



# Wide choice of insurance and investment PRODUCTS

We offer a comprehensive portfolio of life, living benefits, small business benefits and investment products from a number of highly respected insurance suppliers on one integrated marketing and administrative platform. Our insurance suppliers are selected based on their financial strength, products, compensation, systems and service and we are continually working with our suppliers to provide input on product design.

PRODUCT LINE	SUPPLIER	PLAN	PLAN DESCRIPTION
Life Insurance	AIG Life of Canada	<b>Permanent</b> <ul style="list-style-type: none"> <li>Term 100 Plus</li> <li>Pure Term 100</li> <li>20 Pay Life</li> <li>Whole Life</li> </ul> <b>Term</b> <ul style="list-style-type: none"> <li>Preferred Term 10</li> <li>Preferred Term 20</li> <li>Living Benefits Plus</li> </ul> <b>Universal Life</b> <ul style="list-style-type: none"> <li>Life Dimension</li> <li>The Ultimate Dimension</li> <li>Unique Life</li> <li>10-8 Universal Life Plan</li> </ul>	<p>Guaranteed Level Term to age 100 with CSV's and RPU values.            Guaranteed Level Term to age 100. Suitable for the age 60+ market.            Guaranteed non-par plan with 20 Pay premiums, CSV's and RPU values.            Non-par whole life plan with level coverage and guaranteed premiums payable to age 100.</p> <p>Gtd. Preferred 10-year Term renewable to age 85 and convertible to age 70.            Gtd. Preferred 20-year Term renewable to age 85 and convertible to age 70.            Renewable 10-year Term to age 75 that advances 25%, 50%, or 100% of death benefit upon diagnosis of Critical Illness.</p> <p>UL Plan (YRT, YRT 85/20 &amp; Level COI) with various riders and benefits.            UL Plan (YRT &amp; Level COI) low management fee and surrender charge alternative.            UL Plan (Level COI only) for previously declined policies.            UL Plan that offers a guaranteed policy loan interest rate and a guaranteed rate of return on borrowed money.</p>
	Maritime Life	<b>Permanent</b> <ul style="list-style-type: none"> <li>F15</li> </ul> <b>Term</b> <ul style="list-style-type: none"> <li>Term Life Solutions</li> <li>Convertible Joint T10</li> <li>T100</li> </ul> <b>Universal Life</b> <ul style="list-style-type: none"> <li>Universal Solutions</li> <li>Essential Solutions</li> </ul>	<p>15 Pay Non-participating Whole Life Plan for children, coverage to age 100.</p> <p>Renewable 5,10,15,20 year Preferred Term to age 85 and convertible to age 70. Original Age Conversion.            Non-par, renewable and convertible term plan. Provides level or increasing coverage with guaranteed 10 year step-rate premiums.            Gtd. Level Term to age 100, convertible to age 65. Original Age Conversion.</p> <p>Universal Life (Level, YRT &amp; Level with Capital Adjustment &amp; Level COI with Coverage Enhancer) that allows you to customize the Insurance to suit your clients specific needs.            Simple, guaranteed, level universal life insurance designed for risk averse investors who do not want to worry about actively managing the investments within their UL plan.</p>

