Assumption Life

Bronze Protection

PRODUCT GUIDE

6697-00A-JUL26

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Questions?

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This document is a summary of the various features of Assumption Life's products. It is neither a contract nor an insurance offer and does not confer any rights. In the event of conflict or ambiguity, the contract will prevail.

For more information regarding the product and its limitations and exclusions, please consult the contract by going to www.assumption.ca/advisor-corner and hovering over the "Individual Insurance" tab. In the drop-down menu, you will find the sample contracts in the "Documents and forms" section.

Bronze Protection

Product Details	
Product Highlights	• Guaranteed issue, no proof of insurability required. • Deferred death benefit in the first two (2) years with return of premium plus interest at 3% per annum. • Transportion benefit included at no extra cost. • Guaranteed level premiums.
Issue Ages	• 18 to 80 years of age
Premium Payment Period	• Life Pay (payable to attained age 100)
Minimum Coverage	$5,000
Maximum Coverage	• $50,000 (ages 18 to 75) • $25,000 (ages 76 to 80)
Maximum Combined Coverage	The maximum combined coverage is determined at time of application. The maximum combined coverage for all Simplified Issue Products in force at the time of application for Bronze Protection coverage is $50,000 for ages up to 75, and $25,000 for ages 76 to 80.
Death Benefit	**The death benefit is equal to:** • The reimbursement of premiums plus interest at 3% per annum, if the insured's death is non-accidental and occurs in the first 24 months of issue. • The full death benefit if the insured's death occurs after the 2nd anniversary of the policy or rider, or if the insured's death is accidental and occurs within the first two years of issue. No additional amount is payable on an accidental death after two (2) years.
Annual Fees	Policy $60 Rider $30
Guaranteed Values	• Guaranteed cash surrender values start after the 5th anniversary of the policy. • Guaranteed reduced paid-up insurance starts after the 5th anniversary of the policy.
Value Added Benefits This benefit is automatically included with the insurance policy at no additional cost.	**Transportation Benefit** (Included) If the death occurs at a location over 200 km away from the insured's primary residence, then a benefit of up to $2,000 in Canadian currency will be payable to cover the expense of transporting the remains to the primary residence (payable only after the 2nd anniversary of the policy or rider, as applicable).

Product Details (Continued)

Life Riders Note: a maximum of one (1) life insurance product can be added on a second life.	**On the same insured person**	**On a person other than the insured**
	New Application (at time of sale) • N/A	**New Application (at time of sale)** • Platinum Protection Whole Life • Platinum Protection Term • Golden Protection Whole Life • Golden Protection Term • Silver Protection • Bronze Protection
	Existing Policy (after sale) • Platinum Protection Whole Life • Platinum Protection Term • Golden Protection Whole Life • Golden Protection Term • Silver Protection • Bronze Protection	**Existing Policy (after sale)** • Platinum Protection Whole Life • Platinum Protection Term • Golden Protection Whole Life • Golden Protection Term • Silver Protection • Bronze Protection
Additional Benefit Rider	No additional benefit riders on this product.	
Application	Electronic application only.	

