

Renewable & Convertible **LIFETIME TERM**

Your complete guide to
Lifetime Term Insurance

FEATURING

Guaranteed Premiums
Lifetime Coverage
No Policy Fees
Layering Options



Wawanesa
Life[®]

LIFETIME TERM Our Lifetime Term At-A-Glance

WHAT MAKES OUR LIFETIME TERM PLAN UNIQUE

Policy Fee/Rider Fee	None
Premiums	Guaranteed, and payable to age 100
Coverage	Lifetime
Guaranteed Renewable	For Life
Layering	Base + 4 Term Riders

LIFETIME TERM PLAN DETAILS

Face Amount	\$10,000 - \$10,000,000
Plan Types & Issue Ages	Term 10: 18 - 70 / Term 15: 18 - 65 / Term 20: 18 - 60 / Term 25: 18 - 55 / Term 30: 18 - 50 / Term to Age 80: 18 - 60
Convertible	To age 70 (71 if issue age is 70)
Available Riders	<ul style="list-style-type: none">• Term Riders<ul style="list-style-type: none">• Renewable & Convertible Term 10, 15, 20, 25, 30 and Term to Age 80• Child Protection Rider• Disability Waiver• Accidental Death
Preferred Underwriting	5 Underwriting Classes <ul style="list-style-type: none">• Preferred Plus Non-Smoker• Preferred Non-Smoker• Standard Non-Smoker• Preferred Smoker• Standard Smoker
Volume Bands	\$ 10,000 - \$ 99,999 / \$100,000 - \$249,999 / \$250,000 - \$499,999 / \$500,000 - \$999,999 / \$1,000,000+ <i>* allows for combined banding on plans issued together.</i>
Company Minimum Annual Premium	\$50
Premium Payment Methods	Annual (Pre-Authorized Debit (PAD) or billing) Semi-Annual (PAD or billing) Monthly (PAD)

LIFETIME TERM

What is Wawanesa Life's Lifetime Term?

The Lifetime Term plan consists of 10, 15, 20, 25 or 30-year renewable and convertible term insurance, as well as Term to Age 80 renewable and convertible insurance. The sum insured is level and all premiums are guaranteed. These plans can be converted to a permanent plan prior to the life insured reaching age 70 (71 if issued at age 70). Lifetime Term 10, 15, 20, 25, and 30 can be renewed until age 100 of the life insured. Lifetime Term to Age 80 has premiums that remain level to age 80 of the life insured, and is then renewable to age 100. All plan types are payable to age 100 of the life insured, at which point the plan is considered paid-up and coverage continues for life with no additional premiums.

Lifetime Term plans can be layered by allowing a base plan and up to 4 Term Riders of various initial term lengths within a single policy. Layering allows combined banding of all the term coverages to provide volume discounts for the client.

Lifetime Term differentiates among 3 classes of non-smokers and 2 classes of smokers. The 3 classes of non-smokers are Standard, Preferred and Preferred Plus. The 2 classes of smokers are Standard and Preferred.

Qualification for the preferred underwriting classes depends on a number of lifestyle items such as tobacco use, blood pressure, cholesterol, family history, driving record and height/weight.

SPECIAL UNDERWRITING CLASSES

Underwriting for Lifetime Term is a little different from regular underwriting. The underwriting questions are more detailed with regard to health and lifestyle factors. Use the Underwriting Requirements for Smokers and Non-Smokers tables on pages 6 and 7 to determine the class you believe your client will fit into. You should always show your client the next class (higher premium) along with the selected class. This will help explain to your client a possible increase in price at delivery if he/she does not qualify for the class applied for. We recommend that you collect the Standard premium at time of application. Otherwise, if the policy is issued for a class higher than applied for, the policy will need to be delivered on a Cash on Delivery (COD) basis. Prior to quoting a rate, use the tables as a pre-screening checklist to aid in determining the class.

Preferred Underwriting is available for volumes equal to or greater than \$500,000.



LIFETIME TERM PLANS

Wawanesa Life offers six plan types:

- Lifetime Term 10
- Lifetime Term 15
- Lifetime Term 20
- Lifetime Term 25
- Lifetime Term 30
- Lifetime Term to Age 80

If multiple term lengths are applied for, the term plan with the longest initial term will be the base coverage. At the time of issue, all coverages must be of a different term length. After issue, terms of any length may be added, provided the attained age (nearest birthday) of the life insured is within the issue limits of the plan.

