



**INSURANCE
SUPERMARKET INC.**

Company	Issue Ages and Issue Amounts	Minimum Premium	Renews to Age	Additional Riders Available	Accepted If Following Can Be Answered in Application	Policy Fee Discounts
La Capitale						
<p>Affirmative - Guaranteed Level Whole Life with Cash Value and Reduced Paid Up Values - If death occurs by other than accidental means within the first two years, premiums will be refunded plus 10%annual compound interest.</p>	<p>Ages 18-50, \$2500-\$25,000</p>	<p>As per rate chart in application</p>	<p>n/a</p>	<p>INCLUDED AUTOMATICALLY: Up to age 85 insurance is doubled, from first day, in the event of accidental death. Succession Advantage provides for reimbursement of up to \$1000 for legal fees and expenses liquidating the insured's estate. Cash values and reduced paid up values. Living benefit offered of up to 50% in the event of shortened life expectancy.</p>	<p>4 Questions: 1) Currently an in-patient at a hospital, clinic, convalescent home, or institution providing specialized care, or housebound for health reasons unable to carry out one or more activities of daily living such as bathing, dressing, feeding, incontinence etc. 2) Do you suffer from an incurable condition that has reduced life expectancy to less than 24 months; have you been advised you have tested positive for HIV or AIDS? 3) In the last three years have you suffered an angina attack, a myocardial infarction or cerebrovascular accident (stroke), or undergone a dilation, CAB or any other cardiac surgery or received an organ or bone marrow transplant or been advised you require one, or been diagnosed or treated for any form of cancer or under investigation for such condition? 4) During the last two years have you had your driver's license suspended or revoked due to impaired driving or accumulation of demerit points; been monitored or treated for alcohol or drug abuse or used hard drugs such as cocaine, hallucinogens, opium, heroin, morphine, anabolic steroids other than those prescribed by a physician, or methadone whether or not prescribed by a doctor.</p>	<p>No policy fee</p>
<p>Simplified Second Chance - A 6 question application for CI that covers 6 illnesses (Stroke, Coronary Artery By-pass Surgery, Heart Attack, Life-threatening cancer, Coma or Paralysis); available as a T10 or T75.</p>	<p>Ages 18-60 or age 55 when selecting Health Option rider on the T75. \$10,000, \$25,000 or \$50,000</p>	<p>As per rate chart in application</p>	<p>T10 renews to age 75</p>	<p>Best Doctors ®</p>	<p>6 Questions: SEE APPLICATION, BUT GENEROUS HEIGHT AND WEIGHT TABLE, FAMILY HISTORY PRIOR TO AGE 65 (TWO OR MORE MEMBERS), CAN'T HAVE BEEN DECLINED, RATED OR MODIFIED PREVIOUSLY, CAN'T BE ON DISABILTY PENSION.</p>	<p>No policy fee</p>

Industrial Alliance

<p>Perspective - Guaranteed Level Whole Life with Cash Values and Reduced Paid Up Values. Offered with an Index Option as well. NO DEFERRED BENEFIT AVAILABLE</p>	<p>Ages 35-75 \$5,000- \$50,000</p>	<p>As per rate chart in application</p>	<p>n/a</p>	<p>INCLUDED AUTOMATICALLY: insurance is doubled, from first day, in the event of accidental death.</p>	<p>5 Questions, see application. Cannot be unemployed due to illness, under guardianship, unable to perform 1 or more activities of daily living, residing in a facility.</p>	<p>\$60, \$30 for spouse</p>
<p>Alternative -Whole Life or Non-renewable/non-convertible Term 20</p>	<p>6 months to 80 and \$5,000 to \$50,000 for Whole Life - Term 20 available \$10,000 to \$100,000 ages 20-70.</p>	<p>As per rate chart in application</p>	<p>Term 20 is Non-Renewable</p>	<p>Death benefit doubles in the case of accidental death no matter what the insured's age at the time of death. Applicable on permanent protection only.</p>	<p>4 Questions, see application. Cannot be incapable of performing 1 of 6 activities of daily living, admitted to a hospital, care centre or nursing home or under guardianship, have Hepatitis, HIV or AIDS, asked to undergo tests or biopsy or submit to tests in Neurology, Nephrology, Oncology, Cardiology. Three year history of CABS, angina, cancer, etc. disallowed. No deferred benefit.</p>	<p>Built into rate per thousand</p>