Table of cash surrender values

Bronze Protection

Values per $1,000 of sum insured

Attained age on the policy or rider anniversary	Cash value*	Reduced paid-up insurance*				Attained age on the policy or rider anniversary	Cash value*	Reduced paid-up insurance*			
	Male/ Female	Male non-smoker	Female non-smoker	Male smoker	Female smoker		Male/ Female	Male non-smoker	Female non-smoker	Male smoker	Female smoker
23	3.00	6.30	7.60	5.20	6.10	62	118.00	165.10	178.10	143.80	157.70
24	3.25	6.70	8.10	5.50	6.50	63	128.00	176.50	190.20	154.70	169.70
25	3.50	7.20	8.50	5.90	6.80	64	138.00	187.60	202.00	165.50	181.80
26	4.00	8.10	9.60	6.60	7.70	65	148.00	198.60	213.60	176.50	193.90
27	4.50	9.00	10.60	7.40	8.50	66	158.00	208.70	224.40	186.60	204.90
28	5.00	9.90	11.50	8.10	9.20	67	169.00	220.00	236.30	197.90	217.20
29	6.00	11.70	13.60	9.60	10.90	68	172.00	220.80	236.90	199.80	219.10
30	7.00	13.50	15.60	11.00	12.40	69	175.00	221.70	237.60	201.90	221.10
31	8.00	15.30	17.50	12.50	13.90	70	180.00	225.20	241.00	206.40	225.70
32	9.00	17.00	19.30	13.80	15.40	71	185.00	228.30	243.90	210.30	229.60
33	10.00	18.60	21.10	15.20	16.80	72	219.00	266.60	284.40	246.90	269.00
34	11.00	20.30	22.90	16.50	18.10	73	229.00	275.10	293.00	256.20	278.50
35	12.00	21.80	24.50	17.70	19.40	74	238.00	282.30	300.20	264.30	286.50
36	13.00	23.40	26.20	18.90	20.60	75	248.00	290.60	308.30	273.50	295.60
37	14.00	24.90	27.70	20.10	21.80	76	258.00	298.70	316.20	282.70	304.40
38	15.00	26.30	29.30	21.30	22.90	77	268.00	306.70	323.80	291.80	313.00
39	16.00	27.70	30.80	22.40	24.00	78	278.00	314.50	331.10	300.80	321.30
40	17.00	29.10	32.20	23.50	25.10	79	288.00	322.20	338.00	309.90	329.30
41	18.00	30.30	33.60	24.50	26.10	80	300.00	331.80	347.00	321.00	339.20
42	19.00	31.50	34.90	25.40	27.10	81	325.00	355.40	370.20	345.90	363.20
43	20.00	32.80	36.20	26.40	28.10	82	350.00	378.50	392.90	370.50	386.60
44	21.00	34.10	37.50	27.40	29.00	83	375.00	401.40	415.30	394.80	409.70
45	22.00	35.30	38.80	28.40	30.00	84	400.00	424.10	437.30	421.00	432.70
46	23.00	36.60	40.10	29.30	31.00	85	425.00	447.30	459.40	447.30	455.70
47	26.00	41.00	44.80	32.80	34.70	86	450.00	473.60	480.80	473.60	478.00
48	28.00	43.70	47.80	35.00	37.00	87	500.00	526.30	528.70	526.30	526.70
49	31.00	48.00	52.40	38.50	40.70	88	525.00	552.60	552.60	552.60	552.60
50	34.00	52.30	57.00	41.90	44.30	89	550.00	578.90	578.90	578.90	578.90
51	37.00	56.60	61.50	45.50	48.10	90	600.00	631.50	631.50	631.50	631.50
52	39.00	59.40	64.40	47.80	50.70	91	702.00	738.90	738.90	738.90	738.90
53	43.00	65.20	70.70	52.80	56.10	92	717.00	754.70	754.70	754.70	754.70
54	48.00	72.60	78.70	59.20	63.20	93	731.00	769.40	769.40	769.40	769.40
55	53.00	80.00	86.60	65.80	70.50	94	743.00	782.10	782.10	782.10	782.10
56	62.00	93.30	100.80	77.50	83.50	95	799.00	841.00	841.00	841.00	841.00
57	68.00	101.90	110.10	85.60	92.70	96	833.00	876.80	876.80	876.80	876.80
58	74.00	109.90	118.70	93.30	101.40	97	849.00	893.60	893.60	893.60	893.60
59	81.00	118.80	128.20	101.70	110.80	98	869.00	914.70	914.70	914.70	914.70
60	100.00	144.60	156.00	124.60	136.10	99	900.00	947.30	947.30	947.30	947.30
61	108.00	153.60	165.70	133.00	145.60	100	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00

***For all ages, cash values and reduced paid-up insurance start after 5 years.**

They are adjusted in the following way:

