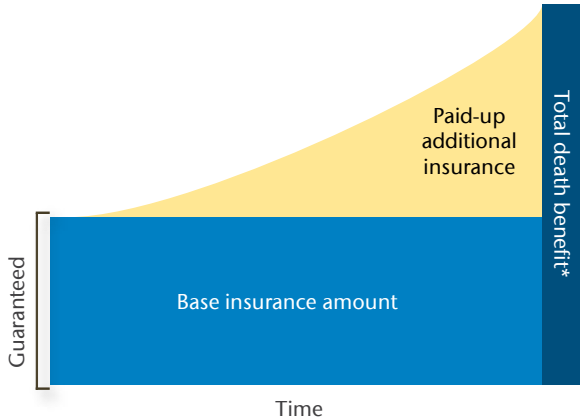


BUILDING COVERAGE WITH DIVIDENDS

With our Whole Life products, you are eligible to receive annual dividends*, which will be used to purchase Paid-up Additions. Paid-up Additions also accumulate cash values once purchased, increasing the total cash value of your policy.

*Dividend amounts are based on the performance of the participating account, and are not guaranteed. Cash Values generated from Paid-up Additions are also not guaranteed.

PAID-UP ADDITIONAL INSURANCE



* The total death benefit is not guaranteed

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.



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

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WHOLE LIFE

20 Pay & Pay to Age 100



Permanent Life Insurance
with the Power of Dividends



WAWANESA LIFE'S WHOLE LIFE

The Life Insurance Solution that Works for You

Whole Life - Pay to Age 100 and **20 Pay Whole Life** can provide for your various insurance needs, including:

- Permanent protection for your **family** that provides long term growth and cash values if you need it.
- Coverage for your **business** that delivers protection and access to cash values.
- Security for your **retirement** that develops early cash values, preserves your estate, or simply leaves a legacy for your family or a charity.

WHOLE LIFE FOR JUVENILES

The Gift that Lasts a Lifetime

Purchasing a permanent life insurance policy for your child or grandchild today provides your loved ones with:

- A long-range protection program
- Security for future insurability
- Cash values for future access
- Future collateral when your loved ones need it
- Reduced interest rates on lines of credit

WHOLE LIFE - PAY TO AGE 100

The Whole Life - Pay to Age 100 plan also provides a guaranteed base amount of insurance protection to age 100. You pay premiums on the base policy, and these premiums are guaranteed never to go up. At age 100, your policy is considered paid up and coverage continues for life with no additional premiums.

20 PAY WHOLE LIFE

The 20 Pay Whole Life plan provides a guaranteed base amount of insurance protection for life. You pay premiums on the base policy for only 20 years, and these premiums are guaranteed never to go up. After 20 years, your policy is considered paid up, and your protection will never decrease.

Both the Whole Life - Pay to Age 100 and 20 Pay Whole Life plans also include Guaranteed Cash Values and Policy Loans to help you get access to your policy's value if you need it.

AVAILABLE RIDERS

Rider options: Accidental Death Benefit, Child Protection Rider, Child Critical Illness Rider, Critical Illness Rider, Disability Waiver of Premium Benefit, Mortgage Protection Rider, and Death or Disability Waiver of Premium Benefit (only available on Juvenile policies).



FEATURES

- ✓ Issue Ages 0 - 80
- ✓ Coverage available from \$10,000 - \$10,000,000 (\$10,000 - \$1,000,000 for juvenile policies)
- ✓ Premium discounts for coverage amounts over \$100,000.
- ✓ Policy Loans and Automatic Premium Loans available.
- ✓ Eligible to receive annual dividends towards additional coverage.
- ✓ Guaranteed Cash Values as early as year 5.