

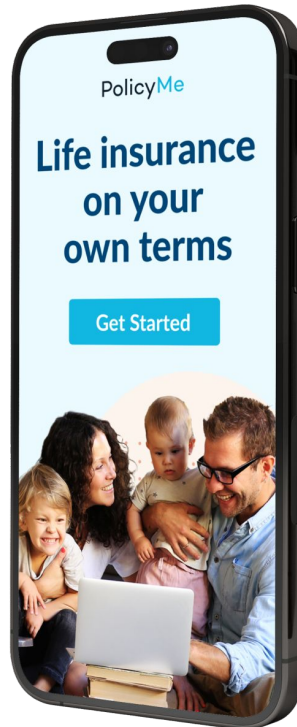
Policy **Me** Term Life Insurance Offering



PolicyMe Term Life Insurance: Simple & affordable coverage

The most affordable **Term Life Insurance**

- Coverage from \$100K to \$5M
- T10, 15, 20, 25, 30
- Couples Discount
- Fully underwritten
- Standard Renewals



Key Differentiators

- ✓ Most affordable rates in Canada
- ✓ Free child coverage + couples discount
- ✓ Apply in 20 minutes or less
- ✓ First 2 months free (*exclusive offer for referral clients*)

PolicyMe Term Life Insurance: Product Details



Term Lengths

10, 15, 20, 25, 30, 100 (Lifetime)

Coverage Amounts

\$100k to \$5M
applicants under 50 can get up to \$2m without medical exam
applicants between 51 - 60 can get \$500k without medical exam

Eligibility

Covers ages 18-85

Renewals

Until age 85

Conversions

Within first 5 years into longer term policy or before age 69 into Lifetime Product

Exclusions

Suicide within first 2 years

Additional Features

Free \$10k child rider
Joint discount

Underwriting & Insurance Partners



Policy **Me** Critical Illness Insurance

PolicyMe Critical Illness Insurance:

Comprehensive Coverage



The most comprehensive Critical Illness Insurance

- Coverage from \$10K to \$1M
- T10, 15, 20, 25, 30
- Covers early-stage conditions, too
- Apply with life insurance
(or in 20 minutes)





Key Differentiators

- ✓ 44 covered conditions - most in Canada
- ✓ No waiting period for 25 of 44 conditions
- ✓ Apply with life insurance or in 20 minutes or less

PolicyMe Critical Illness Insurance: Product Details



Term Lengths	10, 15, 20, 25, 30
Coverage Amounts	\$10k to \$1M
Covered Conditions	44 conditions
Underwriting	Fully underwritten
Eligibility	Ages 18-75
Waiting Period(s)	0 or 30 days (condition dependent)
Exclusions	Pre-existing conditions; self-inflicted injuries; intentional use or intake of non-prescription or illegal drug; DUI; committing criminal offence; moratorium period for cancer-only of 90 days
Renewals	Available if needed
Return of Premium	N/A
Underwriting & Insurance Partners	 

PolicyMe Critical Illness Insurance: Covered Conditions (1/2)



27 Fully Covered Conditions

Cancer

- Cancer of specified severity

Heart Conditions

- Heart attack
- Heart valve replacement or repair
- Aortic surgery
- Cardiomyopathy
- Coronary artery bypass surgery

Neurological Conditions

- Stroke
- Acquired brain injury
- Bacterial meningitis
- Benign brain tumour
- Motor neuron disease (incl. ALS)
- Paralysis
- Parkinson's Disease and specified atypical Parkinsonian disorders
- Dementia, including Alzheimer's Disease
- Coma

Autoimmune Conditions

- Aplastic anaemia
- Occupational HIV infection
- Multiple sclerosis

Sensory & Mobility Conditions

- Blindness
- Deafness
- Severe burns
- Loss of limbs
- Loss of speech
- Loss of independent existence

Transplants & Organ-Related Conditions

- Kidney failure
- Major organ transplant
- Major organ failure on waiting list

PolicyMe Critical Illness Insurance: Covered Conditions (2/2)



17 Partially Covered Conditions

Cardiovascular Conditions & Procedures

- Aortic aneurysm
- Coronary angioplasty
- Endovascular aortic surgery
- Implantation of a permanent cardiac pacemaker
- Implantation of a permanent implantable cardioverter-defibrillator (ICD)

Early-Stage Blood Cancers

- Chronic lymphocytic leukemia – stage 0

Early-Stage Breast Cancer

- Breast Cancer: Ductal carcinoma in situ of the breast or lobular carcinoma in situ of the breast
- Carcinoma in-situ (CIS) of the breast treated with total mastectomy

Early-Stage Intestinal Cancer

- Gastrointestinal stromal tumours (GIST)

Early-Stage Prostate Cancer

- Prostate cancer – stage T1a or T1b
- Prostate cancer treated with radical prostatectomy

Early-Stage Skin Cancers

- Malignant melanoma – stage 1
- Dermatofibrosarcoma
- Primary cutaneous lymphoma

Early-Stage Thyroid Cancer

- Papillary thyroid cancer or follicular thyroid cancer – stage 1

Other Forms Of Cancer

- Neuroendocrine tumours (including carcinoid tumours)
- Carcinoma in-situ (non-invasive cancer)