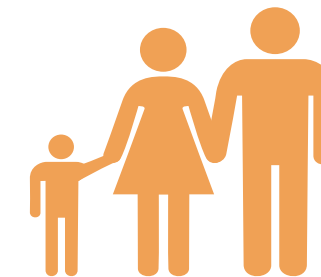




MULTIPLE POLICY DISCOUNT

BUNDLE POLICIES AND SAVE!

| | |
|---|---|
| 1 | <p>Sell one eligible policy to your client</p> <div style="border: 1px solid #ccc; padding: 10px; display: flex; align-items: center; justify-content: center;"> <div style="background-color: #333; color: white; padding: 5px; font-size: 0.8em; text-align: center;">TERM CRITICAL ILLNESS INSURANCE</div> <div style="margin-left: 20px; font-size: 1.5em;">Prodiges</div> </div> |
| 2 | <p>Offer the same insured one or more additional Term Critical Illness Insurance policies</p> <div style="border: 1px solid #ccc; padding: 10px; display: flex; align-items: center; justify-content: center;"> <div style="background-color: #333; color: white; padding: 5px; font-size: 0.8em; text-align: center;">TERM CRITICAL ILLNESS INSURANCE</div> </div> |
| 3 | <p>Receive the Multiple Policy Discount For the additional Term Critical Illness Insurance policy or policies, your client will receive a discount of \$6.75/month.</p> |



FAMILY DISCOUNT

BUNDLE POLICIES AND SAVE!

| | |
|---|---|
| 1 | <p>Sell one eligible policy to your client</p> <div style="border: 1px solid #ccc; padding: 10px; display: flex; align-items: center; justify-content: center;"> <div style="background-color: #333; color: white; padding: 5px; font-size: 0.8em; text-align: center;">TERM CRITICAL ILLNESS INSURANCE</div> <div style="margin-left: 20px; font-size: 1.5em;">Prodiges</div> </div> |
| 2 | <p>For your client's family members, offer one or more additional Term Critical Illness Insurance policies</p> <div style="border: 1px solid #ccc; padding: 10px; display: flex; align-items: center; justify-content: center;"> <div style="background-color: #333; color: white; padding: 5px; font-size: 0.8em; text-align: center;">TERM CRITICAL ILLNESS INSURANCE</div> </div> |
| 3 | <p>Receive the Family Discount Your client will receive a discount of \$3.37/month for the first additional Term Critical Illness Insurance policy. For all other additional Term Critical Illness Insurance policies, your client can receive a discount of \$6.75/month.</p> |

A FEW EXAMPLES

20-Year Term Insurance
Critical Illness: 25 Conditions and Life
\$25,000

| Monthly Premium (Non-smoker) | | Regular | Multiple Policy Discount (6.75 \$) |
|------------------------------|--------|---------|---------------------------------------|
| Male | Age 20 | \$15.81 | \$9.06 |
| | Age 30 | \$17.91 | \$11.16 |
| | Age 40 | \$29.34 | \$22.59 |
| Female | Age 20 | \$14.27 | \$7.52 |
| | Age 30 | \$17.91 | \$11.16 |
| | Age 40 | \$28.04 | \$21.29 |

A FEW EXAMPLES

Term Insurance to Age 75
Critical Illness: 25 Conditions and Life
\$25,000

| Monthly Premium (Female) | Regular | Family Discount (\$3.37) 1 st Additional Policy | Family Discount (\$6.75) Subsequent Policy(ies) |
|--------------------------|---------|---|--|
| 1 Year | \$15.73 | \$12.36 | \$8.98 |
| 5 Years | \$17.10 | \$13.73 | \$10.35 |
| 10 Years | \$19.85 | \$16.48 | \$13.10 |
| 15 Years | \$23.78 | \$20.41 | \$17.03 |

Eligibility Requirements

1. **Policies must be received and issued at the same time**, as they will be group-processed.
2. At the time of purchase, a **Pre-Authorized Debit Agreement must be completed and signed for each insurance application submitted.**
3. The fee discount applies only to Term Critical Illness Insurance administration fees, never to our other products.

Discount Rules and Guidelines

Multiple Policy Discount:

If the same individual purchases, for himself or herself, one or more additional Term Critical Illness Insurance policies, the following rules apply:

- The administration fee for the first Term Critical Illness Insurance policy will apply and the subsequent Term Critical Illness Insurance policy or policies **will not be subject to an administration fee.**
- However, if the individual purchases, for example, a Prodigé product: no fee discount, as the discount applies to the Term Critical Illness Insurance product only.

Family Discount:

The family discount is based on policies with the same payer (same bank account). Applications are submitted and issued at the same time, and policies have the same effective date. The discount is applicable for one family only: grandparent, parent, spouse, child (the discount does not apply to policies where a company or organization is the policyholder or payer).

- The administration fee for the first Term Critical Illness Insurance policy with the same payer and for the same family will apply.
- The administration fee for the second Term Critical Illness Insurance policy will be reduced by 50%: \$37,50.
- Subsequent Term Critical Illness Insurance policies (three or more with the same payer and for the same family) **will not be subject to an administration fee.**

N.B.: Administration fees are payable at all times for the Prodigé product. If the policy for which an administration fee is payable is no longer in force, the applicable administration fee will be charged on another eligible policy, where applicable, otherwise the discount will be cancelled and the administration fees for the Term Critical Illness Insurance product will be payable.



SPECIAL OFFER

TERM INSURANCE SERIES



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