



	Enhanced Whole Life	Enhanced Whole Life 20-Pay	Guaranteed Issue	Children's Legacy
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<b>Issue ages (actual age)</b>	20-80	0-80	20-75	0-15
<b>Issue Limits</b>	Minimum - \$2,500 Maximum - \$500,000		Minimum - \$2,500 Maximum - \$30,000	Minimum \$5000 Maximum - \$30,000 Face amount increases 3% per year for 20 years
<b>Payment Period</b>	Life Pay	20 years	Life Pay	20 years
<b>Underwriting</b>	<ul style="list-style-type: none"> <li>• Simplified No Medical</li> <li>• Immediate coverage following 1<sup>st</sup> month premium payment</li> </ul>		<ul style="list-style-type: none"> <li>• Simplified No Medical</li> <li>• 2 year deferral on coverage</li> <li>• ROP + 1% if death occurs in year 1-2</li> <li>• Double indemnity included. Terminates at age 75</li> <li>• Pays accident portion if accidental death in year 1-2</li> </ul>	<ul style="list-style-type: none"> <li>• No Medical</li> <li>• Simplified app</li> </ul>
<b>Modal Factors</b>	0.09 monthly			
<b>Policy fee (annual)</b>	\$60		\$90	\$90
<b>Payment Options</b>	<ul style="list-style-type: none"> <li>• PAC on 1<sup>st</sup> or 15<sup>th</sup> of the month</li> <li>• Annual payment by cheque</li> </ul>			
<b>Payment Frequency</b>	<ul style="list-style-type: none"> <li>• Monthly</li> <li>• Annually</li> </ul>			
<b>Sales Strategies</b>	<ul style="list-style-type: none"> <li>• Smaller face amounts for funeral/final expense than other companies will take</li> <li>• Larger face amounts for financial planning</li> <li>• Wealth transfer</li> <li>• For customers wanting generous CSV and RPU options for the future</li> <li>• Add a Term 10 or Term 70 product on the same application to a maximum combined face amount of \$500,000</li> <li>• Medical questions only go back 2 years</li> <li>• OBF uses actual age – likely a savings if applicant is less than 6 months from birthday</li> </ul>		<ul style="list-style-type: none"> <li>• Smaller face amounts for funeral/final expense than other companies will take</li> <li>• Very few questions to qualify for up to \$30,000</li> <li>• Double indemnity included up to age 75</li> </ul>	<ul style="list-style-type: none"> <li>• Growth oriented customers</li> <li>• Even more generous CSV than EWL</li> <li>• Priced for use with multiple children</li> <li>• No parent signature req. if a Grandparent</li> </ul>
<b>Cash Value Start</b>	End of year 10		End of year 3	End of year 10
<b>RPU Start</b>	End of year 10	No RPU since these are limited time pay policies		
<b># Medical Questions</b>	<ul style="list-style-type: none"> <li>• 7 for up to \$50,000</li> <li>• 16 for up to \$500,000</li> </ul>		3 for up to \$30,000	1 for up to \$30,000 (which grows to \$48,000)
	<b>Term 10</b>		<b>Term 70</b>	
<b>Issue ages (actual)</b>	20-60	20-60		

<b>age)</b>				
<b>Issue Limits</b>	Minimum - \$25,000 Maximum - \$500,000			
<b>Payment Period</b>	10 yr (renewable)	Level premium to age 70		
<b>Underwriting</b>	<ul style="list-style-type: none"> <li>• Simplified No Medical</li> <li>• Immediate coverage following 1<sup>st</sup> month premium</li> <li>• Convertible to Whole Life with no medical questions up until age 65</li> </ul>			
<b>Modal Factors</b>	0.09 monthly			
<b>Policy fee (annual)</b>	\$50			
<b>Payment Options</b>	<ul style="list-style-type: none"> <li>• PAC on 1<sup>st</sup> or 15<sup>th</sup> of the month</li> <li>• Annual payment by cheque</li> </ul>			
<b>Payment Frequency</b>	<ul style="list-style-type: none"> <li>• Monthly</li> <li>• Annually</li> </ul>			
<b>Sales Strategies</b>	<ul style="list-style-type: none"> <li>• Larger face amounts for financial planning</li> <li>• Wealth transfer</li> <li>• Add an Enhanced Whole Life or 20-Pay product on the same application to a maximum face amount of \$500,000</li> <li>• Medical questions only go back 2 years</li> <li>• OBF uses actual age – likely a savings if applicant is less than 6 months from birthday</li> </ul>			
<b># Medical Questions</b>	<ul style="list-style-type: none"> <li>• 7 for up to \$50,000</li> <li>• 16 for up to \$500,000</li> </ul>			