



CANADA  
PROTECTION  
PLAN

## Non-medical Life Insurance Products at a Glance

Canada Protection Plan Non-medical products	Issue age and amounts	Renewal period	Terminal Illness Benefit	Transpor- tation Benefit	Accidental Death Benefit	Child Term Benefit	Hospital Cash Benefit	Joint First-to-Die Benefit
			No charge	No charge				
<b>LIFE PRODUCTS — Life Pay and 20 Pay</b>								
Acceptance Life*	40-80 \$2,500-\$50,000	n/a	✓	✓	✓			
Deferred Life	25-80 \$1,000-\$50,000	n/a	✓	✓	✓	✓		
Simplified Life	25-80 \$1,000 - \$50,000	n/a	✓	✓	✓	✓	✓	
Simplified Life Plus	25-80 \$50,001-\$75,000	n/a	✓	✓	✓	✓	✓	
<b>TERM PRODUCTS</b>								
Deferred Term 10	20-70 \$50,000-\$100,000	None			✓	✓		
Deferred Term 20	20-70 \$50,000-\$100,000	None			✓	✓		
Deferred Term 100	20-70 \$25,000-\$100,000	n/a	✓	✓	✓	✓		
Simplified Term 10	20-70 \$50,000-\$150,000	To Age 80			✓	✓		✓
Simplified Term 20	20-70 \$50,000-\$150,000	To Age 90			✓	✓	✓	✓
Simplified Term 100	20-70 \$25,000-\$150,000	Level for Life	✓	✓	✓	✓	✓	✓
Simplified Term Plus 10	20-70 \$50,000-\$150,000	To Age 80			✓	✓		✓
Simplified Term Plus 20	20-70 \$50,000-\$150,000	To Age 90			✓	✓	✓	✓
Simplified Term Plus 100	20-70 \$25,000-\$150,000	Level for Life	✓	✓	✓	✓	✓	✓
<b>Terminal Illness Benefit:</b>	Life plans — 25% of face amount; Term Plans — 50% of face amount, to a maximum of \$50,000							
<b>Transportation Benefit:</b>	Up to \$2,000 at a maximum of \$2.00 per kilometer							
<b>Accidental Death Benefit:</b>	1X or 3X or 5X the face amount up to a maximum of \$250,000; Issue ages: 25-65, expiry age 70							
<b>Child Term Benefit:</b>	\$5,000 per child, flat rate of either \$17.00 or \$20.00; Parent ages 20-60; Issue ages: 30 days but less than 18 years old; Expiry: 21st birthday or 25th if a full-time student							
<b>Hospital Cash Benefit:</b>	Daily Benefit of \$25.00, \$50.00 or \$100.00; **Available as stand-alone plan**; Issue ages 25-65, Expiry age 70							
<b>Policy Fees:</b>	Life Plans — \$60.00, \$40.00 Multi-policy Discount; **Hospital Cash \$40.00 if stand-alone plan**; Term Plans — \$75.00, \$50.00 Multi-policy discount							
<b>Modal Factors:</b>	0.09 Monthly PAC, 0.52 Semi-Annual; Payment by Credit Card available on an Annual Basis on Term and Life products							
<b>Joint First-to-Die Option:</b>	Available only if both lives qualify for Simplified Term or Simplified Term Plus; T10 and T20 — JEA is the sum of the 2 lives individual premiums plus one policy fee; T100 — Equivalent Age calculation							

\* Coverage for Acceptance Life is based on the following tiers: 40-69 years of age = \$50,000, 70-74 years of age = \$40,000, and 75-80 years of age = \$30,000. (Only available as Life Pay)  
Child Term Benefit and Hospital Cash Benefit not available on Acceptance Life.