

Par⁺Plus

An all-in-one participating life insurance product,
online simplified issue up to \$499,999

STEP
1

SELECT A DIVIDEND OPTION.



Cash



Reduced
Premiums



Accumulation



Paid-up
Additions



Enhanced

STEP
2

CHOOSE RIDERS.



Child's Insurance
Benefit



WP Upon
Disability



WP Upon
Death



AD&D



Critical Illness

STEP
3

ADD ADDITIONAL LIFE RIDERS.



DI Based
On Loan



Term Insurance



DI Based
On Income



Youth Term
Insurance

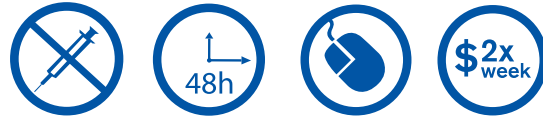
A mutual insurance company

As a mutual insurance company, we are owned by our participating life insurance policyholders. This means that we have no shareholders. One of the greatest advantages of the mutual nature of an insurance company is that without having to pay out quick gains at all cost, the Company is able to focus not only on short-term results but also on promoting long-term growth and profitability. This makes our objective clear: providing for the financial stability of the Company and thus the financial security of its insureds.

Participating Account Return

Year	Net par account rate of return	S&P/TSX composite total return index	5-year GIC	Consumer price index
2005	9.8	24.1	2.5	2.1
2006	11.1	17.3	2.9	1.7
2007	8.1	9.8	3.1	2.4
2008	4.7	-33.0	2.8	1.2
2009	6.2	35.1	1.8	1.3
2010	10.1	17.6	1.8	2.4
2011	14.5	-8.7	1.7	2.3
2012	6.7	7.2	1.6	0.8
2013	0.3	13.0	1.5	1.2
2014	14.1	10.6	1.5	1.5
2015	6.7	-8.3	1.3	1.6
Average annualized return				
1 yr	6.7	-8.3	1.3	1.6
3 yrs	6.9	4.6	1.6	1.4
5 yrs	8.3	2.3	1.7	1.5
10 yrs	8.2	4.4	2.2	1.6
15 yrs	7.9	5.1	2.5	1.8
15-year standard deviation	3.6	18.2	0.9	0.8

DOING BUSINESS WITH US IS EASY!



Learn about our wide range of products and solutions on our Producer's Corner:

producerscorner.ca

or call our toll free number:

1 (800) 455-7337