



COMPETITIVE INTELLIGENCE AT YOUR FINGERTIPS

**InsuranceINTEL: The Essential Tool
in a Rapidly Changing Product Landscape**

PRODUCT FEATURES AVAILABLE IN COMPARATIVE TABLES
Corporate and Advisor subscriptions

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UNIVERSAL LIFE		
Product Features	Corporate	Advisor
GENERAL FEATURES		
Available throughout Canada?	x	
Target market	x	
Issue age limits	x	x
Administration (policy) fees	x	x
LIFE OPTIONS		
Face amount (minimum and maximum)	x	x
Cost of insurance options	x	x
Death benefits options	x	x
Surrender charges	x	
Withdrawals	x	
Preferred rates	details	yes/no
Policy loan (advances)	details	yes/no
Insurance substitution	x	
Joint life	details	yes/no
Multiple life	x	x
Reduction or increase of death benefit	x	
INVESTMENT OPTIONS		
Guaranteed interest account	x	x
Variable interest account	x	
Transfer of funds between investment options	x	
Minimum deposit	x	x
Statement frequency	x	
INVESTMENT BONUS		
Bonus based on deposits	details	yes/no
Bonus based on capital (Account value)	details	yes/no
RIDERS AND OPTIONS		
Simplified version	x	
Riders and guarantees	x	
Special features	x	
Latest developments	x	

WHOLE LIFE (Participating and Non-Participating)		
Product features	Corporate	Advisor
GENERAL FEATURES		
Available throughout Canada?	X	
Issue ages	X	X
Entry age calculation	X	
Administration (policy) fees	X	X
Conversion options	X	
INSURANCE OPTIONS		
Reduced paid-up insurance	X	X
Premium payment period	X	X
Minimum face amount	X	X
Rate bands (per \$1,000)	X	
Joint-life options	details	yes/no
Multiple-life options	X	
Guaranteed cash value	X	X
Survivor options	X	
PREFERRED UNDERWRITING		
Preferred rates	X	
Minimum and maximum face amounts	X	
Classes offered	X	
Other options and notes	X	
LOANS AND CASH VALUE		
Amounts and restrictions	X	X
Loan fees	X	
Other loan options and notes	X	
DIVIDEND OPTIONS (Participating only)		
Current dividend scale	X	X
Payment or withdrawal options from the participating account	X	X
RIDERS		
Guaranteed insurability	X	
Accidental death benefit	X	
Accidental death and dismemberment benefit	X	
Waiver of premium	X	
Disability benefit	X	
Children's protection	X	
Critical illness insurance	X	
Term insurance	X	
Other riders	X	
OTHER FEATURES AND OPTIONS		
Assets allocation (Participating only)	X	
Investment accounts (Non-Participating only)	X	
Special features	X	
Latest developments	X	
Other notes and comments	X	

T10 and T20		
Product Features	Corpo	Advisor
GENERAL FEATURES		
Available throughout Canada?	x	
Issue age limits	x	x
Renewable?	x	
Renewal age limit	x	x
Convertible?	x	
Conversion age limit	x	x
Conversion options	x	
Joint coverages	x	x
Multiple insured lives	details	yes/no
FEES AND RATES		
Minimum sum insured	x	x
Minimum annual premium	x	
Band rates (per \$1,000)	x	
Preferred rates	details	yes/no
Preferred rate age limits	x	x
Preferred rate amount limits	x	x
Percentage of insured by class	x	
Issue/renew age calculation	x	x
Administration (policy) fees	x	x
RIDERS AND OPTIONS		
Available as a rider	x	
Available options	x	
Special features	x	
Latest developments	x	

T100		
Product Features	Corpo	Advisor
GENERAL FEATURES		
Available throughout Canada?	x	
Issue age limits	x	x
Convertible?	x	
Conversion age limit	x	x
Conversion options	x	
Joint coverages	x	x
Multiple insured lives	details	yes/no
FEES AND RATES		
Minimum sum insured	x	x
Minimum annual premium	x	
Guaranteed Premiums	x	x
Band rates (per \$1,000)	x	
Preferred rates	details	yes/no
Preferred rate age limits	x	x
Preferred rate amount limits	x	x
Percentage of insured by class	x	
Issue/renew age calculation	x	x
Administration (policy) fees	x	x
RIDERS AND OPTIONS		
Available as a rider	x	
Available options and riders	x	
Special features	x	