PRODUCT LINE	SUPPLIER	PLAN	PLAN DESCRIPTION
Life Insurance	RBC Insurance	<b>Permanent</b> <ul style="list-style-type: none"> <li>Level T-100 with values</li> <li>Term 100 Plus</li> </ul> <ul style="list-style-type: none"> <li>Golden Term 100</li> </ul> <b>Term</b> <ul style="list-style-type: none"> <li>Term 10</li> <li>Term 20</li> <li>Level-Term 20</li> <li>Level-Term 65</li> <li>Term 75 Plus</li> </ul> <b>Universal Life</b> <ul style="list-style-type: none"> <li>Destiny®</li> <li>Foundational Life</li> </ul>	<p>Consist of 4 permanent non-participating plans with several payment features. Gtd. Level Term to age 100, Non-Convertible with CSV back offer on surrender on 10<sup>th</sup> anniversary only.</p> <p>Gtd. Level Term to age 100, Non-Convertible for issue ages 71-80.</p> <p>Gtd Preferred 10 year Term, renewable to age 80 &amp; convertible to age 70. Gtd 20 year non-renewable Term, convertible with guaranteed CSV (11<sup>th</sup> year+). Gtd 20 year non-renewable Term, Convertible in 1<sup>st</sup> 15 years. No CSV. Gtd non-renewable Level Term to age 65 &amp; convertible to age 60. No CSV. Gtd non-renewable Level Term to age 75 &amp; convertible to age 65. Cash Back Offer upon surrender on 10<sup>th</sup> anniversary only.</p> <p>Universal Life Plan (YRT &amp; Level COI) with various riders and benefits. Universal Life Plan (Level COI &amp; 20 year renewable COI) designed for price conscious clients. Guaranteed CSV and RPU amounts are available.</p>
	Standard Life	<b>Permanent</b> <ul style="list-style-type: none"> <li>SLT 100</li> </ul> <b>Term</b> <ul style="list-style-type: none"> <li>Term 10</li> <li>Term 20</li> </ul> <b>Universal Life</b> <ul style="list-style-type: none"> <li>Perspecta</li> </ul>	<p>Gtd non-participating plan with coverage for life and 3 payment options (20-Pay, To Age 65, To Age 100). Offers guaranteed cash values.</p> <p>Gtd Preferred 10-year term renewable to age 85 &amp; convertible to age 65. Gtd Preferred 20-year term renewable to age 85 &amp; convertible to age 65.</p> <p>UL offering preferred and non-preferred (up to \$100,000) rates (YRT &amp; level COI) with various riders &amp; benefits.</p>
Living Benefits	AIG Life of Canada	<b>Critical Illness</b> <ul style="list-style-type: none"> <li>Living Benefit</li> </ul> <b>Income Replacement</b> <ul style="list-style-type: none"> <li>Integral</li> <li>Provider</li> <li>Quest</li> </ul>	<p>4 Plan options – 10 year renewable term to age 75, Paid up at age 65 and coverage to age 100, Level to age 75 or Level to age 100. Plans cover either 3 (T10 or T65) or 19 (T0 or T75) covered conditions. LB 100 offers 14 or 23 covered conditions, and has a unique Return of Premium feature.</p> <p>Simple, injury only coverage for sole proprietors, small business owners and part-time/seasonal workers. For skilled blue collar, contractors, seasonal workers, classes B and A. For home-based business, office contract workers, part-time workers, classes 2A and 3A.</p>
	Maritime Life	<b>Critical Illness</b> <ul style="list-style-type: none"> <li>Critical Needs</li> </ul> <b>Income Replacement</b> <ul style="list-style-type: none"> <li>Proguard II</li> <li>Venture Series</li> <li>Healthflex</li> </ul> <b>Business/Specialty Plans</b> <ul style="list-style-type: none"> <li>ExpenseComp</li> <li>Buy-Sell Plus</li> <li>PensionGuard</li> </ul>	<p>A lump-sum payment in the event of a critical illness. T10, T20 and T75 plan designs with 4 (basic) or 23 (enhanced) covered conditions.</p> <p>Comprehensive income replacement coverage for executives and professionals, Classes 2A – 4S, and includes a number of unique features and benefits. Cost effective protection against total, partial and/or residual disability; 4 distinct plan options for business owners, employees, part-time workers and farm owners. Non-cancellable income replacement plan for new business owners and home based workers.</p> <p>Reimburses business expenses while a professional/business owner is disabled. Funds a disability buy-out agreement between business partners. Preserves retirement savings objectives in an investment account during a period of disability.</p>

