

GUARANTEED LIFE INSURANCE PLAN

RTO/ERO is pleased to endorse **Guaranteed Life Insurance** available to **you and your spouse**. You select the coverage amount to fit your needs.

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.

If you are between the ages of 50 and 85, and permanently residing in Canada, you can automatically become insured under the Guaranteed Life Insurance Plan. You can choose a coverage amount of \$2,500 to \$25,000, in units of \$2,500. Benefits are paid to your beneficiary tax-free. There are no medical examinations to undergo at the time of enrollment. Coverage is guaranteed for life and only you can cancel your coverage. Your premium will never increase.

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

You can purchase life insurance coverage of \$2,500 to \$25,000, in units of \$2,500. 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, your smoking status, and the amount of coverage you have chosen. There are no additional policy fees or service fees to pay.

You are a non-smoker if you have not used any form of tobacco cessation products or marijuana in the past 12 consecutive months.

A five percent discount will be applied to the monthly premium of you and your spouse, when both of you are enrolled.

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 Non-Smoker Members and Spouses

FEMALE – NON-SMOKER

Amount of Insurance	Age at Issue						
	50 to 54	55 to 59	60 to 64	65 to 69	70 to 74	75 to 79	80 to 85
\$2,500	\$ 5.75	\$ 7.70	\$10.49	\$15.14	\$22.64	\$ 31.77	\$ 45.34
\$5,000	11.50	15.40	20.98	30.28	45.28	63.54	90.68
\$7,500	17.25	23.10	31.47	45.42	67.92	95.31	136.02
\$10,000	23.00	30.80	41.96	60.56	90.56	127.08	181.36
\$12,500	28.75	38.50	52.45	75.70	113.20	158.85	226.70
\$15,000	34.50	46.20	62.94	90.84	135.84	190.62	272.04
\$17,500	40.25	53.90	73.43	105.98	158.48	222.39	317.38
\$20,000	46.00	61.60	83.92	121.12	181.12	254.16	362.72
\$22,500	51.75	69.30	94.41	136.26	203.76	285.93	408.06
\$25,000	57.50	77.00	104.90	151.40	226.40	317.70	453.40

MALE – NON-SMOKER

Amount of Insurance	Age at Issue						
	50 to 54	55 to 59	60 to 64	65 to 69	70 to 74	75 to 79	80 to 85
\$2,500	\$ 6.85	\$ 9.18	\$12.59	\$18.29	\$27.51	\$38.94	\$55.28
\$5,000	13.70	18.36	25.18	36.58	55.02	77.88	110.56
\$7,500	20.55	27.54	37.77	54.87	82.53	116.82	165.84
\$10,000	27.40	36.72	50.36	73.16	110.04	155.76	221.12
\$12,500	34.25	45.90	62.95	91.45	137.55	194.70	276.40
\$15,000	41.10	55.08	75.54	109.74	165.06	233.64	331.68
\$17,500	47.95	64.26	88.13	128.03	192.57	272.58	386.96
\$20,000	54.80	73.44	100.72	146.32	220.08	311.52	442.24
\$22,500	61.65	82.62	113.31	164.61	247.59	350.46	497.52
\$25,000	68.50	91.80	125.90	182.90	275.10	389.40	552.80

Monthly Premiums for All Smoker Members and Spouses

FEMALE – SMOKER

Amount of Insurance	Age at Issue						
	50 to 54	55 to 59	60 to 64	65 to 69	70 to 74	75 to 79	80 to 85
\$2,500	\$8.18	\$10.68	\$ 14.14	\$ 19.87	\$ 28.79	\$ 38.52	\$ 51.91
\$5,000	16.36	21.36	28.28	39.74	57.58	77.04	103.82
\$7,500	24.54	32.04	42.42	59.61	86.37	115.56	155.73
\$10,000	32.72	42.72	56.56	79.48	115.16	154.08	207.64
\$12,500	40.90	53.40	70.70	99.35	143.95	192.60	259.55
\$15,000	49.08	64.08	84.84	119.22	172.74	231.12	311.46
\$17,500	57.26	74.76	98.98	139.09	201.53	269.64	363.37
\$20,000	65.44	85.44	113.12	158.96	230.32	308.16	415.28
\$22,500	73.62	96.12	127.26	178.83	259.11	346.68	467.19
\$25,000	81.80	106.80	141.40	198.70	287.90	385.20	519.10

MALE – SMOKER

Amount of Insurance	Age at Issue						
	50 to 54	55 to 59	60 to 64	65 to 69	70 to 74	75 to 79	80 to 85
\$2,500	\$11.86	\$15.96	\$21.50	\$ 30.04	\$ 41.74	\$ 52.43	\$ 66.11
\$5,000	23.72	31.92	43.00	60.08	83.48	104.86	132.22
\$7,500	35.58	47.88	64.50	90.12	125.22	157.29	198.33
\$10,000	47.44	63.84	86.00	120.16	166.96	209.72	264.44
\$12,500	59.30	79.80	107.50	150.20	208.70	262.15	330.55
\$15,000	71.16	95.76	129.00	180.24	250.44	314.58	396.66
\$17,500	83.02	111.72	150.50	210.28	292.18	367.01	462.77
\$20,000	94.88	127.68	172.00	240.32	333.92	419.44	528.88
\$22,500	106.74	143.64	193.50	270.36	375.66	471.87	594.99
\$25,000	118.60	159.60	215.00	300.40	417.40	524.30	661.10

Rates are subject to change without notice. However, once you are insured, your premium rates will not change.

How To Apply

You Can...

- call Johnson Inc. for a Benefits Summary and application form at 1.877.406.9007 (toll-free) or 416.920.7248 (local in the Toronto area);
- complete the Guaranteed Life Insurance application form, and mail your application and a cheque marked "VOID" in the postage-paid envelope provided to Johnson Inc., 18 Spadina Road, Suite 100A, Toronto, Ontario M5R 2S7

Johnson Inc., as the plan administrator of this plan, will...

- process your application;
- mail you a letter confirming your coverage, along with your individual policy, and arrange for payment of your monthly premiums on the 5th of each month through automatic bank deduction from your chequing account.

Your coverage will begin on the date your completed application form and "VOID" cheque are received by Johnson Inc.

Your Guarantee of Satisfaction

When you receive your individual policy, you will have 30 days to examine it and, if you are not completely satisfied, return it to Johnson Inc. for a full refund of the premium you have paid.

Take full advantage of your status as a member of RTO/ERO and join this preferred Guaranteed Life Insurance plan.

Apply Today

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.