TERM - OTHERS		
Product Features	Corpo	Advisor
GENERAL FEATURES		
Available throughout Canada?	x	
Offered periods	x	x
Renewable?	x	
Renewal age limit	x	x
Renewal options	x	
Convertible?	x	
Conversion age limit	x	x
Conversion options	x	
Multi-term options	x	
Joint coverages	x	x
Multiple insured lives - TO COME	details	yes/no
FEES AND RATES		
Minimum sum insured	x	x
Minimum annual premium	x	
Band rates (per \$1,000)	x	
Preferred rates	details	yes/no
Preferred rate age limits	x	x
Preferred rate amount limits	x	x
Percentage of insured by class	x	
RIDERS AND OPTIONS		
Available as a rider	x	
Available options and riders	x	
Special features	x	
Latest developments	x	

CRITICAL ILLNESS INSURANCE - Individual		
Product Features	Corpo	Advisor
GENERAL FEATURES		
Available throughout Canada?	x	
Plan types	x	
Target market	x	
Age limits	x	x
Face amounts	x	x
Premium and coverage options	x	x
Conversion privileges	x	x
Fully underwritten or simplified issue	x	
PREMIUM OPTIONS		
Return of premium at expiry (maturity)	x	x
Return of premium on death	x	x
Return of premium on surrender (cancellation)	x	x
Continued return of premium if partial benefit	x	x
Waiver of premium upon death	x	
Waiver of premium upon disability	x	
Other return of premium or waiver features	x	
RIDERS AND OTHER OPTIONS		
Term life insurance	x	
Spouse	x	x
Child	x	x
Accidental death and/or dismemberment	x	
Living benefits	x	
Increasing benefit	x	
Other riders	x	
OTHER FEATURES		
Multiple partial benefits	x	
Special marketing qualities	x	
Other CI products available	x	
Product's latest developments	x	
EXCLUSIONS		
Pre-existing conditions clause	x	
Exclusions	x	
COVERED CONDITIONS		
List of covered conditions Included or available as a rider	x	x
FOR EACH CONDITION:		
Covered	x	
Included or rider	x	
Age limits	x	
Qualifying days	x	
Partial benefit (%) and/or maximum benefit (\$)	x	
Continued % of the original face amount if partial benefit claimed	x	
Full definition	x	
Notes	x	

CRITICAL ILLNESS INSURANCE - Group		
Product Features	Corpo	Advisor
GENERAL FEATURES		
Available throughout Canada?	x	
Minimum group size	x	x
Group size ranges	x	x
Eligibility	x	x
COVERAGE OPTIONS		
Coverage amounts for children / dependents	x	x
Coverage amounts for spouse	x	x
Coverage amounts for employees	x	x
Continuance and conversion options	x	x
Compulsory or optional participation	x	x
MARKETING FEATURES AND OTHER OPTIONS		
Available options/riders	x	
Special features and marketing qualities	x	
EXCLUSIONS		
Exclusions and qualification requirements	x	
COVERED CONDITIONS		
List of covered conditions Included or available as a rider	x	x
FOR EACH CONDITION:		
Covered	x	
Basic/optional coverage	x	
Qualifying days	x	
Partial benefit (%) and/or maximum benefit (\$)	x	
Multiple partial benefit	x	
Continued % of the original face amount if partial benefit claimed	x	
Full definition	x	
Notes	x	

DISABILITY INSURANCE		
Product Features	Corpo	Advisor
GENERAL FEATURES		
Available throughout Canada?	x	
Target market	x	
Occupational classes	x	x
Issue age limits	x	x
Eligibility	x	x
DISABILITY TYPES		
Complete (total) disability	x	x
Catastrophic disability	details	yes/no
Residual disability	details	yes/no
Partial disability	details	yes/no
Previous salary calculation (as disability occurs)	x	
Current salary	x	
Indexing of prior income	x	
Choice of partial/residual disability benefit	x	
Exclusions	x	
Limitations	x	
INTEGRATED FEATURES		
Short description of the basic plan	x	
Renewal (conditions and age limit)	x	x
Premium structure	x	x
Medical evidence	x	
Financial evidence	x	
Elimination period	x	x
Accumulation of days	x	x
Recurrent disability	x	x
Benefit periods	x	x
Extension of benefits	x	
Maximum benefits	x	x
Integration/coordination	x	x
Waiver of premium	x	
Presumptive disability	details	yes/no
Recovery benefits (rehabilitation)	x	
Survivorship benefit	x	x
Cosmetic surgery or transplant	x	
Grace period	x	
Occupational classification upgrade (conditions)	x	
Update features	x	
Other remarks	x	