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Living Benefits	RBC Insurance	<b>Critical Illness</b>  <b>Long-Term Care</b> <ul style="list-style-type: none"> <li>• Long Term Care</li> </ul> <b>Income Replacement</b> <ul style="list-style-type: none"> <li>• Level Premium Disability</li> <li>• Cash Value Disability</li> </ul>	<p>3 Plan options – T10, Level to 75 &amp; Level to 100, with 20 covered conditions. Early Prostate Cancer rider, Return of Premium on Expiry with Early Surrender feature</p> <p>Daily Benefits to offset the cost of health or personal care services required in a long term care facility or at home. Cost of Living Adjustment and Future Purchase Options available</p> <p>Basic income replacement coverage for blue collar to professional occupations. Level premiums with built-in Cost of Living Adjustment. Return of Premium rider.</p> <p>Same as Level Premium, plus includes a unique Cash Surrender Value feature.</p>
	Standard Life	<b>Critical Illness</b> <ul style="list-style-type: none"> <li>• Protecta</li> </ul>	<p>4 adult plan options – T10 (convertible to T100); Level to 75; Level to 75 Step-rate; Level to 100; with 3 levels of coverage: Base (4 conditions), Plus (18), Enhanced (22). Stage A Prostate Cancer benefit &amp; Loss of Independent Existence. Optional Return of Premium on early surrender/expiry. Stand-alone Child plan with coverage from 30 days old to age 75 &amp; Multiple Child Rider with coverage from birth to age 21 for future natural children.</p>
Small Business Benefits	Federated Life	<b>Group Critical Illness/Out of Country Medical Referral</b> <ul style="list-style-type: none"> <li>• Equinox First Defense</li> </ul>	<p>A unique group plan that combines critical illness coverage with out of country diagnostic and medical treatment.</p>
	Green Shield Canada	<b>Individual Health &amp; Dental</b> <ul style="list-style-type: none"> <li>• Equinox Health Assist</li> </ul>	<p>Individual health and dental coverage available on a single, couple or family basis. Standard plan includes prescription drug coverage, extended health services and a 10 day travel plan with 3 optional riders available – Standard Dental, Deluxe Dental and Semi-Private Hospital.</p>
	Maritime Life	<b>Employee Benefit Program</b> <ul style="list-style-type: none"> <li>• Equinox Benefit Partner</li> </ul> <b>Individual Health and Dental</b> <ul style="list-style-type: none"> <li>• Flexcare</li> <li>• Association Plan</li> <li>• Conversion Plus</li> </ul>	<p>A flexible employee benefit program for your small business clients with as few as 2 employees. Includes life, AD/D, disability, health &amp; dental and travel coverage.</p> <p>Provides a menu-style option of individual health and dental benefits. Offers Base, Bronze, Silver and Gold options and opportunity to combine individual plans.</p> <p>Coverage for those who no longer have group benefits. No underwriting. Applications must be received within 60 days of the loss of group benefits.</p>
Investments	Maritime Life	<b>Annuities, Segregated Funds &amp; GIC's</b> <ul style="list-style-type: none"> <li>• Investment Account (MLIA)</li> <li>• Investment Portfolio (MLIP)</li> <li>• Capital Accumulator (CAP)</li> <li>• Elite Portfolios (MLEP)</li> </ul>	<p>Each plan offers a diverse range of seg fund options and features Maritime Life's unique Stock Market Guarantee<sup>®</sup> and Automatic Daily Reset<sup>®</sup> along with asset allocation portfolios.</p> <p>Segregated Funds &amp; flexible, redeemable GIC's at competitive rates. Access to segregated funds through Fundserv.</p> <p>A bonus feature to maximize long-term savings.</p> <p>An asset allocation product for high net worth investors (\$250,000 minimum investment)</p>
	RBC Insurance	<b>GICs/RRSPs</b>	<p>Fixed term (from 1 to 10 years), fixed rate investments. Rate enhancement for minimum deposits and at renewal.</p>
	Standard Life	<b>Fixed and Market Based Annuities, Term Funds, Term Fund Plus, Segregated Funds, RRSPs, RRIFs, P-RRIF, LIFs and L-RRIFs</b>	<p>Standard Life's Segregated Funds have some of the lowest management fees in the industry. Their 5 Year DSC schedule is extremely competitive and it is never charged on death. Their death benefit does not reduce at older ages. Automatic Asset Allocation available through Ideal Portfolio Funds.</p> <p>Standard offers one of the most extensive payout annuity line ups including their market based annuity – The Performance Annuity. There accumulation term funds include Term Fund Plus which offers a full 1% above the redeemable rate – one time \$200 set up fee applies.</p>