

**Monthly Premium for each unit  
of \$25,000 of insurance**

<i>Age of Employee or Spouse</i>	<i>Male Non- Smoker</i>	<i>Male Smoker</i>	<i>Female Non- Smoker</i>	<i>Female Smoker</i>
Under 35	\$ 1.39	\$ 2.22	\$ 1.11	\$ 1.66
35 - 39	1.39	3.06	1.39	2.22
40 - 44	2.22	4.45	1.95	3.33
45 - 49	4.17	8.06	3.33	5.83
50 - 54	6.95	13.61	5.56	9.17
55 - 59	12.78	23.61	8.89	13.89
60 - 64	17.78	30.56	11.39	16.67
65 - 69	30.50	51.25	19.75	28.25

*Note: Your premium increases as you move from one age band to another.*

**For more information, call  
Lynda Kitts (905) 858-3060**

Underwritten by:



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**Optional  
Group Term  
Life Insurance**

*Providing you with  
additional low-cost  
protection*



**Great-West Life**  
*your Benefits Solutions People*

For members of



**A**s a Standardbred Canada member under age 65, you can choose up to \$250,000 of life insurance protection.

## **What the plan can do for you**

Buying a new home, planning for a bigger family, giving your older children the benefit of a university education...if you're facing any of these or other important changes, you need the extra protection of this special term insurance plan.

## **Your basic benefits**

- Standardbred Canada members and their spouses under age 65 are eligible for up to \$250,000 each of coverage.
- Coverage is available in units of \$25,000. This means you can buy between \$25,000 to \$250,000 of extra protection.
- Affordable costs for you, thanks to Standardbred Canada's group purchasing power. Refer to the Monthly Premium table in this brochure.
- Convenient monthly payment method.
- At age 65, the maximum coverage amount reduces to \$125,000. Coverage terminates at age 70.

## **Waiver of premium**

If you're under age 65, after 6 months of uninterrupted total disability, your coverage continues. Premiums will be waived for as long as your disability lasts...right up to age 65. That's right – your protection will go on without you paying a cent.

## **Advance payments**

If you are terminally ill with a life expectancy of less than 24 months, you can apply for an advance payment of your benefit. The maximum amount of the advance payment is the lesser of 50% of your benefit or \$50,000. This advance payment amount, plus interest, will be subtracted from the total death benefit amount paid after death.

## **Non-smokers can save**

If you have not smoked cigarettes in the past 12 months, your costs may be reduced by as much as 45%.

## **Your beneficiary**

The insured member may name a revocable beneficiary on the application and may change the beneficiary at any time. If no beneficiary is named, benefits go to the estate. The insured spouse's beneficiary is automatically the Standardbred Canada member, if living. Otherwise, it is the member's estate.

## **It's easy to apply**

Applying for this insurance is easy:

- Review the brochure.
- Complete the application form – M5995(43431).

That's all there is to it. In most cases acceptance can be based on the information you provided in your application.

## **Answers to questions you may have**

### **Q: Do I have to be residing in Canada to qualify for coverage?**

**A:** No. If you are currently living outside Canada, you may apply for coverage. Your policy benefits and premium payments will be payable in Canadian funds.

### **Q: How does this coverage fit in with other coverage I may have?**

**A:** Benefits under this plan are paid regardless of any other insurance coverage you may have. Your protection stays the same until age 65. After age 65, the maximum coverage available will reduce to \$125,000. Premiums will be adjusted accordingly.

### **Q: What am I not covered for under this plan?**

**A:** Providing all premiums are paid to date and information provided on your application is correct, benefits are payable on death from any cause, except in the case of suicide which occurs during the first two years your policy is in force.

### **Q: When does my coverage take effect?**

**A:** Your coverage starts on the date your application is approved, provided Great-West has received your first premium payment. A certificate of approval will be issued.