Lifetime Term Plans			
Description	Issue Ages	Conversion	Available Riders
<p>Lifetime Term 10, 15, 20, 25 and 30 provide a level amount of term insurance which, after the initial term, can be renewed every 10 years until age 80 of the life insured. At age 80, the plan can be renewed to age 100. At age 100 of the life insured, the policy is considered paid-up and coverage continues for life with no additional premiums. Premiums increase at each renewal. The increased premium will be billed automatically and the days of grace provision will continue to apply.</p> <p>Lifetime Term to Age 80 provides a level amount of term insurance with premiums that remain level until age 80 of the life insured, at which time coverage will be renewable to age 100. At age 100 of the life insured, the policy is considered paid-up and coverage continues for life with no additional premiums.</p>	<p>T10: 18 - 70 T15: 18 - 65 T20: 18 - 60 T25: 18 - 55 T30: 18 - 50 T80: 18 - 60</p>	<p>The plan may be converted to a permanent plan of life insurance prior to the life insured attaining age 70 (71 if issued at age 70). The premium at the time of conversion will be based on the attained age (nearest birthday) at the time of conversion.</p>	<ul style="list-style-type: none"> • Lifetime Term 10, 15, 20, 25, 30 and Term to Age 80 Riders (Maximum of 4) • Child Protection Rider • Disability Waiver* • Accidental Death <p>*For Lifetime Term 10, 15, 20, 25, and 30 plans, the premium for Disability Waiver benefits will be graduated and, after the initial term, will increase every 10 years.</p>

BENEFITS

Available Riders

■ LIFETIME TERM RIDERS

Lifetime Term Riders provide a level amount of term insurance on the life insured that can be renewed until age 100. At age 100, the benefit is considered paid-up and coverage continues for life with no additional premiums. For Lifetime Term 10, 15, 20, 25 and 30 Riders, the premiums increase every 10 years after the initial term until age 80, and can then be renewed from age 80 to age 100. For Lifetime Term to Age 80 Riders, the premium remains level until age 80 of the life insured and can then be renewed from age 80 to age 100. Rider premiums are determined by the age, health and smoker/non-smoker status of the life insured.

Lifetime Term Riders (maximum of 4) may be added to a new or existing Lifetime Term plan. No rider fees are applicable for term riders.

Disability Waiver: If the base policy includes this benefit, it must also be included for all term riders.

Conversion: Lifetime Term Riders are convertible at any time during the conversion period which will terminate at age 70 (71 if issue age is 70) of the life insured.

■ CHILD PROTECTION RIDER

This benefit provides insurance on the insured children of the life insured. It also provides each insured child with the option to purchase up to 5 times the rider amount at the earlier of the insured child's 25th birthday and the plan anniversary nearest the 65th birthday of the life insured. This benefit also provides that the Child Protection Rider will continue without premium payments if the life insured dies prior to termination of this rider.

Insurance on each insured child terminates on the date premiums on the Child Protection Rider or basic plan terminate, the date the child exercises the conversion option, the child attains age 25 or the life insured under the basic plan attains age 65, whichever occurs first.

Issue Amounts: \$5,000 - \$30,000

Premiums: \$6 per \$1,000 of rider insurance regardless of number of children insured.

Disability waiver may be added to the rider at a premium of \$0.25 per \$1,000 of rider insurance.



BENEFITS

Available Riders (continued)

■ **DISABILITY WAIVER OF PREMIUM**

This benefit provides that the premium will be waived if the life insured under the basic plan becomes totally disabled prior to attaining age 60 and is disabled for 4 consecutive months. Upon receipt of proof of disability, all premiums paid during the 4 month waiting period will be refunded. The benefit will terminate on the plan anniversary nearest the life insured's 60th birthday unless the life insured is then disabled.

If the life insured becomes disabled prior to attaining age 60 and continues to be disabled at the end of the conversion period, the plan will be converted to a Permanent Non-Participating Plan.

■ **ACCIDENTAL DEATH**

This benefit provides for the payment of an additional death benefit if death is caused solely by accidental means. Premiums are payable to the plan anniversary date nearest age 65. Coverage terminates at the end of the premium-paying period of this benefit or upon termination of the base policy, if earlier. This benefit may be added to a basic Lifetime Term policy and includes term rider coverage on the life insured. If the benefit is included in a Lifetime Term policy it may also be added to a policy that is converted therefrom.

Accidental Death is defined as death resulting from bodily injury caused solely by external, violent and accidental means and such death occurs within 365 days of the injury.

