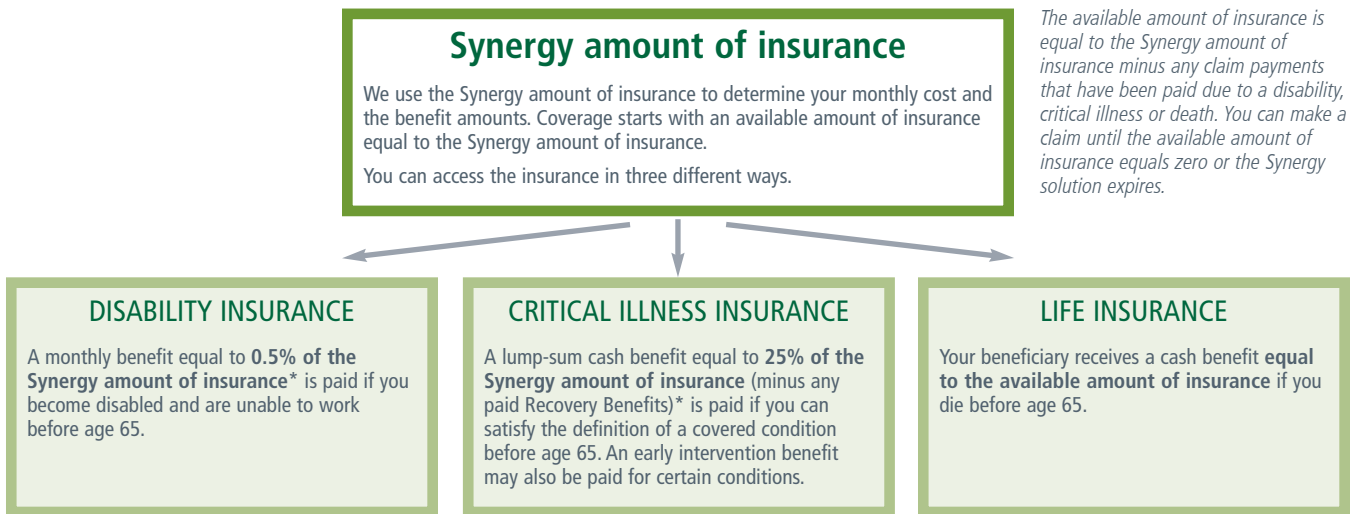




How Synergy works

Synergy includes a life insurance policy, a disability insurance policy and a critical illness insurance policy all rolled into one easy-to-manage and affordable solution.

If you are 18-50 years of age, you can purchase between \$100,000 and \$500,000 of Synergy. This is called the *Synergy amount of insurance*.



The option to purchase permanent life insurance at expiry

If your available amount of insurance is greater than zero on the Synergy expiry date and you have not received a covered condition benefit under your Synergy critical illness policy, you can purchase new permanent life insurance.**

Plus, you can customize your Synergy solution with optional riders:

- Term Insurance rider for added life insurance protection (10 year renewable to age 65)
- Children's Protection rider - life and Children's Protection rider - critical illness provide additional coverage for children, up to age 25

* If the available amount of insurance is less than the benefit amounts referenced, you receive the available amount of insurance instead.
 ** Subject to certain minimums.

