



# Wide choice of insurance and investment PRODUCTS

We offer a comprehensive portfolio of life, living benefits, small business benefits and investment products from a number of highly respected insurance suppliers on one integrated marketing and administrative platform. Our insurance suppliers are selected based on their financial strength, products, compensation, systems and service and we are continually working with our suppliers to provide input on product design.

PRODUCT LINE	SUPPLIER	PLAN	PLAN DESCRIPTION
Life Insurance	AIG Life of Canada	<b>Permanent</b> <ul style="list-style-type: none"> <li>Term 100 Plus</li> <li>Pure Term 100</li> <li>Life 20/65</li> <li>Whole Life</li> </ul> <b>Term</b> <ul style="list-style-type: none"> <li>Preferred Term 10</li> <li>Preferred Term 20</li> <li>Living Benefits Plus</li> </ul> <b>Universal Life</b> <ul style="list-style-type: none"> <li>Life Dimension</li> <li>The Ultimate Dimension</li> <li>Unique Life</li> </ul>	Guaranteed Level Term to age 100. Guaranteed Level Term to age 100. Suitable for the age 60+ market. Limited pay Life Plan that becomes fully paid at latter of 20 years or age 65. Non-participating Life Plan with premiums payable for life. Convertible to age 65.  Gtd. Preferred 10-year Term renewable to age 85 and convertible to age 70. Gtd. Preferred 20-year Term renewable to age 85 and convertible to age 70. Renewable 10-year Term to age 75 that advances portion of death benefit upon diagnosis of Critical Illness.
	Maritime Life	<b>Permanent</b> <ul style="list-style-type: none"> <li>Dividend T100</li> <li>F15</li> </ul> <b>Term</b> <ul style="list-style-type: none"> <li>Term Life Solutions</li> </ul> <ul style="list-style-type: none"> <li>T100</li> </ul> <b>Universal Life</b> <ul style="list-style-type: none"> <li>Universal Solutions</li> </ul> <ul style="list-style-type: none"> <li>Essential Solutions</li> </ul>	Participating Whole Life Plan with coverage guaranteed for the first 20 years. 15 Pay Non-participating Whole Life Plan for children, coverage to age 100.  Renewable 5,10,15,20 year Preferred Term to age 85 and convertible to age 70. Critical Needs Rider available. Original Age Conversion. Gtd. Level Term to age 100, convertible to age 65. Original Age Conversion.  Universal Life (Level, YRT & Level with Capital Adjustment & Level COI with Coverage Enhancer) that allows you to customize the Insurance to suit your clients specific needs. Simple, guaranteed, level universal life insurance designed for risk averse investors who do not want to worry about actively managing the investments within their UL plan.

PRODUCT LINE	SUPPLIER	PLAN	PLAN DESCRIPTION
Life Insurance	RBC Insurance	<b>Permanent</b> <ul style="list-style-type: none"> <li>Level T-100 with values</li> <li>Term 100 Plus</li> <li>Golden Term 100</li> </ul> <b>Term</b> <ul style="list-style-type: none"> <li>Term 10</li> <li>Term 20</li> <li>Level-Term 20</li> <li>Level-Term 65</li> <li>Term 75 Plus</li> </ul> <b>Universal Life</b> <ul style="list-style-type: none"> <li>Destiny®</li> </ul>	<p>Consist of 3 permanent non-participating plans with several payment features. Gtd. Level Term to age 100, Non-Convertible with CSVs after 10 years. Gtd. Level Term to age 100 Plus, Non-Convertible with cash back offer on surrender on 10<sup>th</sup> anniversary only.</p> <p>Gtd Preferred 10 year Term, renewable to age 80 &amp; convertible to age 70. Gtd 20 year non-renewable Term, convertible with guaranteed CSV (11<sup>th</sup> year). Gtd 20 year non-renewable Term, Convertible in 1<sup>st</sup> 15 years. No CSV. Gtd non-renewable Level Term to age 65 &amp; convertible to age 60. No CSV. Gtd non-renewable Level Term to age 75 &amp; convertible to age 65. Cash Back Offer upon surrender on 10<sup>th</sup> anniversary only.</p> <p>Universal Life Plan (YRT &amp; Level COI) with various riders and benefits.</p>
	Standard Life	<b>Permanent</b> <ul style="list-style-type: none"> <li>SLT 100</li> </ul> <b>Term</b> <ul style="list-style-type: none"> <li>Term 10</li> <li>Term 20</li> </ul> <b>Universal Life</b> <ul style="list-style-type: none"> <li>Perspecta</li> </ul>	<p>Gtd non-participating plan with coverage for life and 3 payment options. Offers guaranteed cash values.</p> <p>Gtd Preferred 10-year term renewable to age 85 &amp; convertible to age 65. Gtd Preferred 20-year term renewable to age 85 &amp; convertible to age 65.</p> <p>Non-participating preferred and non-preferred (up to \$100,000) UL (YRT &amp; level COI) with various riders &amp; benefits. COI rates guaranteed at issue.</p>
Living Benefits	AIG Life of Canada	<b>Critical Illness</b> <ul style="list-style-type: none"> <li>Living Benefit</li> </ul> <b>Income Replacement</b> <ul style="list-style-type: none"> <li>Integral</li> <li>Provider</li> <li>Quest</li> </ul>	<p>4 Plan options – 10 year renewable to age 75, paid up at age 65, level to age 75 or age 100. Plans cover either 3 (basic) or 19 covered conditions (14 on level to 100). All plans have unique Return of Premium features.</p> <p>Simple, injury only coverage for sole proprietors, small business owners and part-time/seasonal workers.</p> <p>For skilled blue collar, contractors, seasonal workers, classes B and A.</p> <p>For home-based business, office contract workers, part-time workers, classes 2A and 3A.</p>
	Maritime Life	<b>Critical Illness</b> <ul style="list-style-type: none"> <li>Critical Needs</li> </ul> <b>Income Replacement</b> <ul style="list-style-type: none"> <li>Proguard II</li> <li>Venture Series</li> <li>Healthflex</li> </ul> <b>Business/Specialty Plans</b> <ul style="list-style-type: none"> <li>ExpenseComp</li> <li>Buy-Sell Plus</li> <li>PensionGuard</li> </ul>	<p>A lump-sum payment in the event of a critical illness. T10 and T75 plan designs with 4 (basic) or 20 (enhanced) covered conditions. Available as stand-alone or DI / Life rider. Plus a new T20 stand-alone plan.</p> <p>Comprehensive income replacement coverage for executives and professionals, Classes 2A – 4S, and includes a number of unique features and benefits. Cost effective protection against total, partial and/or residual disability; 4 distinct plan options for business owners, employees, part-time workers and farm owners. Non-cancellable income replacement plan for new business owners and home based workers.</p> <p>Reimburses business expenses while a professional/business owner is disabled. Funds a disability buy out agreement between business partners. Preserves retirement savings objectives in an investment account during a period of disability.</p>