CPP

<p>Acceptance Life (If death occurs by other than accidental means within the first two years, premiums will be refunded plus 3% simple interest. After 3rd year, full face amount will be paid)</p>	<p>Ages 40-80 and \$2,500-\$50,000</p>	<p>\$15 per month or \$150 per annum</p>	<p>n/a</p>	<p>Terminal Illness Benefit, Accidental Death Benefit, (Transportation Benefit on Life plans)</p>	<p>Excluded if any questions in section A are answered yes in Application Ever been diagnosed with 1 or more of the following: HIV, AIDS or AIDS Related Complex, ALS (Lou Gehrig's), Congestive Heart Failure, Cystic Fibrosis, Huntington's Disease or is insured Terminally Ill or bedridden</p>	<p>Life Plans - \$60 or \$40 for multi-life discount,</p>
<p>Deferred Life (If death occurs by other than accidental means within the first two years, there will be a return of premium plus a 3% simple interest. If death occurs by accidental means in first 2 years the face amount will be paid. If death occurs after 2 policy years the face amount will be paid.) Available as life or 20 pay, rates guaranteed for life of policy)</p>	<p>Ages 25-80 and \$1,000 - \$50,000</p>	<p>\$15 per month or \$150 per annum</p>	<p>n/a</p>	<p>Terminal Illness Benefit, Accidental Death Benefit Child Term Rider (Transportation Benefit on Life plans)</p>	<p>No to all in A & B: (If B answered Yes insured only qualifies for Acceptance Life) in Application 407058 CANB includes Within 3 Years has proposed insured had or been treated for Peripheral Vascular Disease; Cancer or Malignant Tumor; Chronic Recurring Infection; Immune Disorder other than AIDS/HIV or ARC; Organ Transplant or is proposed insured currently hospitalized or confined to a nursing facility <u>See Application for full details, this is only highlight.</u></p>	<p>Life Plans - \$60 or \$40 for multi-life discount,</p>
<p>Simplified Life (Benefits start immediately on issue. Guaranteed cash value after 5th year, APL available, premiums guaranteed for life of policy, available as life or 20 pay)</p>	<p>Ages 25-80 and \$1,000 - \$50,000</p>	<p>\$15 per month or \$150 per annum</p>	<p>n/a</p>	<p>Terminal Illness Benefit, Accidental Death Benefit Child Term Rider, Hospital Cash Benefit</p>	<p>No to all in A, B, & C in Application 407058 CAN C includes - Within past 2 years has the proposed insured been treated for Heart Attack; Stroke; Angina or chest pains requiring hospitalization; High PB not treated by medication or doctor; serious blood disorder like hemophilia, thrombocytopenia or serious anemia; Chronic Respiratory condition requiring oxygen; Chronic Kidney Disease; Chronic Liver Disease such as hep B or C & cirrhosis; Alzheimer's; Dementia; MS or suicide attempts; Alcoholism; Drug Addiction; Diabetes requiring daily insulin injections; been declined/postponed in past two years; within 6 months had test done for condition where diagnosis not completed. <u>See Application for full details, this is only highlight.</u></p>	<p>Life Plans - \$60 or \$40 for multi-life discount,</p>
<p>Simplified Life Plus (Benefits start immediately on issue. Guaranteed cash value after 5th year, APL available, premiums guaranteed for life of policy, available as life or 20 pay)</p>	<p>Ages 25-80 and \$50,001-75,000</p>	<p>\$15 per month or \$150 per annum</p>	<p>n/a</p>	<p>Terminal Illness Benefit, Accidental Death Benefit Child Term Rider, Hospital Cash Benefit (Transportation Benefit on Life plans)</p>	<p>No to all in A, B, C, and D in Application 407058 CAN: D includes Would an answer to a question in either Section B or C change if the time frame changed to within past 5 years? <u>See Application for full details, this is only highlight.</u></p>	<p>Life Plans - \$60 or \$40 for multi-life discount,</p>

