

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. By providing their opt-in consent, the insured under an ivari prosperity Universal Life insurance policy has access to Everest 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) or on ivari Universal.
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 Amount and additions of optional benefits or riders do not qualify.
Who has access?*	The life insured of the policy. Single Life policies only. Not available on Joint Life policies.
Application eligibility	Available on ivari's electronic application.
Quick Pay**	Quick Pay means that for all Everest eligible prosperity UL claims originating from either Everest or ivari, ivari will 'quick pay', or advance \$20,000 of the Death Benefit to the beneficiary(ies) within 48 hours. (48 hours begins upon receipt of completed claimant statement and death certificate.) Excluded from Quick Pay are foreign deaths occurring outside North America and claims within the 2 year contestability period.

The Everest Concierge Funeral 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 the 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 available only once for a life insured regardless of the number of eligible policies on the life insured.

**Payment may not be made if the policy has an assignment where a release has not been received by ivari, or as otherwise determined in the discretion of ivari. The Quick Pay benefit does not represent final approval of the claim, and if the claim is denied, then the Quick Pay benefit of \$20,000 must be repaid by the beneficiary, plus interest at the prime rate set by the Bank of Canada (or other Canadian bank selected by ivari).

Everest Funeral Concierge Services is non-contractual and is subject to program availability.

Everest Canada LLC is the sole provider of the Everest Funeral Concierge Services (24/7 Advisor Assistance, Will Prep, Tenzing, and PriceFinder) available with ivari prosperity Universal Life policies. ivari is the sole provider of the Quick Pay benefit and reserves the right to revoke the Quick Pay benefit anytime at its sole discretion, subject to the terms and exclusions set out in the policy. ivari and its affiliates are not liable for the quality or availability of the products or services offered by Everest Canada LLC or any of its affiliates. Everest is not an agent or broker of ivari.

Everest Funeral Package, LLC, EA Financial Services, Inc. and their respective affiliates have no affiliation with Everest RE Group, LTD., Everest Reinsurance Company or any of their affiliates.

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Everest and the Everest logo are service marks of Everest Funeral Package, LLC. Everest PriceFinder is a service mark of Everest Information Services, LLC. Tenzing is a trademark of Everest Funeral Package, LLC.

Will Prep is not available in Quebec, the Yukon, the Northwest Territories and Nunavut.

Everest's Services are not available in Thunder Bay.

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