DISABILITY INSURANCE		
Product Features	Corpo	Advisor
RIDERS AND OPTIONS		
Business overhead expense protection	x	
Hospital coverage	x	
Accidental death or dismemberment	x	
Accident & sickness	x	
Indexation option	x	
Future insurability (or future needs) option	x	
Premium refund option	x	
Own occupation rider	x	
Catch-up rider	x	
Health care profession rider	x	
Other riders and options	x	
Special features	x	

LONG-TERM CARE		
Product Features	Corporate	Advisor
GENERAL FEATURES		
Available throughout Canada?	x	
Issue age limits	x	x
Premium options and guarantees	x	x
Premium payment duration	x	x
Underwriting at issue or claim	x	
Shared coverage	x	
Policy fees	x	x
BENEFITS		
Minimum benefit amount	x	x
Maximum benefit amount	x	x
Benefit duration limits	x	x
Benefits integration	x	
Waiting (or elimination) period	x	x
Definition of loss of independence	x	
Activities of daily living	x	
Cognitive deficiency or impairment	x	
COVERAGE DETAILS		
Long-term care facility	details	yes/no
Home care	details	yes/no
Home health care	details	yes/no
Adult day care	details	yes/no
Hospice care	details	yes/no
Respite care services	details	yes/no
Durable medical equipment	details	yes/no
Emergency response system	details	yes/no
Exclusions	x	
OTHER FEATURES		
Riders	x	
Return of premium option	x	
Reduced paid-up insurance	x	
Portability	x	
Guaranteed insurability	x	
Indexation of benefits	x	
Premium increase protection	x	
Simplified version	x	
Additional information	x	
Special characteristics	x	

SEGREGATED FUND POLICIES		
Product Features	Corporate	Advisor
GENERAL FEATURES		
Available throughout Canada?	x	
Age limit to purchase	x	x
Age limit to deposit	x	x
Minimum initial deposit	x	x
Additional deposit minimum	x	x
Management expense ratio (MER)	x	
GUARANTEES		
Guarantee options before maturity	x	x
Guarantee options at maturity	x	x
Other guarantees and options	To come	
Guarantee options at death	x	x
RESET OPTIONS - MATURITY GUARANTEE		
Age limit to add this option	x	
Reset fee	x	
Client initiated (optional resets)	details	yes/no
Company initiated (automatic)	details	yes/no
Age limit (to reset)	x	x
Availability	x	
RESET OPTIONS - DEATH BENEFIT GUARANTEE		
Age limit to add this option	x	
Reset fee	x	
Client initiated (optional resets)	details	yes/no
Company initiated (automatic)	details	yes/no
Age limit (to reset)	x	x
Availability	x	
TAX-FREE SAVINGS ACCOUNT OPTIONS (TFSA)		
Do you offer a TFSA?	x	
OTHER FEATURES		
Guaranteed withdrawal benefit option	x	
Withdrawal/redemption options and related fees	x	
Number of funds available	x	
Assets under administration (\$000)	x	
Distribution channels	x	
Special features	x	

PAYOUT ANNUITIES		
Product Features	Corporate	Advisor
GENERAL FEATURES		
Available throughout Canada?	x	
Issue ages	x	x
TYPES OF ANNUITIES		
Single-life annuity	x	x
Joint-life annuity	x	x
Term certain annuity	x	x
Temporary annuity	x	
Lump sum annuity	x	
Other types of annuities	x	
Illness consideration or health condition (impaired life annuity)	details	yes/no
GUARANTEE AND BENEFIT OPTIONS PRIOR TO ANNUITY COMMENCEMENT DATE		
Return of premium	x	x
Rate guarantee	x	x
Other	x	
GUARANTEE AND BENEFIT OPTIONS AFTER ANNUITY COMMENCEMENT DATE		
Cash refund	x	x
Guaranteed period	x	x
Instalment refund	x	
Other	x	
ANNUITY PAYMENT OPTIONS		
Deferred income	x	
Indexed income	x	
Level income	x	x
Reducing income	x	
Other annuity payment options	x	
Income frequency	x	x
Taxation options for non-registered policies	x	x
Minimum premium	x	x
Maximum premium	x	x
Minimum monthly income	x	x
Maximum monthly income	x	x
OTHER FEATURES AND OPTIONS		
Commissions (compensation)	x	x
Special features	x	
Other notes / comments	x	