<p>Deferred Term (If death occurs by other than accidental means within the first two years, there will be a return of premium plus a 3% simple interest. If death occurs by accidental means in first 2 years the face amount will be paid. If death occurs after 2 policy years the face amount will be paid.) (Available in Term 10, 20 and 100. Non-convertible, Non-renewable, Term 100 rates are leveled for the life of the contract)</p>	<p>Ages 20-70 and \$50,001-100,000 for Term 10/20 and \$25,000 - 100,000 for Term 100</p>	<p>\$15 per month or \$150 per annum</p>	<p>Expires 10 or 20 years after issue for Term 10/20 and age 100 for T100</p>	<p>Terminal Illness Benefit, Accidental Death Benefit Child Term Rider, Hospital Cash Benefit (Transportation Benefit on Life plans)</p>	<p>Excluded if any question in section A of Application for Deferred and Simplified Term & ST+ are answered yes: 1) Within past 3 years been diagnosed or treated with Heart Failure, Angina, Aneurysm, Organ Transplant, Cancer, Incurable Terminal Illness 2) Have High BP not controlled by medication or monitored by doctor 3) Currently or in 90 days been confined to hospital/facility/bed 4) In 12 months had medical tests done for which diagnosis not reached 5) Had any condition for which hospitalization or surgery been advised or contemplated 6) Exceed weight/height on chart <u>See Application for full details, this is only highlight.</u></p>	<p>Life Plans - \$60 or \$40 for multi-life discount,</p>
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<p>Simplified Term (Available as Term 10, 20 and 100. This plan is non-convertible, plan is renewable, RPU option available for Term 100)</p>	<p>Ages 20-70 and \$50,00-150,000 for Term 10/20 and ages 25-80 \$25,000 - 150,000 for Term 100</p>	<p>\$15 per month or \$150 per annum</p>	<p>Term 10 renewable every 10 years until age 80 and Term 20 renewable every ten years until age 90. T100 renews until age 100.</p>	<p>Terminal Illness Benefit, Accidental Death Benefit Child Term Rider, Hospital Cash Benefit (Transportation Benefit on Life plans)</p>	<p>No to all in A & B Application for Deferred and Simplified Term & ST+: B includes would answer to A change if timeframe were 5 years; Lost more than 50 lbs in past 12 months; In 5 years had Heart Attack, TIA, Arrhythmia, CAD, or chest pains requiring hospitalization; blood disorders; bone marrow disorders; chronic respiratory requiring oxygen or inhaler treatment; kidney disease; Alzheimer's; dementia, MS or suicide attempts; alcoholism/drug addiction; diabetes requiring daily insulin injections; liver disease (hep B,C or cirrhosis; epilepsy or seizures; been declined/postponed in past 2 years; been more than 2 years since last physical exam; been hospitalized with depression in past 9 months; used tobacco products for 35+ years; in 5 years been advised by doctor to cut back on alcohol use or need alcohol in the morning; in 10 years used heroin, narcotics, barbiturates, cocaine or psychoactive drugs; plan to be in operation of an aircraft or involved in hazardous sports, work or planning to live outside of N. America for more than 1 month or more than 2x year; have any siblings/parents had heart disease, diabetes, cancer, stroke, Huntington's Chorea or any hereditary disease where the onset was prior to age 50 for siblings or 60 for parents <u>See Application for full details, this is only highlight.</u></p>	<p>Life Plans - \$60 or \$40 for multi-life discount,</p>
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<p>Simplified Term + (Available as Term 10, Term 20 and Term 100. Non-convertible,</p>	<p>Ages 20-70 and \$50,00-150,000 for Term 10/20 and ages 25-80 \$25,000 - 150,000 for Term 100+</p>	<p>\$15 per month or \$150 per annum</p>	<p>Term 10 renewable every 10 years until age 80 and Term 20 renewable every ten years until age 90. T100 renews until age 100.</p>	<p>Terminal Illness Benefit, Accidental Death Benefit Child Term Rider, Hospital Cash Benefit (Transportation Benefit on Life plans)</p>	<p>No to all in A,B, & C in Application for Deferred and Simplified Term & ST+: C includes - Would your answers change if timeframe in Section A/B were changed to 10 years; in 10 years had serious thyroid or glandular disorder, osteoporosis or severe arthritis; elevated cholesterol; diabetes; abnormal BP; heart murmur, CAD; polyp or malignancy; discover of rectum, liver, pancreas; serious disorder of stomach; disease of bones, muscles, joints that is life threatening; had driver's license suspended or had 3 or more moving violations in last 3 years or been convicted of criminal offence</p>	<p>Life Plans - \$60 or \$40 for multi-life discount,</p>
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Assumption Life

