

# overview

The Super Term Plan is a US Dollar non-participating, renewable, convertible term insurance plan. The minimum age at issue is 18. The maximum age is dependent upon the term chosen such that the issue age plus the term cannot exceed 80. The policy is renewable for 10, 15, 20, 25 or 30 year renewal term periods to age 80 or the nearest birthday. Level Premiums apply until age 80 but the rates at the beginning of each renewal period and those applicable to new business at the time.

## Sum Insured

# sum insured

The minimum sum insured is US \$100,000. For sums insured between \$250,00 and 499,999.99 inclusive, a discount of \$0.05 per \$1,000 is applied to the premium rate. For sums insured of \$500,000 and over, a discount of \$0.10 per \$1,000 is applied to the premium rate. In addition, a policy fee of \$75 per annum is charged which the Company can vary from time to time.

## Payment of Premiums

# payment of premiums

Premiums are payable monthly, quarterly, semi-annually or annually. A grace period of 30 days from the date will be allowed for the payment of a Planned Premium in default, during which time this policy will continue in force.

## Additional Benefit

# additional benefit

You may add to your plan any of the following additional benefits (riders)

- Disability Waiver of Premium Rider
- Accidental Death and Dismemberment
- Return of Premium Rider