

## Access Life... Discover all the news

- Guaranteed Access
- Improved Deferred coverage
- Lower Premium rates

Access Life is a simplified issue and flexible life insurance that guarantees coverage for ALL YOUR CLIENTS. Through a simple three-step questionnaire, clients qualify for better premiums and coverages as they proceed.



### Guaranteed Access - New

The first step - DEFERRED - contains five (5) medical questions. In case of a positive answer to any of these questions:

- Before : clients not eligible for product
- Now: with GUARANTEED ACCESS clients are eligible (\$25,000)

#### Clients declined in underwriting – NEW

Whether for medical or non-medical reasons, certain people have trouble getting traditional life insurance coverage. Access Life, with Guaranteed Access coverage, is the perfect solution for such people. No one is left out.

#### Children - NEW

Access Life provides coverage for children under age 18. With Guaranteed Access, all childhood medical conditions are absolutely covered up to \$ 10,000.

#### Seniors

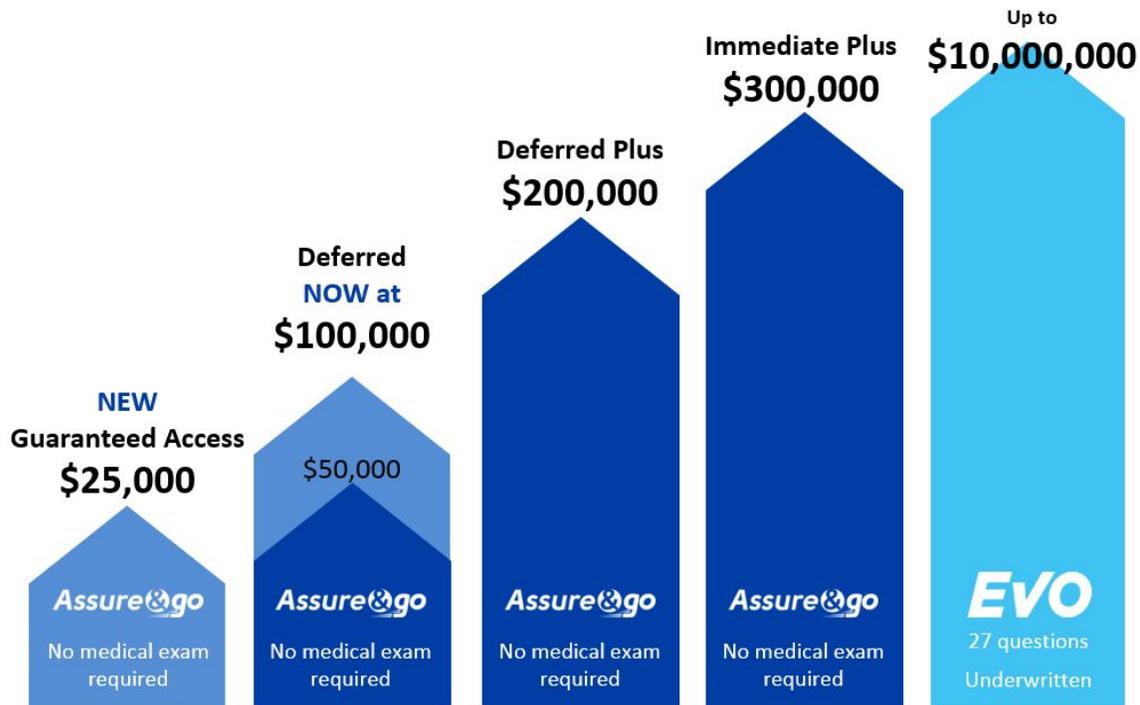
Seniors believe, often wrongly so, that they can't purchase life insurance due to their age or health status. Eligibility to Access Life is possible up to 80 years.

#### Immigrants

New comers to Canada often have limited life insurance coverage. Access Life is there for them every step of the way, based on their responses to the medical questions.

## Improved Deferred Coverage - New

The first five (5) eligibility questions give access to the Deferred step. This coverage has doubled the amount to \$100,000.



## Lower Premium rates - New

For Deferred and Deferred Plus, our premium rates are down by 20% to make Access Life a more attractive and accessible solution to all.

**Example of variation of premiums for the Deferred Plus step - 35-year-old man, non-smoker:**

| Access Life             | Old Premium     | New Premium     | Difference       |
|-------------------------|-----------------|-----------------|------------------|
| Life Insurance L100 25K | \$334.50        | \$295.00        | (\$32.50)        |
| Life Insurance T20 100K | \$259.00        | \$236.00        | (\$23.00)        |
| Premium fees            | \$60.00         | \$60.00         | \$0.00           |
| <b>TOTAL</b>            | <b>\$653.50</b> | <b>\$591.00</b> | <b>(\$62.50)</b> |

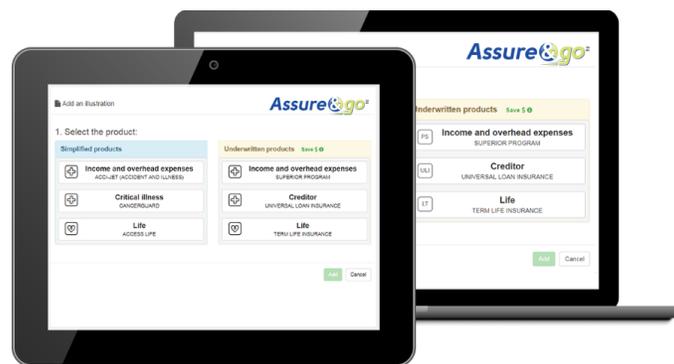
## ACCESS LIFE - QUICK REVIEW

- Permanent coverage for people between 6 months and 80 years of age;
- Term coverage is for people between 20 and 65 years of age;
- No medical exam required;
- Few questions to answer on current health;
- Fixed and guaranteed premiums;
- Coverage under an Access Life policy can be permanent only, term only, or a combination of permanent and term;
- Policy fee is limited to \$60, even if multiple coverage is chosen.



### An easy sell!

What makes our revised questions simpler? We have chosen the easiest possible medical terminology. No more ambiguous questions: clients and advisors will understand every word. In addition, our application, Assure&go, comes with a quick reference guide that includes all the medical terms needed.



## **Our lifeline advantage**

A simple, practical and affordable solution for your clients that combines life, disability associated with accidents and cancer insurance. Our Lifeline advantage offers you the opportunity to help better protect your clients while closing more sales.

Clients only need to answer two (2) additional questions to obtain up to \$50,000 in coverage (CancerGuard plan) and up to \$1,000 in disability coverage through the Acci-Jet Program. Note that Lifeline is not available for Guaranteed Access coverage.

## **Marketing documentation**

- [Eligibility questionnaire](#) (pdf)
- [Product guide](#) (pdf)
- [Product summary](#) (pdf)