<p>Golden Protection (Non-participating permanent life insurance with level and guaranteed insurance amount payable on death with guaranteed level premiums. A deferred benefit is available and pays premiums + 3% interest per annum if the insured's death occurs before the 2nd anniversary .</p>	<p>Ages 40-85 and \$1,000 - 50,000 (The sum of all Golden Protection, Golden Protection + and Total Protection policies for a single insured cannot exceed \$50k</p>	<p>\$13.50 monthly or \$150 per annum</p>	<p>n/a</p>	<p>Accidental Fracture Rider, Accidental Death Benefit or spousal Golden Protection Rider (Living Benefit, subject to any limitations, reductions, exclusions will pay a first-time occurrence of a terminal illness at least 180 days after issue 50% of sum insured only after the 2nd anniversary of policy - reducing the sum insured of policy) & Transportation Benefit</p>	<p>Online or paper application - must answer NO to all questions on page 5 of 8. Anyone declined, or postponed within past two years is excluded. Other exclusions include anyone in past two years diagnosed/treated for heart attack, cancer, leukemia, kidney disease, new medication, amputation, organ transplant (5 years), AIDS/HIV, ALS (Lou Gehrig's), incurable terminal illness with less than 12 months to live). <u>See Application for full details, this is only highlight.</u></p>	<p>\$60 or \$30 for spouse's rider</p>
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<p>Golden Protection Plus (Non-participating permanent life insurance with guaranteed increasing sum (3%) insured payable on death with guaranteed level premiums. A deferred benefit is available and pays premiums + 3% interest per annum if the insured's death occurs before the 2nd anniversary .</p>	<p>Ages 40-80 and \$1,000 - 30,000 (The sum of all Golden Protection, Golden Protection + and Total Protection policies for a single insured cannot exceed \$50k</p>	<p>\$13.50 monthly or \$150 per annum</p>	<p>n/a</p>	<p>Accidental Fracture Rider, Accidental Death Benefit or spousal Golden Protection Rider (Living Benefit, subject to any limitations, reductions, exclusions will pay a first-time occurrence of a terminal illness at least 180 days after issue 50% of sum insured only after the 2nd anniversary of policy - reducing the sum insured of policy) & Transportation Benefit</p>	<p>Online or paper application - must answer NO to all questions on page 5 of 8. Anyone declined, or postponed within past two years is excluded. Other exclusions include anyone in past two years diagnosed/treated for heart attack, cancer, leukemia, kidney disease, new medication, amputation, organ transplant (5 years), AIDS/HIV, ALS (Lou Gehrig's), incurable terminal illness with less than 12 months to live). <u>See Application for full details, this is only highlight.</u></p>	<p>\$60 or \$30 for spouse's rider</p>
<p>Total Protection (Non-participating permanent life insurance with guaranteed sum insured and premiums. A deferred benefit is available and pays premiums + 3% interest per annum if the insured's death occurs before the 2nd anniversary .</p>	<p>Ages 18-80 and \$5,000 - 30,000 for 4 underwriting question plan or \$30,001- \$50k for 7 underwriting question plan</p>	<p>\$13.50 monthly or \$150 per annum</p>	<p>n/a</p>	<p>Accidental Death Benefit, (Living Benefit, subject to any limitations, reductions, exclusions will pay a first-time occurrence of a terminal illness at least 180 days after issue 50% of sum insured only after the 2nd anniversary of policy - reducing the sum insured of policy) & Transportation Benefit</p>	<p>For first \$30k do not submit application if YES answered to: Is application intended to replace existing coverage; is proposed insured now hospitalized or bedridden in a clinic, nursing home, rest home, hospital , institution or residence (own home); been treated for any type of cancer in 3 years, tested positive or informed that they have AIDS/HIV or ARC. For \$30,001+ do not submit if answers yes to: Within past two years have you had any application for insurance rejected or postponed; past 2 years been hospitalized for heart disease; within 5 years received organ/bone marrow transplant or advised one was required; diagnosed with ALS, Progressive Bulbar Paralysis, Cor Pulmonale or any other incurable terminal illness? <u>See application for complete question wording.</u></p>	<p>\$80 or \$40 for spouse's rider</p>

