



MORE benefits.

Your clients are eligible to enjoy a valuable package of complimentary benefits.

When your client receives their policy, all complimentary benefits will be outlined. These are just a few of the many benefits that are available! ^

- Emergency assistance program** | Short-term financial assistance to members affected by significant personal hardship or disaster
- Orphan benefits** | Monthly benefit of \$900 per child under age 18, to the legal guardian in the event of the death of both parents
- Everyday Money helpline** | Toll-free financial helpline for debt counseling, bereavement, home emergencies and personal legal matters
- Terminal illness** | Interest-free loan up to 75% of client's insurance face amount, up to \$250,000 when terminally ill
- Competitive scholarship program** | 250 tuition scholarships offered each year for up to \$8,000 to eligible students pursuing post-secondary education

^Subject to eligibility requirements and limitations, and may change. Call for additional details or check out: www.cpp.ca/advisors.

MORE versatile classifications

mean easier approvals. COMPARE!

- Cigar smokers – now classified as non-smoker
- Marijuana use up to 4 times a week – classified as non-smoker
- Dramatic liberalization of cancer, coronary artery disease, travel, and mental health history
- Renewable and convertible options on most Term plans
- Coverage for serious health conditions at lower rates than most other insurers
- High face amounts up to \$1 million
- No questions asked about being declined, rated or postponed
- Non-residents with a work permit and international students can be covered up to \$250,000

MORE straightforward application process.



No driving, no mailing, no hassle
cpp.eaccess.ca

- Our e-application and e-signature option makes it even easier to sell from just about any device, saving you valuable time, ideal for non-face-to-face
- Policies can be issued in as little as 3 days

MORE flexible coverage plans.

- ✓ **Payments start in the SECOND MONTH**▫
- ✓ **NO MEDICAL up to \$500,000 in coverage**
- ✓ **PREFERRED PLANS up to \$1 million in coverage**

Most Term plans are renewable and convertible.

MORE affordable and client-friendly products.

We are your “GO-TO” source to meet your client’s needs.

- Greater choice of plans than ever before
- Higher coverage amounts
- Our reputable claims experience
- Rates that are among the lowest in the country
- Increased commissions
- Child rider increased amount up to \$15,000

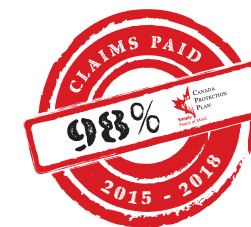
▫ Applicable on monthly payment plans only.

Reach MORE clients with MORE advantages.

- Payments start in the second month▫
- Coverage up to \$500,000 for No Medical plans
- Coverage up to \$1 million for Preferred plans
- Guaranteed Acceptance Life with \$25,000 in coverage
- Easy to qualify and easy to apply
- Saving you even more time with e-access. Ideal for non-face to face sales with e-signature option
- Canada Protection Plan says “YES” for your hard to insure clients when everyone else might be saying “no”
- No declined, rated or postponed questions
- Rates among the lowest in the country



There's MORE to grow your business, with Canada Protection Plan.



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Grow your business

with a leader in
No Medical & Simplified Issue Life Insurance



MORE choice than ever before.
And payments start in the second month. [□]

Canada Protection Plan has always provided you with great options. Now we offer you MORE than ever:

No Medical & Simplified Issue products provide coverage up to \$500,000.
Preferred plans provide up to \$1 million in coverage!

MORE coverage.

As Canada's leading provider of No Medical and Simplified Issue Life Insurance, we offer a wide array of plans. And now we've grown our line of products to include up to \$1 million in coverage!

PLAN TYPE	BEST SUITED FOR PEOPLE WHO HAVE
Guaranteed Acceptance Life	Guaranteed insurability regardless of health conditions. Coverage up to \$25,000. The full coverage amount is payable if death occurs after two years or at any time if cause of death is accidental. NO MEDICAL REQUIRED
Deferred Life	Serious health conditions. Coverage up to \$75,000. The full coverage amount is payable after two years. If cause of death is accidental, the full coverage amount is payable at any time. NO MEDICAL REQUIRED
Deferred Elite	Less serious health conditions. Coverage up to \$350,000. If death occurs during the second year and is due to non-accidental means, 50% of the coverage amount is payable. The full coverage amount is payable after two years. If cause of death is accidental, the full coverage amount is payable at any time. NO MEDICAL REQUIRED
Simplified Elite	Relatively good health or engages in extreme sports. Coverage up to \$500,000. Coverage starts immediately. NO MEDICAL REQUIRED
Preferred	Good health for those who want a fast and simple application process. Coverage up to \$1 million. No Medical required for up to \$500,000 and issue age up to 70. Coverage starts immediately.
Preferred Elite	Good health for those who want a fast and simple application process at our lowest rates. Coverage up to \$1 million. Coverage starts immediately.

