

Peace-of-mind for today,
protection for tomorrow



Laying a solid foundation

With a prosperity Universal Life (UL) insurance policy, you can lay a strong financial foundation today, and work towards building a more secure financial future for your loved ones.

This permanent insurance solution combines income protection with a tax-deferred investment growth opportunity through fund value accumulation. It can help you meet your diverse needs, such as:

- Mortgage protection
- Building assets for your children
- Enhancing your retirement income
- Helping to transfer wealth in a tax-efficient manner

Building a secure financial future

With a prosperity UL policy, you can start strengthening your financial health now and into the future through its key product components that include:

- Income protection
- Tax-deferred growth
- Built-in benefits
- Value-added services



Let's take a closer look

Income Protection

prosperity UL insurance protects your income, so if something unexpected should happen to you, your loved ones will be provided for. Your beneficiary(ies) will receive a tax-free death benefit in the form of a lump sum payment. This money can be used to make up for lost income, help secure the future of your loved ones or help pay any taxes or final expenses.

Tax-deferred growth

With a prosperity UL policy, your premium payments cover (1) the cost of your insurance and administering your policy, and (2) a portion that is invested for you to use in the future. The portion of your premium payment that gets invested on your behalf is called the 'fund value' within your policy. The fund value can then grow, tax-deferred, so that more of your money stays with you helping you meet your wealth accumulation goals faster.

What impacts your tax-deferred growth?

prosperity Bonus

prosperity UL is designed to encourage disciplined investing throughout your life, and it rewards you for making consistent minimum premium payments through the prosperity Bonus.

The prosperity Bonus Amount of 0.75% will be credited to the Total Fund Value at the beginning of each policy year. The prosperity Bonus Amount will start in the second policy year. Starting in the fifth policy year and onwards, the prosperity Bonus Amount will be credited only if certain conditions¹ are met. Please refer to your product contract for more details.

Investment growth

Your investment growth is based on interest rates, interest options and market indexes. With a variety of interest options and professionally managed portfolios, you can select interest options to reflect your personal investment goals at every stage of life. The potential for growth is tied to the performance of the underlying investments of the interest options you choose.

¹ Conditions: 1. The sum of all premiums paid, less any surrenders or policy loans, is greater than or equal to the cumulative minimum premiums required to date **or** 2. The net fund value is greater than or equal to the cumulative minimum premiums required to date.

It's important that you monitor your policy and consult with your advisor on a regular basis or when you have any questions or concerns. The policy fund value will grow in accordance with the chosen interest options. Interest options returns can be positive or negative and are not guaranteed.

Built-in benefits

These benefits are offered with your policy and provide extra protection at no additional cost.

Living Benefits

Starting in the sixth policy year, if you are disabled, you can access the fund value of your prosperity UL policy through your Living Benefits. The funds will be given to you tax-free and surrender charge-free². This benefit covers disabilities caused by a disease or injury, and those caused by a list of 26 critical conditions, including the need for long-term care. There is no age restriction for this built-in benefit, which uses industry-standardized critical illness definitions.

For information on what qualifies as a disability and for the determination of the benefit amount available to you, please refer to the contract provisions. Disabilities caused by pre-existing conditions do not qualify.

² Under the *Income Tax Act* (Canada) and at the date of publication of this material the receipt of Living Benefits is not currently taxable. ivari does not guarantee nor is it responsible for the tax treatment applicable to this policy feature. Please consult your legal or tax advisor for an opinion on this matter in relation to your particular circumstances.

Compassionate Assistance Program (CAP)

A non-contractual feature offered at no extra cost, the CAP from ivari lets you take out a loan against your death benefit if you are diagnosed with a terminal illness, or terminal injury, and your life expectancy is less than 24 months.

The death benefit payable to any beneficiaries will be reduced by the loan amount, accrued interest and any premiums waived after the loan was issued. The Living Benefit must first be exhausted.



Accessing your fund value as a Living Benefit will reduce the death benefit(s) and the total fund value of your policy and may also result in an adjustment to the face amount of your policy.

Value-added services

These extra services and support are available to you at no additional cost.

Everest Funeral Concierge Service

The life insured under a prosperity UL policy will have access to Everest Funeral Concierge Service³ to help their loved ones plan for, and deal with, a funeral. When help is needed, the 24/7 Everest Advisors are one phone call away, ready to:

- Personalize the funeral plan
- Compare and negotiate prices with local funeral homes
- Offer will preparation (Will Prep)
- Provide a secure cloud-based vault for storing personal information