The maximum benefit, including all policies in force with Wawanesa Life which will be issued on one life in any event, is \$250,000.



UNDERWRITING

Requirements for Non-Smokers

	Preferred Plus*	Preferred*	Standard
TOBACCO USE	No tobacco use in any form for at least 5 years.	No tobacco use in any form for at least 2 years.	No tobacco use in any form for at least 1 year (Occasional Cigar Smoker** see below, page 9).
BLOOD PRESSURE	Has never taken medication for hypertension. Blood pressure does not exceed: 125/75 if applicant's age is 49 or less, 135/80 if applicant's age is 50 or more.	Has never taken medication for hypertension. Blood pressure does not exceed: 140/80 if applicant's age is 49 or less, 145/85 if applicant's age is 50 or more.	Current standard underwriting requirements must be satisfied.
CHOLESTEROL	Has never taken treatment for cholesterol. Has a cholesterol/HDL Ratio of less than 5.0. Has a cholesterol level lower than 200 if applicant's age is 44 or less, 220 if applicant's age is 45 or more.	Has never taken treatment for cholesterol. Has a cholesterol/HDL Ratio of less than 5.5. Has a cholesterol level lower than 220 if applicant's age is 44 or less, 235 if applicant's age is 45 or more.	
BUILD	Weight does not exceed the maximum weight indicated in Maximum Weight Table.	Weight does not exceed the maximum weight indicated in Maximum Weight Table.	
PERSONAL HEALTH HISTORY	Has no history of cardiovascular disease, cancer, diabetes or any ratable health condition. No excessive use or treatment for alcohol or drug abuse in the last 10 years.	Has no history of cardiovascular disease, cancer, diabetes or any ratable health condition. No excessive use or treatment for alcohol or drug abuse in the last 10 years.	
DRIVING HISTORY	Has not been convicted of driving while impaired in the last 10 years. Has no major driving infractions in the last 10 years. A maximum of 2 driving violations in the last 3 years.	Has not been convicted of driving while impaired in the last 5 years. Has no major driving infractions in the last 5 years. A maximum of 3 driving violations in the last 3 years.	
FAMILY HISTORY	No immediate family member has been diagnosed or died of cardiovascular disease, diabetes, or cancer prior to age 65.	No immediate family member has been diagnosed or died of cardiovascular disease, diabetes, or cancer prior to age 60.	
AVOCATION	No hazardous sports or recreational activities such as hang-gliding, mountain climbing, etc.	No hazardous sports or recreational activities such as hang-gliding, mountain climbing, etc.	
AVIATION & TRAVEL	Only flying as a passenger, or a pilot or crewmember on a regularly scheduled major airline is permitted. No ratable foreign travel.	Only flying as a passenger, or a pilot or crewmember on a regularly scheduled major airline is permitted. No ratable foreign travel.	

UNDERWRITING

Requirements for Smokers

	Preferred*	Standard
BLOOD PRESSURE	Has never taken medication for hypertension. Blood pressure does not exceed: 140/80 if applicant's age is 49 or less, 145/85 if applicant's age is 50 or more.	Current standard underwriting requirements must be satisfied.
CHOLESTEROL	Has never taken treatment for cholesterol. Has a cholesterol/HDL Ratio of less than 5.5. Has a cholesterol level lower than 220 if applicant's age is 44 or less, 235 if applicant's age is 45 or more.	
BUILD	Weight does not exceed the maximum weight indicated in Maximum Weight Table.	
PERSONAL HEALTH HISTORY	Has no history of cardiovascular disease, cancer, diabetes or any ratable health condition. No excessive use or treatment for alcohol or drug abuse in the last 10 years.	
DRIVING HISTORY	Has not been convicted of driving while impaired in the last 5 years. Has no major driving infractions in the last 5 years. A maximum of 3 driving violations in the last 3 years.	
FAMILY HISTORY	No immediate family member has been diagnosed or died of cardiovascular disease, diabetes, or cancer prior to age 60.	
AVOCATION	No hazardous sports or recreational activities such as hang-gliding, mountain climbing, etc.	
AVIATION & TRAVEL	Only flying as a passenger, or a pilot or crewmember on a regularly scheduled major airline is permitted. No ratable foreign travel.	

* Preferred rates are only available for volumes equal to or greater than \$500,000.

