

# Protect what you value the most. It's that simple.

## Lifetime coverage that's simple, and for life

Our suite of Simply Guaranteed Life and Simply Simplified Life Insurance products, offered for ages 18-74, provides quick and easy access to permanent life insurance to help satisfy both your current and evolving needs without having to undergo a medical examination.

One of our Simply products may be the right fit for your specific needs and can lessen the financial burden and reduce financial stress for your loved ones by:

1. Covering final expenses to help ensure that your loved ones do not have to pay out of pocket
2. Providing debt protection to cover outstanding loans
3. Supplementing existing insurance plans to help provide more comprehensive coverage and enhance your family's financial security



### A straightforward application process

Start by working with your insurance advisor to determine your insurance need. Next, answer the health and lifestyle questions\* in the application. Your responses to these questions will then determine if you qualify for either our Simply Guaranteed Life or Simply Simplified Life insurance.

# Insurance solutions that simply work



## Simply Guaranteed Life

Regardless of your health or if you have been previously denied life insurance in the past, this permanent insurance solution provides you with:

- ✓ Lifetime coverage available in amounts ranging from \$10,000 to \$25,000.\*\*
- ✓ Guaranteed fixed monthly premiums that stay the same for the life of your policy.
- ✓ A deferred death benefit which is payable starting in year three of your policy. Within the first two years, there will be a Return of Premium (ROP) with 3% simple interest per annum except for accidental death. If an accidental death occurs in the first two policy years, the full sum insured is payable.



## Simply Simplified Life

Whether you have a pre-existing health condition or are in good health and want convenient access to life insurance, our Simplified Life insurance is made up of three distinct coverage options, providing you with access to different built-in benefits depending on which option you qualify for.

Depending on which coverage option you qualify for, built-in benefits can include:

- ✓ Lifetime coverage available in amounts ranging from \$10,000 to \$500,000.\*\*
- ✓ Guaranteed fixed monthly premiums that stay the same for the life of the policy.
- ✓ A Transportation Benefit that pays up to \$2000, when the Insured dies more than 200 km from their principal residence, starting either in the 3rd policy year or immediately.
- ✓ A deferred death benefit which is payable starting in year three of your policy. Within the first two years, there will be a Return of Premium (ROP) with 3% simple interest per annum except for accidental death. If an accidental death occurs in the first two policy years, the full sum insured is payable.

### OR

An immediate death benefit that is paid out promptly upon death.

- ✓ A Guaranteed Surrender value (GSV) i.e., a cash value component that accumulates starting in the 5th policy year.
- ✓ An option for Reduced Paid-Up insurance starting in the 8th policy year, should you decide you want to stop paying your monthly premiums and keep a part of your coverage.



Note: Not all of these built-in benefits are available with each type of coverage.

# maple

## Maple – A thoughtful value-added benefit

How does access to on-demand, high-quality healthcare with bilingual support sound? With our Simply Guaranteed Life and Simply Simplified Life insurance options, you get just that. Maple, Canada's leading virtual healthcare platform can connect you and your dependents with primary care providers and mental health therapists online for up to four consultations annually at no extra cost<sup>1</sup>.

**For more information on Simply Guaranteed Life and Simply Simplified Life Insurance, including the benefits and limitations of specific coverage options, please consult with your independent insurance advisor.**

\*Residency Status for Policyowners: (1) must have lived in Canada for a minimum of 6 months, and (2) be a Canadian Citizen, Landed Immigrant or Permanent Resident, or have a Post Graduate Work Permit, Student Permit or Work Permit (other than Seasonal Worker).

\*\*The maximum amount of life insurance coverage allowed on an Insured, including existing guaranteed and/or simplified products issued by ivari, is the lessor of \$500,000 and the plan maximum amount.

<sup>1</sup> Virtual healthcare by Maple is a non-contractual benefit and is subject to program availability. Products or services offered may be subject to change. Maple Corporation is the sole provider of Virtual Healthcare Services available with Simply Guaranteed Life and Simply Simplified Life insurance policies. 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.



A Sagicor Company