<p>Family Compass Plan: (Non-participating permanent life insurance with guaranteed sum insured and premiums. A graded benefit is available for clients who answer yes to certain questions on the application.</p>	<p>Issued up to age 90</p>	<p>n/a</p>	<p>To age 100</p>	<p>Reduced paid up values and guaranteed cash values built into plan</p>	<p>Answers to question determine whether level or graded is offered. Questions are: Have you had any application declined or postponed in in last 2 years or 90 days; Did you have amputation as a result of disease; Did you or were you hospitalized for a chronic respiratory condition that required oxygen; Were you diagnosed with, hospitalized for or did you receive surgical or medical tx including medication for any of the following: Alzheimer's or dementia, cancer or leukemia, chronic kidney or liver disease, diabetic coma or shock? Were you diagnosed with or hospitalized for Heart Attack, Heart failure or coronary insufficiency, cerebrovascular accident (stroke) or angina? Did you receive medical or surgical treatments or were you prescribed a new medication or a change in dosage for any of the conditions listed in questions 5 or 6? Were you described a new medication or a change in dosage for angina following a deterioration of your angina condition? Did you receive an organ or bone marrow transplant or were you advised that one was required due to your present condtion? Did you test positive for HIV or undergo treatments (including medication) for AIDS or ARC or other immunity disorder?</p>	
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Wawanesa Life

<p>Instant Issue Life Insurance: Permanent life insurance with guaranteed premium. Death Benefit in first two years will be return of premiums plus 10% interest to death date (of if accidental full benefit is paid). Death benefit is paid in full, even if living, after the later of age 85 or 20 years and premiums are only payable for 20 years.</p>	<p>Ages 45-75 and 19 face amounts available between \$5,000 and \$50,000</p>	<p>As per rate chart in application</p>	<p>n/a</p>	<p>Plans</p>	<p>Must be able to answer no to: Within last two years have you had a stroke, heart attack, or been advised to have heart surgery; Within the last 3 years have you consulted a physician for or received treatment for cancer; within last 3 years have you been declined for individual insurance by any insurer; have you been diagnosed, treated for or had any indication of AIDS or AIDS related complex; are you restricted to a wheel chair, bedridden, hospitalized or confined to a nursing facility requiring full-time care.</p>	<p>Built into rate per thousand</p>
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Edge Plans

<p>Edge Encore Accidental Death and Dismemberment Coverage: \$300k or \$500k lump sum payment available as single insured coverage or family coverage</p>	<p>Ages 18-64, coverage to 70</p>	<p>Per rate chart in guide</p>	<p>Age 70</p>	<p>n/a</p>	<p>No pre-qualifying questions</p>	
<p>Edge Encore Final Expense Coverage: Up to \$25k guaranteed issue insurance for final expenses</p>	<p>Ages 18-85, coverage to age 100 - \$5,000 to \$25,000</p>	<p>Per rate chart in guide</p>	<p>Age 100</p>	<p>Living Benefit of 50% if diagnosed with terminal illness with prognosis of death in 12 months, reducing death benefit by that amount</p>	<p>No pre-qualifying questions</p>	

