

GUARANTEED LIFE INSURANCE PLAN

RTO/ERO is pleased to endorse **Guaranteed Life Insurance** available to **you and your spouse**.

Guaranteed Life Insurance provides life-long coverage without the need to complete a medical questionnaire at the time of enrollment. It's an affordable way for you to have peace of mind, knowing that you will leave something behind for your loved ones.

A Living Benefit is available to policyholders with a policy effective April 1, 2004 or later. After coverage has been in force for at least two years, the Living Benefit could pay you up to 50% of your life insurance amount if you are diagnosed with a terminal illness with a life expectancy of 12 months or less to live. If at the time of a claim, you are approved for the Living Benefit, the amount would be deducted from your life insurance with no adjustments for interest.

Your Eligibility

The Guaranteed Life Insurance Plan is designed for RTO/ERO members and their spouses who are between the ages of 50 and 85. No medical is required. Coverage is guaranteed regardless of your health.

Once enrolled in the plan, coverage is guaranteed for life.

The term "you" applies to you, your spouse, or to you and your spouse.

Your Coverage and Benefit

In the event of accidental death before age 85, and based on your benefit amount, a triple benefit of three times your life insurance will be paid to your beneficiary. For example, if you have \$10,000 life insurance you will have \$30,000 accidental death coverage.

You can name any individual or institution as your beneficiary, and you can change this at any time subject to applicable laws. Benefits are paid tax-free to a named beneficiary.

Beginning at age 100, your coverage will continue premium-free. Only you can cancel your coverage.

During your first 24 months of coverage, benefits are payable as follows:

Cause of Death	Age	Benefits Payable
Non-accidental causes other than suicide	Any age	Refund of all premiums paid plus 10% annual compound interest
Accidental Death*	Prior to age 85	3 times your chosen coverage amount
Accidental Death*	Age 85 or older	Your chosen coverage amount
Suicide	Any age	Refund of all premiums paid

Following your first 24 months of coverage, benefits are payable as follows:

Cause of Death	Age	Benefits Payable
Non-accidental	Any age	Your chosen coverage amount
Accidental Death*	Prior to age 85	3 times your chosen coverage amount
Accidental Death*	Age 85 or older	Your chosen coverage amount

*"Accidental Death" means death which: results from bodily injury that is sustained while the policy is in force and is caused by external, violent and purely accidental means and independent of all other causes; occurs within 365 days of the bodily injury; occurs before age 85; and does not result from anything listed under Exclusions.

Exclusions - Accidental death does not include death caused directly or indirectly by; illness, self-inflicted injury; an act of war, riot or insurrection; service in the armed forces; a blood alcohol level above the legal limit; voluntary ingestion of drugs, poison or toxic substances or non-toxic substances in such quantity that they become toxic; voluntary inhalation of a gas; a criminal offense or assault; medical or surgical treatment; high risk activities (e.g. participating in a contest of speed, scuba-diving, parachuting, hang-gliding or bungee jumping); or a flight accident except when travelling as a passenger on a commercially licensed airline.

Your Monthly Premium

The monthly premium is based on your gender, your age on the date that your coverage begins, and the amount of coverage you have chosen. There are no additional policy fees or service fees to pay.

Once you are enrolled, your premium will never increase.

At age 100, you will no longer have to pay premiums and your coverage under this plan will continue.

Monthly Premiums for All Members and Spouses

MALES					
Age at Issue	Amount of Insurance: \$2,500	Amount of Insurance: \$5,000	Amount of Insurance: \$7,500	Amount of Insurance: \$10,000	Amount of Insurance: \$12,500
50 to 54	\$ 8.50	\$ 17.00	\$ 25.50	\$ 34.00	\$ 42.50
55 to 59	\$ 11.25	\$ 22.50	\$ 33.75	\$ 45.00	\$ 56.25
60 to 64	\$ 14.95	\$ 29.90	\$ 44.85	\$ 59.80	\$ 74.75
65 to 69	\$ 20.25	\$ 40.50	\$ 60.75	\$ 81.00	\$101.25
70 to 74	\$ 28.25	\$ 56.50	\$ 84.75	\$113.00	\$141.25
75 to 79	\$ 39.95	\$ 79.90	\$119.85	\$159.80	\$199.75
80 to 85	\$ 57.25	\$114.50	\$171.75	\$229.00	\$286.25

MALES					
Age at Issue	Amount of Insurance: \$15,000	Amount of Insurance: \$17,500	Amount of Insurance: \$20,000	Amount of Insurance: \$22,500	Amount of Insurance: \$25,000
50 to 54	\$ 51.00	\$ 59.50	\$ 68.00	\$ 76.50	\$ 85.00
55 to 59	\$ 67.50	\$ 78.75	\$ 90.00	\$101.25	\$112.50
60 to 64	\$ 89.70	\$104.65	\$119.60	\$134.55	\$149.50
65 to 69	\$121.50	\$141.75	\$162.00	\$182.25	\$202.50
70 to 74	\$169.50	\$197.75	\$226.00	\$254.25	\$282.50
75 to 79	\$239.70	\$279.65	\$319.60	\$359.55	\$399.50
80 to 85	\$343.50	\$400.75	\$458.00	\$515.25	\$572.50

FEMALES					
Age at Issue	Amount of Insurance: \$2,500	Amount of Insurance: \$5,000	Amount of Insurance: \$7,500	Amount of Insurance: \$10,000	Amount of Insurance: \$12,500
50 to 54	\$ 7.25	\$ 14.50	\$ 21.75	\$ 29.00	\$ 36.25
55 to 59	\$ 8.50	\$ 17.00	\$ 25.50	\$ 34.00	\$ 42.50
60 to 64	\$ 11.25	\$ 22.50	\$ 33.75	\$ 45.00	\$ 56.25
65 to 69	\$ 14.95	\$ 29.90	\$ 44.85	\$ 59.80	\$ 74.75
70 to 74	\$ 20.50	\$ 41.00	\$ 61.50	\$ 82.00	\$102.50
75 to 79	\$ 28.95	\$ 57.90	\$ 86.85	\$115.80	\$144.75
80 to 85	\$ 41.75	\$ 83.50	\$125.25	\$167.00	\$208.75

FEMALES					
Age at Issue	Amount of Insurance: \$15,000	Amount of Insurance: \$17,500	Amount of Insurance: \$20,000	Amount of Insurance: \$22,500	Amount of Insurance: \$25,000
50 to 54	\$ 43.50	\$ 50.75	\$ 58.00	\$ 65.25	\$ 72.50
55 to 59	\$ 51.00	\$ 59.50	\$ 68.00	\$ 76.50	\$ 85.00
60 to 64	\$ 67.50	\$ 78.75	\$ 90.00	\$101.25	\$112.50
65 to 69	\$ 89.70	\$104.65	\$119.60	\$134.55	\$149.50
70 to 74	\$123.00	\$143.50	\$164.00	\$184.50	\$205.00
75 to 79	\$173.70	\$202.65	\$231.60	\$260.55	\$289.50
80 to 85	\$250.50	\$292.25	\$334.00	\$375.75	\$417.50

YOUR PRIVACY

We have always been, and continue to be, strongly committed to protecting the personal information of our clients.

For details on our Privacy Practices, please select the 'Privacy' link, conveniently located to the left of your information.