

<b>Plan summary:</b>	Equation Generation IV universal life insurance combines low-cost life insurance with competitive savings, investment opportunities and optional features to meet different needs. It's available in two plan types: <ul style="list-style-type: none"> <li>• Equation Generation IV with Bonus</li> <li>• Equation Generation IV Low Fees</li> </ul>		
<b>Target market:</b>	<ul style="list-style-type: none"> <li>• Families seeking immediate protection with the intention of establishing an estate</li> <li>• Pre-retirees seeking tax-advantaged growth to accumulate funds to supplement regular or early retirement</li> <li>• Retirees seeking to protect and preserve an established estate</li> <li>• Business owners seeking insurance protection for business partners (key-person protection)</li> </ul>		
<b>Cost of insurance options:</b>	<ul style="list-style-type: none"> <li>• YRT</li> <li>• Level</li> </ul>		
<b>Death benefit options:</b>	<ul style="list-style-type: none"> <li>• Account value protector (sum insured + fund value)</li> <li>• Level protector (level sum insured)</li> </ul>		
<b>Bonuses:</b>	<ul style="list-style-type: none"> <li>• Guaranteed investment bonus of 0.75% of the account value beginning in 2<sup>nd</sup> year for Equation Generation IV with bonus</li> <li>• Incentive bonus of up to 0.50% of the account value available for all Equation Generation IV plans</li> </ul>		
<b>Availability:</b>	<ul style="list-style-type: none"> <li>• Single life</li> <li>• Joint first-to-die (2 lives)</li> <li>• Joint last-to-die (2 lives)</li> </ul>		
<b>Issue ages:</b>	Children: 0 - 15    Adults: 16 - 80		
<b>Minimum sum insured:</b>	Children: \$25,000 Adults: \$50,000	Joint first-to-die: \$50,000 Joint last-to-die: \$50,000	
<b>Rate bands:</b>	\$25,000 - \$49,999 (children only) \$50,000 - \$99,999	\$100,000 - \$249,999 \$250,000 - \$499,999	\$500,000 +
<b>Admin/policy fees:</b>	Children: \$8 per month Adults: \$10 per month		
<b>Premium tax:</b>	Varies by province and territory		
<b>Surrender charges:</b>	Applies for 9 years		
<b>Investment options:</b>	<ul style="list-style-type: none"> <li>• Daily interest account</li> <li>• Guaranteed deposit accounts (1, 5, 10 year)</li> <li>• Linked interest options             <ul style="list-style-type: none"> <li>- 5 index interest options</li> <li>- 7 performance fund interest options</li> <li>- 5 portfolio interest options (tracking Franklin Quotential)</li> </ul> </li> </ul>		
<b>Optional riders:</b>	<ul style="list-style-type: none"> <li>• Additional accidental death benefit</li> <li>• Children's protection rider</li> <li>• EquiLiving® critical illness insurance</li> <li>• Flexible guaranteed insurability option (children's plans only)</li> <li>• Term life insurance (on the life insured under a single life plan only)</li> <li>• Waiver of monthly charges</li> </ul>		
<b>Built-in features:</b>	<ul style="list-style-type: none"> <li>• Bereavement counselling benefit</li> <li>• Disability benefit disbursement</li> </ul>	<ul style="list-style-type: none"> <li>• Living benefit</li> <li>• Special options provision (joint first-to-die)</li> </ul>	
<b>EZcomplete® online application:</b>	<ul style="list-style-type: none"> <li>• Use it for in person or non-face-to-face meetings.</li> <li>• EZcomplete easily guides you through only the required sections of the application.</li> <li>• It includes functionality that allows your clients to sign the application using their own electronic device.</li> <li>• Login to EquiNet® and click on the EZcomplete icon on the menu bar.</li> </ul>		