<p>Edge Encore Critical Illness Insurance: Up to \$25k guaranteed issue critical illness insurance in the event of: Alzheimer's; Aorta Surgery; Benign Brain Tumour; Blindness; Cancer; Coma; CABS; Deafness; Dismemberment; Heart Attack, Loss of Independence; Loss of Speech; Lou Gehrig's Disease (ALS); Major Organ Failure; MS; Paralysis; Parkinson's; Severe Burns; Stroke.</p>	<p>Ages 18-64, coverage to 70</p>	<p>Per rate chart in guide</p>	<p>Age 70</p>	<p>25% Loss of Independence Benefit, 2nd event if insured is deemed fully recovered from first with no tx for 90 days - must not be in same category as first event and is limited to Cancer, Heart Attack, Stroke, CAB and Aorta Surgery, benefits will increase by 5% each 5 years policy is continuously inforce to a max of 25%</p>	<p>No pre-qualifying questions but there is a Pre-x clause</p>	
<p>Edge Disability: Loss of Income Protection in the event of accident or injury (illness cover can be added with underwriting). Benefits based on Gross Business Revenue or Net Earned Income but is underwritten at time of claim. Two calculation methods available: choice between average monthly income during prior 6 or 12 month period or the best consecutive period in the past 3 years immediately preceding the date of disability. If the monthly benefit purchased exceeds your qualified insurable earnings the benefits payable will be reduced but will not be less than 25% of income benefit purchased.</p>	<p>Ages 18-64, coverage to 70</p>	<p>Per rate chart in guide</p>	<p>Age 70</p>	<p>Illness coverage is available but required full underwriting. 24 hour or Non-occupational injury coverage; BOE; ADD; Out of Province/Country Medical Emergency Cover</p>	<p>No pre-qualifying questions but must permanently reside in Canada as a citizen or landed immigrant and have no plans on living elsewhere for next 24 months. If illness coverage is applied for, a supplemental application is required and an APS will be ordered.</p>	

<p>Edge Roadside: Designed specifically for Long Haul Truck drivers: Loss of Income Protection in the event of accident or injury (illness cover can be added with underwriting). Benefits based on Gross Business Revenue or Net Earned Income but is underwritten at time of claim. Two calculation methods available: choice between average monthly income during prior 6 or 12 month period or the best consecutive period in the past 3 years immediately preceding the date of disability. If the monthly benefit purchased exceeds your qualified insurable earnings the benefits payable will be reduced but will not be less than 25% of income benefit purchased.</p>	<p>Ages 18-64, coverage to 70</p>	<p>Per rate chart in guide</p>	<p>Age 70</p>	<p>Illness coverage is available but required full underwriting. Includes: Accidental Death / Dismemberment for \$300k or \$500k, \$110k Accidental Medical Reimbursement Benefit; Out of Province/Country Medical Emergency Coverage up to \$5million. Upgraded riders include: BOE; Additional ADD;</p>	<p>No pre-qualifying questions but must permanently reside in Canada as a citizen or landed immigrant and have no plans on living elsewhere for next 24 months. If illness coverage is applied for, a supplemental application is required and an APS will be ordered.</p>	
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Foresters Life

<p>E-Z Term is a simplified issue guaranteed renewable and convertible 10-year term plan. Premiums are guaranteed for the initial 10-year period, • There are no medicals or fluids required to qualify for an E-Z Term policy!!! • To qualify for an E-Z Term policy the proposed insured simply needs to be able to answer "No" to the questions on the E-Z Term application</p>	<p>18-40: \$250,000 41-50: \$200,000 51-60: \$150,000 61-65: \$100,000</p>				<p>NO TRAVEL QUESTION!!! IDEAL FOR CLIENTS WHO TRAVEL TO PLACES THAT NORMALLY ARE UNINSURABLE.</p>	
<p>Guaranteed Issue Whole Life Insurance -offers lifetime protection with no medical or health questions. The premiums are guaranteed and remain level until the end of the premium paying period at which time it becomes paid up. Premiums are payable for 20 years or to age 85, whichever is earlier, subject to a 10 year minimum for ages 75-80</p>	<p>50-80, maximum face amount is \$25,000 at age 50 and decreases by \$500 for each issue age thereafter (maximum \$10k at age 80)</p>				<p>Rates in applications - Deferred Benefit for first two years, client gets premiums returned plus 3% interest. If death occurs within initial two years by accident the full benefit will be paid out, and will be doubled in the event of accidental death AFTER two years.</p>	