



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



	Term 10	Term 70		
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Issue ages (actual age)	20-60	20-60		
Issue Limits	Minimum - \$25,000 Maximum - \$500,000			
Payment Period	10 yr (renewable)	Level premium to age 70		
Underwriting	<ul style="list-style-type: none"> Simplified No Medical Immediate coverage following 1st month premium Convertible to Whole Life with no medical questions up until age 65 			
Modal Factors	0.09 monthly			
Policy fee (annual)	\$50			
Payment Options	<ul style="list-style-type: none"> PAC on 1st or 15th of the month Annual payment by cheque 			
Payment Frequency	<ul style="list-style-type: none"> Monthly Annually 			
Sales Strategies	<ul style="list-style-type: none"> Larger face amounts for financial planning Wealth transfer Add an Enhanced Whole Life or 20-Pay product on the same application to a maximum face amount of \$500,000 Medical questions only go back 2 years OBF uses actual age – likely a savings if applicant is less than 6 months from birthday 			
# Medical Questions	<ul style="list-style-type: none"> 7 for up to \$50,000 16 for up to \$500,000 			