

ivari Universal[™]
Life Insurance

It's all good



New ivari Universal Life Insurance, offering:

Choice

- With bonus and no bonus options
- Single life and joint life options
- Level and Annual Renewable Term (ART) to 90/15 COI options

Flexibility

- Flexible premium
- Various investment options
- Availability of riders and optional benefits

Value

- Lower ART costs
- Combined banding
- A bonus structure that delivers value
- Reduced policy fee

Guarantees

- Guaranteed COI
- Built-in premium tax
- Fixed accounts that provide minimum guaranteed returns
- Interest option fees for bonus product that will not increase

Visit ivari.ca for complete ivari Universal product information and marketing materials, as well as key transition dates and new tax legislation affecting all universal life products.

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