PRODUCT LINE	SUPPLIER	PLAN	PLAN DESCRIPTION
Living Benefits	RBC Insurance	<b>Critical Illness</b>  <b>Long-Term Care</b> <ul style="list-style-type: none"> <li>• Long Term Care</li> </ul> <b>Income Replacement</b> <ul style="list-style-type: none"> <li>• Level Premium Disability</li> <li>• Cash Value Disability</li> </ul>	<p>3 Plan options – T10, Level to 75 &amp; Level to 100, with 20 covered conditions. Early Prostate Cancer rider, Return of Premium on Expiry with Early Surrender feature</p> <p>Daily Benefits to offset the cost of health or personal care services required in a long term care facility or at home. Cost of Living Adjustment and Future Purchase Options now available</p> <p>Basic income replacement coverage for blue collar to professional occupations. Level premiums with built-in Cost of Living Adjustment. Return of Premium rider.</p> <p>Same as Level Premium, plus includes a unique Cash Surrender Value feature.</p>
	Standard Life	<b>Critical Illness</b> <ul style="list-style-type: none"> <li>• Protecta</li> </ul>	<p>4 adult plan options – T10 (convertible to T100); Level to 75; Level to 75 Step-rate; Level to 100; with 3 levels of coverage: Base (4 conditions), Plus (18), Enhanced (22). Stage A Prostate Cancer benefit &amp; Loss of Independent Existence. Optional Return of Premium on early surrender/expiry. Stand-alone Child plan with coverage from 30 days old to age 75 &amp; Multiple Child Rider with coverage from birth to age 21 for future natural children.</p>
Small Business Benefits	Federated Life	<b>Group Critical Illness/Out of Country Medical Referral</b> <ul style="list-style-type: none"> <li>• Equinox First Defense</li> </ul>	<p>A unique group plan that combines critical illness coverage with out of country diagnostic and medical treatment.</p>
	Green Shield Canada	<b>Individual Health &amp; Dental</b> <ul style="list-style-type: none"> <li>• Equinox Health Assist</li> </ul>	<p>Individual health and dental coverage available on a single, couple or family basis. Standard plan includes prescription drug coverage, extended health services and a 10 day travel plan with 3 optional riders available – Standard Dental, Deluxe Dental and Semi-Private Hospital.</p>
	Maritime Life	<b>Employee Benefit Program</b> <ul style="list-style-type: none"> <li>• Equinox Benefit Partner</li> </ul>	<p>A flexible employee benefit program for your small business clients with as few as 2 employees. Includes life, AD/D, disability, health &amp; dental and travel coverage.</p>
Investments	Maritime Life	<b>Annuities, Segregated Funds &amp; GIC's</b> <ul style="list-style-type: none"> <li>• Investment Account (MLIA)</li> <li>• Investment Portfolio (MLIP)</li> <li>• Capital Accumulator (CAP)</li> <li>• Elite Portfolios (MLEP)</li> </ul>	<p>Each plan offers a diverse range of seg fund options and features Maritime Life's unique Stock Market Guarantee<sup>®</sup> and Automatic Daily Reset<sup>®</sup> along with asset allocation portfolios.</p> <p>Segregated Funds &amp; flexible, redeemable GIC's at competitive rates. Access to segregated funds through Fundserv.</p> <p>A bonus feature to maximize long term savings.</p> <p>An asset allocation product for high net worth investors (\$250,000 minimum investment)</p>
	RBC Insurance	<b>GICs/RRSPs</b>	<p>Fixed term (from 1 to 10 years), fixed rate investments. Cashable. Rate enhancement for minimum deposits and at renewal.</p>
	Standard Life	<b>Fixed and Market Based Annuities, Term Funds, Term Fund Plus, Segregated Funds, RRSPs, RRIFs, P-RRIF, LIFs and L-RRIFs</b>	<p>A wide variety of products for accumulation and payout. Competitive rates on guaranteed rate products and a complete range of segregated funds.</p>