CREDITOR INSURANCE		
Product Features	Corpo	Advisor
TYPES OF LOANS COVERED		
Mortgage - Primary home or residence	x	x
Mortgage - Second home	x	x
Mortgage - Apartment buildings	x	x
Mortgage - Home equity line of credit	x	x
Personal loan - Purchase of vehicle	x	x
Personal loan - Vehicle lease	x	x
Personal loan - Motorcycles, boats or other recreational vehicles	x	x
Business loan	x	x
Leverage loan	x	x
Personal line of credit	x	x
Credit card balance	x	x
Other types of loans	x	x
GENERAL INFORMATION		
Premiums	x	x
Preferred rates	x	x
Grace period	x	
Joint coverage	x	x
Issue age	x	x
Evidence of insurability	x	x
Pre-existing medical conditions	x	
Integration and coordination	x	
Portability	x	
Insurance company	x	
LIFE INSURANCE		
Offered?	x	x
Covered percentage of loan balance	x	
Double indemnity simultaneous death (joint coverage)	x	
Anticipated benefits	x	
Maximum face amount	x	x
Amount payable	x	
Termination of coverage	x	
Exclusions	x	
DISABILITY INSURANCE		
Offered?	x	x
Covered percentage of loan payments	x	
Maximum monthly benefit	x	x
Benefit amount payable	x	
Duration of own occupation disability definition	x	
Waiver of premiums on disability	x	
Recurrent disability	x	x

CREDITOR INSURANCE		
Product Features	Corpo	Advisor
Maximum benefit period (per event)	x	x
Partial disability	x	
Termination of coverage	x	
Exclusions	x	
CRITICAL ILLNESS INSURANCE		
Offered?	x	x
Covered percentage of loan balance	x	
Number of conditions covered	x	x
Maximum benefit amount	x	x
Benefit amount payable	x	
Survival period	x	
Termination of coverage	x	
Exclusions	x	
LOSS OF EMPLOYMENT		
Offered?	x	x
Covered percentage of loan balance	x	
Maximum benefit amount	x	
Benefit amount payable	x	
Maximum benefit period (per event)	x	
Elimination period (Waiting period before payment)	x	
Termination of coverage	x	
Exclusions	x	
OTHER COVERAGE		
Future insurability	x	
Extreme disability benefit	x	
Presumptive disability	x	
Refund of premiums (ROP)	x	
Conversion	x	
Own occupation extension	x	
Catch-up	x	
Accidental death (double indemnity)	x	
Accidental death and dismemberment	x	
Health care profession	x	
Other optional benefits / riders	x	

GUARANTEED WITHDRAWAL BENEFIT PLANS		
Product Features	Corporate	Advisor
GENERAL FEATURES		
Available throughout Canada?	x	
Target market	x	
Available as a rider and/or as a stand alone product?	x	x
DEPOSIT AND WITHDRAWAL OPTIONS		
Age limit to purchase	x	x
Age limit to deposit	x	x
Minimum initial deposit	x	x
Minimum deposit per fund	x	x
Other deposit considerations	x	
Fund switch fees	x	
Minimum amount for fund switches	x	
Minimum withdrawal amount	x	x
Maximum withdrawal amount	x	x
Withdrawal duration options	x	x
Other withdrawal considerations	x	
GUARANTEES		
At maturity	x	x
At death	x	x
Guaranteed Withdrawal Benefit (GWB) description	x	x
GWB reset options	x	
CAPITAL AMOUNT RESET OPTIONS		
Client initiated (optional)	x	
Company initiated (automatic)	x	x
Age limit	x	x
INVESTMENT OPTIONS		
Number of funds available	x	
Available families	x	
Bonus structure	x	x
FEES		
Policy (GWB) fees	x	x
Sales charge options	x	x
Deposit fees	x	
Withdrawal fees	x	
Redemption fees	x	
Other fees	x	
OTHER FEATURES		
Assets under administration (\$000)	x	
Special features	x	