Duration 5: 20% of the specified value

Duration 6: 40% of the specified value

Duration 7: 60% of the specified value

Duration 8: 80% of the specified value

Duration 9 and +: 100% of the specified value

Example: Age at issue, 60 - Male non-smoker

	Attained Age	Cash Values	Reduced Paid-Up Insurance
Before duration 5:		0	0
Duration 5:	65	20% x 148 = 29.60	20% x 198.60 = 39.72
Duration 6:	66	40% x 158 = 63.20	40% x 208.70 = 83.48
Duration 7:	67	60% x 169 = 101.40	60% x 220 = 132
Duration 8:	68	80% x 172 = 137.60	80% x 220.80 = 176.64
Duration 9:	69	175	222
Duration 20:	80	300	332

Rates

Bronze Protection

Annual Premium per $1,000 Annual Fees: Policy $60, Rider $30

Whole Life - Life Pay				
Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
18	19.50	23.66	13.17	17.35
19	19.50	23.66	13.17	17.35
20	19.50	23.66	13.17	17.35
21	19.85	24.63	13.57	18.08
22	20.20	25.59	13.97	18.81
23	20.56	26.56	14.37	19.54
24	20.91	27.52	14.77	20.26
25	21.26	28.49	15.16	20.99
26	21.73	30.00	15.76	22.21
27	22.20	31.52	16.35	23.43
28	22.67	33.03	16.94	24.65
29	23.14	34.55	17.53	25.87
30	23.61	36.06	18.13	27.09
31	24.58	38.39	19.00	29.32
32	25.56	40.72	19.86	31.55
33	26.53	43.06	20.73	33.78
34	27.51	45.39	21.60	36.02
35	28.48	47.72	22.47	38.25
36	28.88	47.78	22.68	38.66
37	29.29	47.83	22.88	39.08
38	29.69	47.89	23.09	39.50
39	30.10	47.94	23.29	39.91
40	30.50	48.00	23.50	40.33
41	31.36	49.96	24.30	41.66
42	32.22	51.92	25.10	43.00
43	33.08	53.88	25.90	44.33
44	33.94	55.84	26.70	45.66
45	34.80	57.80	27.50	47.00
46	35.80	60.14	28.40	49.41
47	36.80	62.48	29.30	51.83
48	37.80	64.82	30.20	54.24
49	38.80	67.16	31.10	56.66
50	39.80	69.50	32.00	59.07
51	42.74	73.80	33.90	62.77
52	45.68	78.10	35.80	66.47
53	48.62	82.40	37.70	70.17
54	51.56	86.70	39.60	73.87
55	54.50	91.00	41.50	77.57
56	58.20	96.80	44.00	81.93
57	61.90	102.60	46.50	86.28
58	65.60	108.40	49.00	90.64
59	69.30	114.20	51.50	95.00
60	73.00	120.00	54.00	99.36
61	77.60	129.76	57.80	107.54
62	82.20	139.53	61.60	115.72
63	86.80	149.29	65.40	123.91
64	91.40	159.05	69.20	132.09
65	96.00	168.81	73.00	140.28
66	105.86	184.21	78.71	151.05
67	115.72	199.60	84.41	161.82
68	125.58	214.99	90.12	172.60
69	135.44	230.39	95.83	183.37
70	145.30	245.78	101.54	194.14
71	155.47	266.08	109.51	207.31
72	165.63	286.37	117.49	220.48
73	175.80	306.67	125.47	233.66
74	185.97	326.97	133.44	246.83
75	196.13	347.26	141.42	260.00
76	218.90	376.81	154.35	272.00
77	241.68	406.36	167.28	284.00
78	264.45	435.91	180.21	296.00
79	287.23	465.45	193.14	308.00
80	310.00	495.00	206.07	320.00

Notes and Instructions

Unless specified otherwise herein:

- Age means an insured's age on his or her birthday nearest the date of issue of the policy or rider with regard to the insured, as applicable.
- Attained age means the sum of (i) the age at the date of issue of the policy or rider, as applicable, and (ii) the number of complete years of insurance from the date of issue of the policy or rider, as applicable.

Premiums other than annual are calculated as a percentage of the annual premium:

(i) Semi-annually .53 (ii) Quarterly .27 (iii) Monthly - Preauthorized debits .09

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