

Everest Funeral Concierge Services – Program Overview

Your clients have already made the important decision to look after their family with life insurance, now there is help with challenging decisions when dealing with the emotions of a death in the family, as an added value.

As part of an ivari prosperity Universal Life insurance policy,*** clients now have access to Everest Concierge Services to help plan for and deal with a funeral.

Product availability	Current prosperity Universal Life (UL) (the service is not available on previous versions of prosperity).	
Face Amount Eligibility	Access to the Everest service is available where the prosperity UL coverage is \$100,000 and above at the time of issue. Increases in face and additions of optional benefits or riders do not qualify.	
Who is covered*	The Life Insured of the policy Single Life policies only. Not available on Joint Life policies.	
Application Eligibility	Available on AppVantage sales only as of August 21, 2017	
Quick Pay**	Quick pay means \$20,000 of the death benefit will be advanced from the prosperity policy and paid to the beneficiary. Advancement of death benefit is not available during the contestability period.	

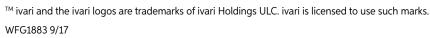
The Everest service is only available if the prosperity UL policy is in effect.

Below is the list of some of the changes that can be done to the prosperity UL policy and whether the policy would still be eligible for Everest Service

Action	Eligibility for Everest Service
Converting prosperity Term to prosperity UL policy \$100,000 and above	Yes
Reinstatements of a current version of prosperity UL	Yes
Policy re-opened	Yes
Replacements	No
Decrease in face amount below \$100,000	No

^{*} The Everest service is not available to more than one prosperity UL policy for a life insured

Everest Canada is the service provider of the Everest Funeral Concierge Service available with ivari prosperity UL policies. Everest Funeral Concierge Service is non-contractual and is subject to program availability. ivari and its affiliates are not responsible in any way for the products or services offered by Everest Canada or any of its affiliates.





^{**}If death occurs within the contestability period (2years), no death benefit is paid in accordance with the prosperity UL provision for contestability. If the claim is denied then the quick pay amount of \$20,000 would be re-payable with interest.

^{***}Everest Funeral Concierge Service is non-contractual.