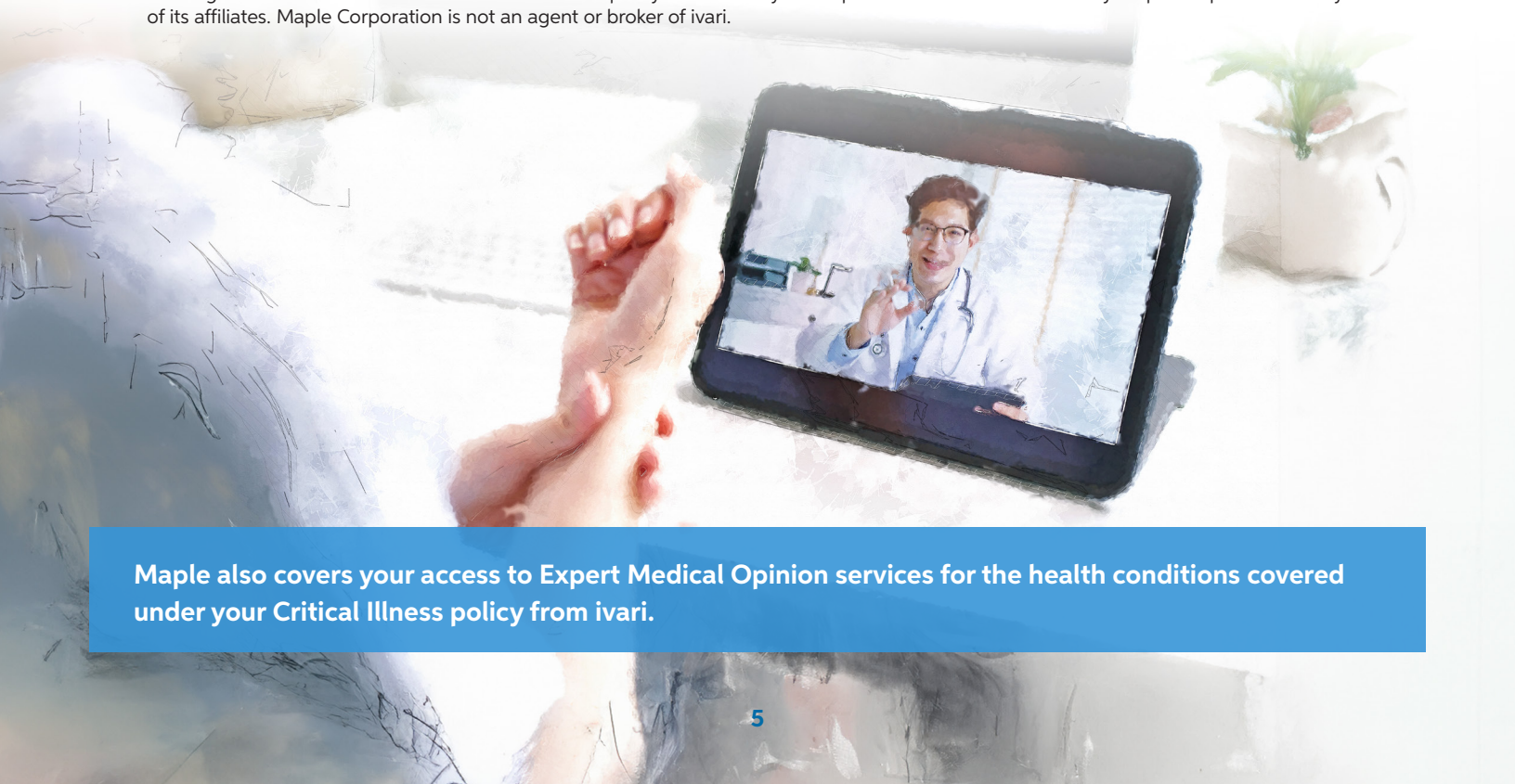
This service provides a unique solution that may help you save money and hours of stressful planning. Enrollment is required.

Virtual Healthcare by Maple

When you add a Critical Illness rider to your prosperity UL policy, you and your eligible dependents get access to Virtual Healthcare by Maple⁴ for up to four consultations, annually, at no additional cost. This provides you with round-the-clock online medical care from qualified medical professionals. It's quick, easy, safe, and convenient.

³ Available on prosperity UL coverages with a face amount of \$100,000 or above at the time of issue. Everest Funeral Concierge Service is a non-contractual service and is subject to program availability.

⁴ Virtual Healthcare by Maple is a non-contractual service and is subject to program availability. Eligible dependents are anyone in the policyholder's household for whom the policyholder is legally authorized to make healthcare decisions (e.g. partner, a child under 18, or an elderly dependent). Read Maple's Privacy Policy for more details. "Partner" means a person with whom the Insured is (a) legally married, (b) in a civil union, (c) in common law relationship, (d) live together in domestic partnership, or in an adult interdependent relationship and either have lived together for at least one (1) year or are together the parents of a child. Restrictions and conditions may apply to your coverage. ivari and its affiliates are not liable for the quality or availability of the products or services offered by Maple Corporation or any of its affiliates. Maple Corporation is not an agent or broker of ivari.



Maple also covers your access to Expert Medical Opinion services for the health conditions covered under your Critical Illness policy from ivari.

Making your right choice

If you're looking for a flexible life insurance solution that also includes tax-deferred growth, prosperity UL insurance could be a good fit for you.

From adjusting your premium payment amount within the limits of your contract to adding extra protection with optional benefits and riders, you can customize your policy to suit your specific needs and financial situation. And you get access to valuable built-in benefits and additional services at no extra cost.

After all, life changes, so your life insurance policy should evolve with it. Consult your independent insurance advisor today to determine if this policy is right for you.



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LP2204 10/24