** Occasional Cigar Smokers will be granted Standard Non-Smoker rates providing he/she: does not smoke more than 12 cigars a year, does not have any traces of nicotine in the urine when fluids are required and makes full disclosure of smoking activities on the application or teleinterview. This ruling does not apply to cigarettes, cigarillos, colts, pipes, chewing tobacco, snuff, e-cigarettes, vaporizers, nicotine gum or patches or any form of nicotine substitute.

TEMPORARY FLEXIBLE UNDERWRITING REQUIREMENTS

Term Underwriting Age and Amount Chart

To support you and your business, we have introduced temporary flexible underwriting requirements so that you can continue to serve your customers within the COVID-19 environment. Our temporary flexible underwriting requirements apply to new applications and applications currently in underwriting.

Volume	Ages
Up to and including \$1,000,000	Up to and including age 50
<ul style="list-style-type: none"> No fluids or paramedicals are required Where possible, we will use tele-interviews and signed questionnaires in lieu of attending physician statements 	

Volume	Ages
Up to and including \$500,000	Ages 51-65
<ul style="list-style-type: none"> No fluids or paramedicals are required We will require: <ul style="list-style-type: none"> a tele-interview a signed questionnaire In some cases, an attending physician's statement will be required 	

For volumes and ages that do not fit within the above limits:

-
- We will evaluate the information received in the tele-interview and will advise of any additional requirements.

For all cases:

-
- If we find we cannot provide the requested coverage, we will advise if we can offer on a reduced volume.
 - There may be situations where we have to postpone or issue with a rating until other tests are available.

We will extend the temporary insurance term to 90 days.

Preferred rates are not available with flexible underwriting.

UNDERWRITING

Medical Requirements for Lifetime Term

Amount	Application Choice							
		0-40	41-45	46-50	51-55	56-60	61-65	66-70*
\$99,999 or Less	Full App	-	-	-	-	-	Para, Urine	Para, Urine
	Quick App & Tele	-	-	-	-	-	Vitals, Urine	Vitals, Urine
\$100,000 - 249,999	Full App	-	-	-	Para, Blood	Para, Blood	Para, Blood	Para, Blood
	Quick App & Tele	-	-	-	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood
\$250,000 - 349,999	Full App	-	-	Para, Urine	Para, Blood	Para, Blood	Para, Blood,	Para, Blood, EKG
	Quick App & Tele	-	-	Vitals, Urine	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood, EKG
\$350,000 - 499,999	Full App	-	-	Para, Blood	Para, Blood	Para, Blood	Para, Blood, EKG	Para, Blood, EKG
	Quick App & Tele	-	-	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood, EKG	Vitals, Blood, EKG
\$500,000 - 1,499,999	Full App	Para, Blood	Para, Blood	Para, Blood	Para, Blood, EKG	Para, Blood, EKG	Para, Blood, EKG	Para, Blood, EKG
	Quick App & Tele	Vitals, Blood	Vitals, Blood	Vitals, Blood	Vitals, Blood, EKG	Vitals, Blood, EKG	Vitals, Blood, EKG	Vitals, Blood, EKG
\$1,500,000 - 2,999,999	Full App	Para, Blood,	Para, Blood	Para, Blood, EKG	Para, Blood, EKG	Para, Blood, EKG	Para, Blood, EKG	Para, Blood, EKG
	Quick App & Tele	Vitals, Blood	Vitals, Blood	Vitals, Blood, EKG	Vitals, Blood, EKG	Vitals, Blood, EKG	Vitals, Blood, EKG	Vitals, Blood, EKG
\$3,000,000 - 3,999,999	Full App	Para, Blood, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR
	Quick App & Tele	Vitals, Blood, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR
\$4,000,000 - \$4,999,999	Full App	Para, Blood, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR	Para, Blood, EKG, Financial Q, MVR	Para, Blood, Stress EKG, Financial Q, MVR	Para, Blood, Stress EKG, Financial Q, MVR
	Quick App & Tele	Vitals, Blood, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR	Vitals, Blood, EKG, Financial Q, MVR	Vitals, Blood, Stress EKG, Financial Q, MVR	Vitals, Blood, Stress EKG, Financial Q, MVR
\$5,000,000 - \$10,000,000	Full App	Para, Blood, Insp. Report, APS, MVR	Para, Blood, EKG, Insp. Report, APS, MVR	Para, Blood, EKG, Insp. Report, APS, MVR	Para, Blood, EKG, Insp. Report, APS, MVR	Para, Blood, EKG, Insp. Report, APS, MVR	Para, Blood, Stress EKG, Insp. Report, APS, MVR	Para, Blood, Stress EKG, Insp. Report, APS, MVR
	Quick App & Tele	Vitals, Blood, Insp. Report, APS, MVR	Vitals, Blood, EKG, Insp. Report, APS, MVR	Vitals, Blood, EKG, Insp. Report, APS, MVR	Vitals, Blood, EKG, Insp. Report, APS, MVR	Vitals, Blood, EKG, Insp. Report, APS, MVR	Vitals, Blood, Stress EKG, Insp. Report, APS, MVR	Vitals, Blood, Stress EKG, Insp. Report, APS, MVR

