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# SIMPLIFIED ISSUE SOLUTIONS

FOR ADVISOR USE



Assumption Life

## From the healthy to the hard-to-insure, we've got them covered

Our straightforward application process and easy-to-understand questions reflect our 25 years of experience and the expertise of our skilled underwriters. We ensure that every client, regardless of their health profile, can navigate the process with clarity and confidence.

### Experience matters

At Assumption Life, our experience translates into an exceptional product portfolio and a reputation for unparalleled quality and service. We stand out in the industry due to our unwavering integrity and genuine commitment to our clients' needs.

### Ideal for ...

- Clients with a medical history
- Final Expense
- Estate Planning
- Mortgage Loan Protection
- Income Replacement
- Newcomers to Canada

**25+ YEARS  
EXPERIENCE**

## We approach simplified issue solutions differently

- ✓ Immediate coverage options for common medical conditions such as diabetes, heart disease, and cancer.
- ✓ Coverage amounts up to \$750,000.
- ✓ Exceptional built-in benefits: Extreme Disability Benefit, Insurability Benefit, Term Exchange Option, and Transportation Benefit.
- ✓ Best-in-class simplified issue term options.
- ✓ Joint policies: First-to-die and last-to-die options, ideal for mortgage and estate planning.
- ✓ Issue ages: whole life coverage up to age 85, term coverage up to age 75.
- ✓ Simple, straightforward medical questions.
- ✓ Competitive coverage options for Newcomers to Canada.

\*Features and benefits vary by product.

## Product overview

	Client Health	Maximum Sum Insured	Payment Options	Policy Type	Guaranteed Values	Built-in Benefits (Included)
<b>Whole Life</b>						
<b>Platinum Protection Whole Life</b> Immediate		\$750,000 (ages 18 to 50) \$500,000 (ages 51 to 75) \$250,000 (ages 76 to 85)	Life Pay or 20 Pay	Individual Joint First-to-Die Joint Last-to-Die	After the 5 <sup>th</sup> anniversary	Extreme Disability Benefit Transportation Benefit
<b>Golden Protection Whole Life</b> Immediate		\$250,000 (ages 18 to 75) \$100,000 (ages 76 to 85)	Life Pay or 20 Pay	Individual Joint First-to-Die Joint Last-to-Die	After the 5 <sup>th</sup> anniversary	Transportation Benefit
<b>Silver Protection</b> Graded Deferred*		\$50,000 (ages 18 to 75) \$25,000 (ages 76 to 85)	Life Pay or 20 Pay	Individual	After the 5 <sup>th</sup> anniversary	Transportation Benefit
<b>Bronze Protection</b> Deferred (Guaranteed Issue)		\$50,000 (ages 18 to 75) \$25,000 (ages 76 to 80)	Life Pay	Individual	After the 5 <sup>th</sup> anniversary	Transportation Benefit
<b>Term</b>						
<b>Platinum Protection Term</b> Immediate		\$750,000 (ages 18 to 50) \$500,000 (ages 51 to 75)	T10 or T20	Individual Joint First-to-Die	N/A	Extreme Disability Benefit Insurability Benefit Term Exchange Option Transportation Benefit
<b>Golden Protection Term</b> Immediate		\$250,000 (ages 18 to 70)	T20	Individual Joint First-to-Die	N/A	Transportation Benefit

\*Graded Deferred Death Benefit: Premiums reimbursed with interest at 3% per annum if the insured's death is non-accidental and occurs before the first policy anniversary. 50% of the sum insured if the insured's death is non-accidental and occurs on or after the first and before the second policy anniversary. 100% of the sum insured if the insured's death is non-accidental and occurs on or after the second policy anniversary.

# Immediate coverage solutions for common medical conditions

Does your client have a medical condition?

Getting the right coverage is simple!

## Medical conditions



### Type 1 or 2 diabetes

Regardless of age at diagnosis, current state of insulin dependence, or recent change in medication or dosage



### Cerebrovascular accident (stroke)

Regardless of age, treatment or follow-up consultations



### Heart attack

Regardless of age, treatment or follow-up consultations



### Sleep apnea

Even if recently diagnosed



### Cancer

Regardless of type, the presence of metastases, or whether it is a recurrence or a second cancer



### Overweight

Among the most liberal height/weight chart in the industry



### Depression or anxiety

Whether the client is off work or has had a change in medication (increase in dosage, introduction of a new drug or discontinuation of a drug)



### Chronic obstructive pulmonary disease (COPD)



### High blood pressure



### Bipolar disorder



### In a wheelchair or with other handicap(s)



### Day surgery on hold

## Non-medical conditions



### Newcomers to Canada

Coverage up to \$750,000



### Bankruptcy

Coverage up to \$750,000

## STEP 1

### Determine eligibility and product

Our Simplified Selection Tool pre-qualifies your client and gets the cost of coverage in minutes!

## STEP 2

### Complete the application

Once the solution has been selected, an application can be completed in as little as 15 minutes with our web-based sales platform, Lia.

Get started: [lia.assumption.ca](http://lia.assumption.ca)

## Built-in Benefits

### Extreme Disability Benefit .....

If the insured is diagnosed with an extreme disability and remains in that state for a continuous period of 6 months, they will become eligible to receive up to 50% of the sum insured in advance, up to \$250,000.

### Insurability Benefit .....

Increase insurance coverage by an extra 25% (up to \$125,000) before age 60 when obtaining a new loan, increasing an existing loan, or following a life event, all without providing new evidence of insurability.

### Term Exchange Option .....

Extend the length of your term coverage after the first month after issue and before the 7<sup>th</sup> coverage anniversary of the original term, without providing new evidence of insurability.

### Transportation Benefit .....

If the death occurs more than 200 km from the insured's primary residence, an additional amount of up to \$2,000 will be payable to cover the expense of transporting the remains to the primary residence (payable only after the 2<sup>nd</sup> anniversary of the policy or rider, as applicable).

\*Built-in benefits vary by product.



## Assumption Life, here for you.

- We hustle to offer unbeatably fast, friendly service.
- 100% brokerage-based - Committed to working with YOU!
- Easy access to support across all departments.
- Seamless process - Easy electronic applications, and industry-leading processing times for the quickest policy execution.
- Proud mutual life insurance company—established over 120 years ago.

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Learn about our wide range of solutions on our Advisor Corner:  
[advisorcorner.ca](http://advisorcorner.ca)

or call our toll free number:  
1 (800) 455-7337



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