

ASTRA enhancements

Working with you to grow your business



Meeting your clients' life insurance needs

The Automatic substandard table reduction agreement (ASTRA) is a comprehensive automatic rating reduction program. All substandard lives with permanent life insurance coverage are eligible to qualify. The program enables Canada Life to automatically provide your clients with a reduction to their individual rating.

Through the underwriting process, an underwriter may determine that the company needs to charge more for a particular individual due to specific health or lifestyle issues. In these cases, the underwriter will typically apply a rating reduction. A standard risk individual has a 100-per-cent mortality rating.

Sample rating reductions

Pre-ASTRA rating (determined by underwriting)	Rating reduction	Post-ASTRA rating
125%	25% reduction	100%
150%		125%
175%		150%
200%	50% reduction	150%
225%		175%
250%	75% reduction	175%
275%		200%
300%	100% reduction	200%
325%		225%
350%	125% reduction	225%
375%		250%
400%	150% reduction	250%
425%		275%
450%	175% reduction	275%
475%		300%
500%	200% reduction	300%

These rating reductions are effective for new issues and conversions to permanent life insurance only as of April 2011. Please note the ASTRA program is not contractually guaranteed. Canada Life reserves the right to change or discontinue the ASTRA program in its sole discretion any time without notice.

ASTRA program specifications

How ASTRA works with Canada Life's products

Product type	Available at issue	Available at conversion
<i>Millennium universal life insurance</i>	Yes	N/A
Participating life insurance	Yes	N/A
<i>Simply Preferred™ term 10 life insurance</i>	No	Yes*
<i>Simply Preferred™ term 20 life insurance</i>	No	Yes*

*All inforce, convertible term life insurance policies and enhanced coverage option (ECO) are eligible to qualify for ASTRA at time of conversion, provided the program is still in effect at time of conversion. The terms of the ASTRA rules in effect at the time of conversion will be used to determine any rating reduction.

Term conversions

- Conversion will occur at the attained age using the original rating at time of issue
- The rating will then be reduced according to the ASTRA rules in effect at the time of conversion

General program details

- ASTRA applies only to permanent medical table ratings.
- Does not apply to flat or temporary extras
- Where ASTRA is applied to a permanent base plan and a term rider is illustrated, Canada Life will issue the term rider with the original rating as ASTRA doesn't apply to term riders
- Availability of riders and benefits will be based on the original rating.

Issues ages

- There are no age restrictions other than age limits in place for each individual product.

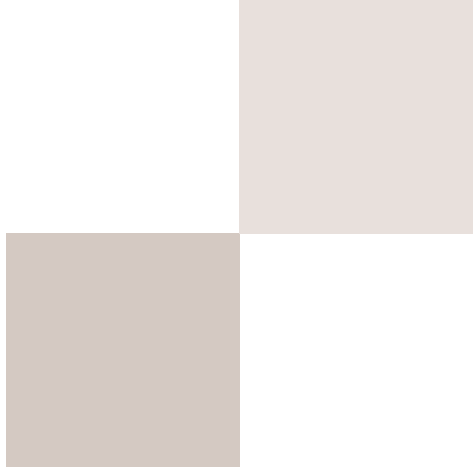
Coverage amounts

- There is no minimum face amount or minimum premium amount for eligibility.
- If a scenario cannot be illustrated, due to face amount limitations, then it will require a special quote. Special quotes will be considered on a case-by-case basis

Each individual life on any of the following coverage options is eligible:

- Single-life coverage
- Joint first-to-die coverage
- Joint last-to-die coverage

ASTRA – an automatic rating reduction program that reduces the cost of life insurance for rated lives.



For more information about our products and services, visit Canada Life™ RepNet (<http://repnet1.canadalife.com>) or contact your MGA, branch office or a Canada Life regional marketing centre nearest you:

- British Columbia 1-800-663-0413
- Prairie 1-888-578-8083
- Ontario 1-877-594-1100
- Eastern 1-800-361-0860

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