

Simplified Web Solutions



IWME

Simplified & Guaranteed Issue



Life Critical Illness Disability Debt Disability Income

- Only 6 eligibility questions for simplified issue (based on the amount requested)
- No occupation, travel, or lifestyle questions¹
- Guaranteed renewals
- No height or weight questions (within limits)¹
- No traditional medical exams; Instant issue
- Flexible residency criteria for eligible residents in Canada
- Up to \$1M in life coverage² - **New**
- Increased T100 limits - **New**
- Conversion option: up to the amount of the initial coverage - **New**



1. Additional questions required for amounts above \$300,000 (height, weight) and above \$500,000 (hazardous sports, travel abroad).
 2. Amounts above \$500,000 are available for clients age 50 and under only.

Prohealth

Income Insurance

Accident Accident & Sickness

- No occupation refused
- Monthly benefit up to \$10,000 (\$6,000 for Accident-Only)
- Optional 20-Year Premium Refund
- One health question (Accident-Only)
- Guaranteed renewable

Payment Insurance

Accident & Sickness Option: Term Life Insurance

- Covers accident and sickness
- Covers personal and business expenses
- Covers expenses often excluded from traditional coverage
- Up to \$10,000/month
- Life coverage up to \$1,000,000



Additional solutions:

HUGO-Up to \$5M Cancer Insurance Children360 Critical Illness

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