

### IWME LIFE | COPPER

<b>Benefits offered</b>	Term 10 or 20 years: minimum \$5,000, maximum \$100,000. Term 100: minimum \$5,000, maximum \$100,000.
<b>Age limit upon purchase</b>	Term 10, 20 or 100 years: available to persons between 18 and 70 years old inclusively.
<b>Contract type</b>	Term 10, 20 or 100 years depending on the option chosen by the policyholder.
<b>Renewal</b>	Term 10 or 20 years: guaranteed until age 80.
<b>Premium</b>	<p><b>Term 10 or 20 years:</b> This policy has premiums that vary in 10- or 20-years periods depending on the option chosen by the owner. The premium is <b>guaranteed</b> for the period chosen. At the end of 10 or 20 years, depending on the option chosen, the premium is adjusted to reflect the attained age of the insured, the initial risk class of the insured and the premium rates in use at that date. This new premium is also guaranteed for another 10 or 20 years.</p> <p><b>Term 100:</b> The initial premium is guaranteed for a period of 100 years depending on the policyholder's policy. The premium is <b>guaranteed</b> for the selected period. The premium is fixed and payable until the policy anniversary closest to the date the insured reaches age 100. Thereafter, the coverage remains in force and the Insurer releases the owner from the payment of any future premiums.</p>
<b>Beneficiary</b>	As designated by the policyholder.
<b>Deferred period</b>	No benefit for life insurance will be payable during the twenty-four (24) month period following the effective date of this policy or its reinstatement if the death of the person insured results from or is directly or indirectly related to a sickness.
<b>Exclusions and restrictions</b>	Please refer to the online specimen policy document for life insurance for full details.