Direct access to underwriters
Our team of in-house underwriters are dedicated to providing you with expert assistance. Call 1-877-796-9090 or email underwriting@cpp.ca.

Support you can trust
As an industry leader, your client can trust our coverage – **our claims rate says it all, 98% paid** (2018). Plus, our full suite of marketing materials supports your sales efforts, while our Regional Sales Directors and Inside Sales Team are here to help you grow your business. Call 1-877-796-9090 or email sales@cpp.ca.

Canada Protection Plan™ **Products at a Glance | A-Z Life Coverage**

CANADA PROTECTION PLAN PRODUCTS	ISSUE AGES AND AMOUNTS	RENEWAL PERIOD	CONVERTIBLE	ACCIDENTAL DEATH BENEFIT	CHILD TERM BENEFIT	HOSPITAL CASH BENEFIT	TERMINAL ILLNESS BENEFIT	TRANSPORTATION BENEFIT
Life Products								
Guaranteed Acceptance Life	18-60 \$10,000–\$25,000 61-75 \$5,000–\$25,000	n/a	n/a	✓			✓	✓
Deferred Life	18-60 \$10,000–\$75,000 61-80 \$5,000–\$50,000	n/a	n/a	✓			✓	✓
Deferred Elite Life *	18-60 \$10,000–\$350,000 61-80 \$5,000–\$350,000	n/a	n/a	✓	✓		✓	✓
Simplified Elite Life *	18-60 \$10,000–\$500,000 61-80 \$5,000–\$350,000	n/a	n/a	✓	✓	✓	✓	✓
Preferred Life *	18-80 \$50,000–\$1 Million	n/a	n/a	✓	✓	✓	✓	✓
Preferred Elite Life *	18-80 \$500,000–\$1 Million	n/a	n/a	✓	✓	✓	✓	✓
Deferred Elite T100	18-80 \$25,000–\$350,000	n/a	n/a	✓	✓		✓	✓
Simplified Elite T100	18-60 \$25,000–\$500,000 61-80 \$25,000–\$350,000	n/a	n/a	✓	✓	✓	✓	✓
Preferred T100	18-80 \$50,000–\$1 Million	n/a	n/a	✓	✓	✓	✓	✓
Preferred Elite T100	18-80 \$500,000–\$1 Million	n/a	n/a	✓	✓	✓	✓	✓
Term Products								
Deferred Elite 10 Year Term	18-70 \$25,000–\$350,000	To age 80	To age 70	✓	✓			
Deferred Elite 20 Year Term	18-60 \$25,000–\$350,000	To age 80	To age 70	✓	✓			
Deferred Elite 25 Year Term	18-55 \$25,000–\$350,000	To age 80	To age 70	✓	✓			
Deferred Elite Decreasing 25 Year Term **	18-60 \$25,000–\$350,000	Not renewable	Not convertible	✓	✓			
Simplified Elite 10 Year Term	18-60 \$25,000–\$500,000 61-70 \$25,000–\$350,000	To age 80	To age 70	✓	✓	✓		
Simplified Elite 20 Year Term	18-60 \$25,000–\$500,000	To age 80	To age 70	✓	✓	✓		
Simplified Elite 25 Year Term	18-55 \$25,000–\$500,000	To age 80	To age 70	✓	✓	✓		
Simplified Elite Decreasing 25 Year Term **	18-60 \$25,000–\$500,000	Not renewable	Not convertible	✓	✓	✓		
Preferred 10 Year Term	18-70 \$50,000–\$1 Million	To age 80	To age 70	✓	✓	✓		
Preferred 20 Year Term	18-60 \$50,000–\$1 Million	To age 80	To age 70	✓	✓	✓		
Preferred 25 Year Term	18-55 \$50,000–\$1 Million	To age 80	To age 70	✓	✓	✓		
Preferred Decreasing 25 Year Term **	18-60 \$50,000–\$1 Million	Not renewable	Not convertible	✓	✓	✓		
Preferred Elite 10 Year Term	18-70 \$500,000–\$1 Million	To age 80	To age 70	✓	✓	✓		
Preferred Elite 20 Year Term	18-60 \$500,000–\$1 Million	To age 80	To age 70	✓	✓	✓		
Preferred Elite 25 Year Term	18-55 \$500,000–\$1 Million	To age 80	To age 70	✓	✓	✓		
Preferred Elite Decreasing 25 Year Term **	18-60 \$500,000–\$1 Million	Not renewable	Not convertible	✓	✓	✓		

