

COMPETITIVE INTELLIGENCE AT YOUR FINGERTIPS

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



WHOLE LIFE (Porticipating and Non-Porticipating	nal.	
WHOLE LIFE (Participating and Non-Participating		Advisor
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	Х
Minimum face amount	X	Х
Rate bands (per \$1,000)	X	
Joint-life options	details	yes/no
Multiple-life options	X	
Guaranteed cash value	X	X
Survivor options	Х	
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	Х
Loan fees	X	
Other loan options and notes	X	
DIVIDEND OPTIONS (Participating only)		
Current dividend scale	Х	Х
Payment or withdrawal options		
from the participating account	X	Х
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?	х	
Issue age limits	х	х
Renewable?	х	
Renewal age limit	х	х
Convertible?	Х	
Conversion age limit	Х	Х
Conversion options	Х	
Joint coverages	Х	Х
Multiple insured lives	details	yes/no
FEES AND RATES		
Minimum sum insured	х	Х
Minimum annual premium	х	
Band rates (per \$1,000)	х	
Preferred rates	details	yes/no
Preferred rate age limits	х	Х
Preferred rate amount limits	Х	Х
Percentage of insured by class	Х	
Issue/renew age calculation	Х	Х
Administration (policy) fees	Х	Х
RIDERS AND OPTIONS		
Available as a rider	Х	
Available options	Х	
Special features	Х	
Latest developments	Х	

T100		
Product Features	Corpo	Advisor
GENERAL FEATURES	30.50	71001
Available throughout Canada?	X	
Issue age limits	X	х
Convertible?	X	
Conversion age limit	х	Х
Conversion options	х	
Joint coverages	х	Х
Multiple insured lives	details	yes/no
FEES AND RATES	1	
Minimum sum insured	X	х
Minimum annual premium	х	
Guaranteed Premiums	Х	х
Band rates (per \$1,000)	х	
Preferred rates	details	yes/no
Preferred rate age limits	х	х
Preferred rate amount limits	х	х
Percentage of insured by class	х	
Issue/renew age calculation	х	х
Administration (policy) fees	х	Х
RIDERS AND OPTIONS		
Available as a rider	Х	
Available options and riders	Х	
Special features	Х	

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



CRITICAL ILLNESS INSURANCE - In	dividual	
Product Features		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)		V
	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	Х	
RIDERS AND OTHER OPTIONS		
Term life insurance	х	
Spouse	X	X
Child	X	X
Accidental death and/or		
dismemberment	X	
Living benefits	х	
Increasing benefit	х	
Other riders	X	
OTHER FEATURES	1	
Multiple partial benefits	х	
Special marketing qualities	X	
Other CI products available	X	
Product's latest developments	X	
EXCLUSIONS	Α	
Pre-existing conditions clause	х	
Exclusions	X	
COVERED CONDITIONS		
List of covered conditions	T	T
Included or available as a rider	х	X
FOR EACH CONDITION:		
Covered		
Included or rider	X	
	X	
Age limits Outlifying days	X	
Qualifying days	X	
Partial benefit (%)	x	
and/or maximum benefit (\$)		
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?	Х		
Minimum group size	Х	Х	
Group size ranges	Х	Х	
Eligibility	Х	Х	
COVERAGE OPTIONS			
Coverage amounts for children / dependents	x	х	
Coverage amounts for spouse	Х	Х	
Coverage amounts for employees	Х	Х	
Continuance and conversion options	Х	Х	
Compulsory or optional participation	Х	X	
MARKETING FEATURES AND OTHER C	PTIONS		
Available options/riders	Х		
Special features and marketing qualities	Х		
EXCLUSIONS			
Exclusions and qualification	x		
requirements			
COVERED CONDITIONS		T	
List of covered conditions	x	x	
Included or available as a rider			
FOR EACH CONDITION:			
Covered	Х		
Basic/optional coverage	Х		
Qualifying days	Х		
Partial benefit (%) and/	Х		
or maximum benefit (\$)			
Multiple partial benefit	Х		
Continued % of the original face amount if partial benefit claimed	Х		
Full definition			
	Х		
Notes	Х		



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

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



LONG-TERM CARE		
Product Features	Corporate	Advisor
GENERAL FEATURES		
Available throughout Canada?	X	
Issue age limits	X	Х
Premium options and guarantees	Х	Х
Premium payment duration	Х	Х
Underwriting at issue or claim	X	
Shared coverage	X	
Policy fees	X	Х
BENEFITS		
Minimum benefit amount	Х	Х
Maximum benefit amount	Х	Х
Benefit duration limits	х	Х
Benefits integration	Х	
Waiting (or elimination) period	Х	Х
Definition of loss of independence	х	
Activities of daily living	Х	
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	Х	
Premium increase protection	X	
Simplified version	X	
Additional information	X	
Special characteristics	X	



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



Product Features GENERAL FEATURES Available throughout Canada? Issue ages	PAYOUT ANNUITIES		
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Instalment refund	Guaranteed period	X	х
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OTHER FEATURES AND OPTIONS Commissions (compensation) x x Special features x	•		
Commissions (compensation) x x Special features x	OTHER FEATURES AND OPTIONS		
Special features x		х	X
·			
	Other notes / comments	X	



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

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



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