

IWME LIFE | GOLD, SILVER AND BRONZE

Benefits offered	Term 10 or 20 years: minimum \$5,000, maximum \$300,000 or \$500,000*. Term 100: minimum \$5,000, maximum \$100,000*.
Age limit upon purchase	Term 10, 20 or 100 years: available to persons between 18 and 70 years old inclusively.
Contract type	Term 10, 20 or 100 years depending on the option chosen by the policyholder.
Renewal	Term 10 or 20 years: guaranteed until age 80.
Premium	<p>Term 10 or 20 years: This policy has premiums that vary in 10- or 20-years periods depending on the option chosen by the owner. The premium is guaranteed for the period chosen. At the end of 10 or 20 years, depending on the option chosen, the premium is adjusted to reflect the attained age of the insured, the initial risk class of the insured and the premium rates in use at that date. This new premium is also guaranteed for another 10 or 20 years.</p> <p>Term 100: The initial premium is guaranteed for a period of 100 years depending on the policyholder's policy. The premium is guaranteed for the selected period. The premium is fixed and payable until the policy anniversary closest to the date the insured reaches age 100. Thereafter, the coverage remains in force and the Insurer releases the owner from the payment of any future premiums.</p>
Beneficiary	As designated by the policyholder.
Pre-existing condition clauses	Pre-existing condition clauses of 12 or 24 months apply (depending on the insured's policy).
Exclusions and restrictions	Please refer to the online specimen policy document for life insurance for full details.

* The amount of combined Life Insurance coverage cannot exceed \$300,000 for Bronze or \$500,000 for Gold and Silver.
See the sample policy for more details.