Term Riders	A maximum of 2 term riders may be added to eligible base plans. Term riders are not available with Guaranteed Acceptance Life, Deferred Life or any 20 pay plans. Riders can only be added if the base is longer than rider term period (not equal)
Terminal Illness Benefit (free)	75% of death benefit to a maximum of \$250,000
Transportation Benefit (free)	Up to \$2,000 (\$2.00 per kilometer)
Accidental Death Benefit	Issue ages 18–65; Maximum is lesser of 5 times coverage and \$250,000; Minimum is lesser of one times coverage and \$10,000
Child Term Benefit	\$5,000 or \$10,000 or \$15,000 per child. Parent issue ages 18-60. Children issue ages: 30 days - 17 years; convertible
Hospital Cash Benefit	Daily Benefit of \$25.00, \$50.00 or \$100.00; Issue ages 18-65
Policy Fees	All products – \$60.00. Additional policies issued at the same time may be eligible for multi-policy discount to \$40.00 policy fee

NOTES:

- For Guaranteed Acceptance Life, the death benefit is limited to a return of premiums if death occurs by other than accidental means in the first two years. The full coverage amount is payable if death occurs after two years or at any time if death is accidental.
- For Deferred Life, the death benefit is limited to a return of premiums plus 3% simple interest if death occurs by other than accidental means in the first two years. The full coverage amount is payable if death occurs after two years or at any time if death is accidental.
- For Deferred Elite products, the death benefit is limited to a return of premiums plus 3% simple interest if death occurs by other than accidental means in the 1st year. The death benefit will be 50% of the face amount if death occurs by other than accidental means in the 2nd year. The full coverage amount is payable if death occurs after two years or at any time if death is accidental.

For Simplified Elite, Preferred and Preferred Elite, full coverage amount is payable any time when death occurs.

* 20-pay is available. ** For all 25 Year Decreasing Term, the coverage amount decreases over 25 years to 50% of the initial face amount.

Ask about our generous FYC!

No Medical Quick Reference Guide

Refer to Life Insurance Application to determine client eligibility.

PRODUCTS	GUARANTEED ACCEPTANCE LIFE	DEFERRED LIFE	DEFERRED ELITE	SIMPLIFIED ELITE
Medical Conditions	(Max \$25,000)	(Max \$75,000) *	(Max \$350,000) *	(Max \$500,000) *
Alcoholism	✓	✓	✓	✓
Angina	✓	✓	✓	✓
Bipolar Disorder/Psychosis/Schizophrenia	✓	✓	✓	
Blood Disorders	✓	✓	✓	✓
Cancer	✓	✓	✓	✓
Chronic Kidney Disease	✓	✓		
Chronic Obstructive Pulmonary Disease (COPD)	✓	✓	✓	
Coronary Artery Disease (Stent Insertion)	✓	✓	✓	✓
Crohn's Disease	✓	✓	✓	✓
Diabetes	✓	✓	✓	✓
Drug Addiction or Abuse	✓	✓	✓	✓
Epilepsy	✓	✓	✓	✓
Heart Attack/Stroke	✓	✓	✓	✓
Hepatitis A & B	✓	✓	✓	✓
Hepatitis C	✓	✓		
High Blood Pressure/Hypertension	✓	✓	✓	✓
Liver Disease/Cirrhosis	✓	✓		
Lupus	✓	✓	✓	✓
Multiple Sclerosis	✓	✓	✓	✓
Pacemakers	✓	✓	✓	✓
Parkinson's	✓	✓	✓	✓
Transient Ischemic Attack (TIA)	✓	✓	✓	✓
Non-Medical Conditions				
Criminal History	✓	✓	✓	✓
Decline for Life Insurance	✓	✓	✓	✓
Driving Violations	✓	✓	✓	✓
Foreign Travel	✓	✓	✓	✓
Hazardous Sports	✓	✓	✓	✓
Valid Work Permit (Maximum coverage of \$250,000)	✓	✓	✓	✓

* Please refer to Life Insurance Application to determine client eligibility as your client may not qualify for the coverage applied for due to severity of the medical/health condition. For further clarification or questions, please contact our Underwriting Department at underwriting@cpp.ca or your Regional Sales Director at sales@cpp.ca.