



# prosperity Simplified Issue™

# prosperity Guaranteed Issue™

## Product Overview

prosperity Simplified Issue and Guaranteed Issue products make buying life insurance a hassle-free experience. No medical underwriting, no doctor's report and shorter applications are some of the features that make it easier for your clients to obtain permanent coverage at affordable rates.

The following is an overview of some of the key options and features of prosperity Simplified Issue and prosperity Guaranteed Issue products. For a precise understanding of the rights and obligations of the policy owner and *ivari*, please refer to the policy contract.

Parameter	prosperity Guaranteed Issue	prosperity Simplified Issue
Eligibility	None, guaranteed issuance	5 qualifying questions
Issue ages (age nearest birthday)	18 to 69	18 to 74
Minimum sum insured	\$10,000	\$10,000
Maximum sum insured	\$10,000	\$50,000
Coverage option	Single life	Single life
Premium structure	Lifetime coverage with level and guaranteed premiums payable to age 100	Lifetime coverage with level and guaranteed premiums payable to age 100
Premium frequency	Monthly	Monthly
Death Benefit	Years 1-2: Return of premium with 3% simple interest per annum Years 3+: Full sum insured	Years 1-2: Return of premium with 5% simple interest per annum Years 3+: Full sum insured
Policy fee	\$5 per month	\$5 per month
Everest Funeral Concierge Services™	Access to Everest Funeral Concierge Services* is offered by <i>ivari</i> at no additional cost. The Everest Service is only available if the prosperity policy is in effect.	

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\*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 prosperity Simplified Issue and prosperity Guaranteed Issue policies. *ivari* is the sole provider of the Quick Pay benefit, 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*.

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