* Over Age 70 - Minimum requirements: Part II of the Full Life Application. All additional requirements will be ordered as advised by the Underwriting Department.

UNDERWRITING

Additional Information

■ MEDICAL REQUIREMENTS

Exceptions to the Medical Requirements Table:

- If resident in Canada for less than one year, a paramedical examination and blood profile, including hepatitis testing, are required for the Full Life Application. With the Quick Life Application, a teleinterview, vitals and blood profile with hepatitis testing are to be ordered.
- If there is limited ability to speak English, the coverage must be applied for on the basis of a Quick Life Application with Teleinterview. The use of an interpreter or translator for Paramedical Examination is not permitted.

Additional Medical Requirements may be ordered at Underwriter's discretion.

■ TELEUNDERWRITING & PARAMEDICALS

In cases where the 'Quick Life Application' is completed, **teleunderwriting will be required**. When the 'Full Life Application' (along with Part II) are completed, **traditional underwriting services are needed**, as teleunderwriting is not applicable. The age of the life insured and the amount applied for generally determine underwriting requirements. However, the company reserves the right to order any requirement on any case.

Amount - refers to all existing Wawanesa Life insurance and the new volume being applied for (including term riders). In determining whether an application falls within a certain level, all existing life insurance issued or pending with Wawanesa Life (or with other life insurers) in the last 12 months is added to the volume of the current application in the same line of business.

Paramedical Examination* - consists of the insured's medical history taken by a nurse who conducts a series of standardized health tests. Paramedical examinations are completed with Full Life Applications.

**If there are no paramedical nurses in the area, the paramedical firm will make arrangements to send the blood kit to the nearest facility (lab, hospital, doctor, etc.). Both the facility and the client will be sent detailed instructions.*

Teleinterview - is completed with Quick Life Applications. The process consists of a telephone interview in which the applicant is asked medical and non-medical questions. Dynacare Insurance Solutions is the only firm that may be used when ordering teleinterviews.

Financial Questionnaire - is required for volumes of \$3,000,000 to \$4,999,999.

Inspection Reports - Executive Office will arrange inspection reports on amounts of \$5,000,000 and over or where deemed necessary. The applicant should be advised that a telephone and/or personal interview will be conducted by the inspection company. Several outside sources may also be contacted.

Please Note: Under no circumstances should medical requirements be ordered if the client has been declined or highly rated by another company within the past 12 months.

The following paramedical firms may be used:

1. Dynacare Insurance Solutions**
2. Exam One

***This is the preferred paramedical firm and the only firm that may be used when ordering teleinterviews.*

UNDERWRITING

The following chart indicates the build requirements to qualify for a specific underwriting class.

