



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*.

Synergy amount of insurance

We use the Synergy amount of insurance to determine your monthly cost and the benefit amounts. Coverage starts with an available amount of insurance equal to the Synergy amount of insurance.

You can access the insurance in three different ways.

The available amount of insurance is equal to the Synergy amount of insurance minus any claim payments that have been paid due to a disability, critical illness or death. You can make a claim until the available amount of insurance equals zero or the Synergy solution expires.

DISABILITY INSURANCE

A monthly benefit equal to 0.5% of the Synergy amount of insurance* is paid if you become disabled and are unable to work before age 65.

CRITICAL ILLNESS INSURANCE

A lump-sum cash benefit equal to 25% of the Synergy amount of insurance (minus any paid Recovery Benefits)* is paid if you can satisfy the definition of a covered condition before age 65. An early intervention benefit may also be paid for certain conditions.

LIFE INSURANCE

Your beneficiary receives a cash benefit **equal to the available amount of insurance** if you die before age 65.

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.