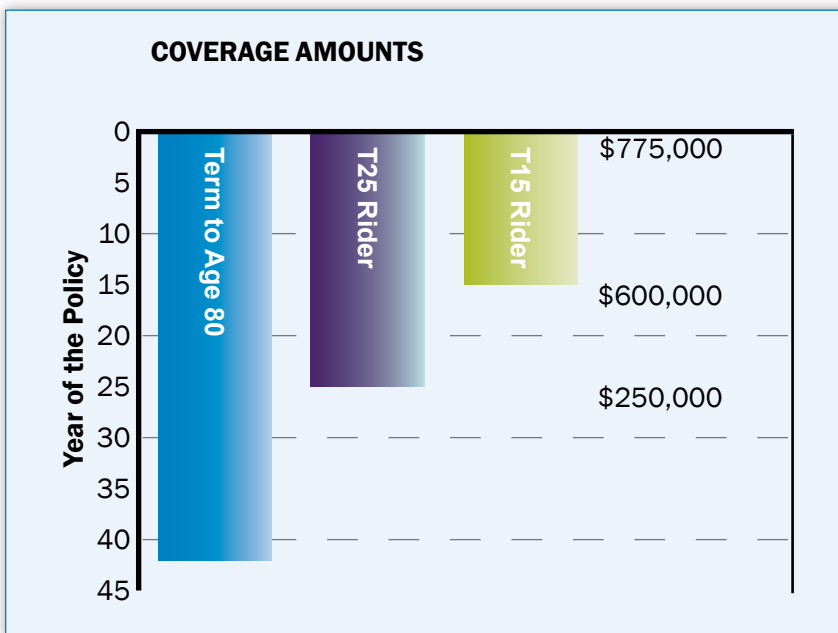
Maximum Weight Chart								
HEIGHT			PREFERRED PLUS		PREFERRED		STANDARD	
FEET	INCHES	CENTIMETER	POUNDS	KILOGRAMS	POUNDS	KILOGRAMS	POUNDS	KILOGRAMS
4 ft	10 in	147 cm	132 lbs	60 kg	142 lbs	64 kg	170 lbs	77 kg
4 ft	11 in	150 cm	138 lbs	63 kg	148 lbs	67 kg	177 lbs	80 kg
5 ft	0 in	152 cm	141 lbs	64 kg	151 lbs	68 kg	182 lbs	83 kg
5 ft	1 in	155 cm	146 lbs	66 kg	157 lbs	71 kg	190 lbs	86 kg
5 ft	2 in	157 cm	152 lbs	69 kg	163 lbs	74 kg	195 lbs	88 kg
5 ft	3 in	160 cm	157 lbs	71 kg	169 lbs	77 kg	200 lbs	91 kg
5 ft	4 in	163 cm	162 lbs	73 kg	172 lbs	78 kg	210 lbs	95 kg
5 ft	5 in	165 cm	167 lbs	76 kg	178 lbs	81 kg	215 lbs	98 kg
5 ft	6 in	168 cm	172 lbs	78 kg	183 lbs	83 kg	220 lbs	100 kg
5 ft	7 in	170 cm	176 lbs	80 kg	189 lbs	86 kg	227 lbs	103 kg
5 ft	8 in	173 cm	181 lbs	82 kg	194 lbs	88 kg	235 lbs	107 kg
5 ft	9 in	175 cm	186 lbs	84 kg	200 lbs	91 kg	240 lbs	109 kg
5 ft	10 in	178 cm	192 lbs	87 kg	207 lbs	94 kg	250 lbs	113 kg
5 ft	11 in	180 cm	199 lbs	90 kg	214 lbs	97 kg	255 lbs	116 kg
6 ft	0 in	183 cm	206 lbs	93 kg	221 lbs	100 kg	260 lbs	118 kg
6 ft	1 in	185 cm	212 lbs	96 kg	227 lbs	103 kg	268 lbs	122 kg
6 ft	2 in	188 cm	217 lbs	98 kg	233 lbs	106 kg	277 lbs	126 kg
6 ft	3 in	191 cm	223 lbs	101 kg	239 lbs	108 kg	285 lbs	129 kg
6 ft	4 in	193 cm	228 lbs	103 kg	245 lbs	111 kg	292 lbs	132 kg
6 ft	5 in	196 cm	234 lbs	106 kg	251 lbs	114 kg	300 lbs	136 kg
6 ft	6 in	198 cm	241 lbs	109 kg	258 lbs	117 kg	310 lbs	141 kg
6 ft	7 in	201 cm	248 lbs	112 kg	265 lbs	120 kg	320 lbs	145 kg

LAYERING LIFETIME TERM

To better illustrate how layering works within a Lifetime Term plan, consider the following scenario.

Monica (age 37) is looking to purchase insurance to ensure the continuity of her family's standard of living in the case of her death. Monica has 2 kids, Thomas (age 10) and Susan (age 8) and a mortgage on her home with 25 years remaining and a balance of \$350,000. Monica wants insurance coverage for 3 specific needs; her children's education, her mortgage and coverage well into her retirement. While meeting with her broker, Monica has come up with the following insurance plan.

- Base plan - \$250,000 Term to Age 80 on Monica
 - \$350,000 Term 25 Rider on Monica (Mortgage)
 - \$175,000 Term 15 Rider on Monica (Children's Education)



Using layering with Wawanesa Life's Lifetime Term plans, Monica is able to get the coverage she needs, while only having to purchase one policy. Lifetime Term also provides automatic renewals for the Term 10, 15, 20, 25 and 30 options. As a result, without needing to provide evidence of insurability the Term 15 Rider and Term 25 Rider would each automatically renew after its initial term. This allows Monica to decide when she is ready to stop the coverage.

