

TERM LIFE INSURANCE PLAN

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

Term Life is an affordable way to provide for your loved ones at a time when they need it most.

If you are between the ages of 45 and 70, and permanently residing in Canada, you can apply for the Term Life Insurance Plan by answering 5 simple questions. You can choose coverage amounts of \$25,000 to \$150,000, in units of \$25,000. Premiums are guaranteed not to increase for 10 years, with reduced rates available for nonsmokers.

Eligibility

The Term Life Insurance Plan is designed for RTO/ERO members and their spouses who are between the ages of 45 and 70.

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

Coverage is subject to approval by the insurer on the basis of your answers to the medical questions on the application.

Your Coverage and Benefits

You can apply for life insurance coverage of \$25,000 to \$150,000, in units of \$25,000. Your initial premiums are based on your age at the coverage effective date and are guaranteed for 10 years.

Coverage renews automatically every 10 years with premiums based on your age at renewal. Your coverage is guaranteed renewable for life.

Once you have been covered for 24 months, should you be diagnosed as terminally ill with a life expectancy of 12 months or less, you can apply for a Living Benefit. This Living Benefit is an interest-free advance of up to 50% of your Term Life insurance to a maximum of \$50,000 and is subject to approval by the insurer. The money is paid directly to you, to spend as you wish. Once you receive a Living Benefit, your premiums will be waived and the balance of your coverage will continue.

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.

At age 80, your coverage will reduce to 10% of the original amount, and will continue **premium-free** for life. There are no additional policy fees or service fees to pay. In the event of suicide during your first two years of coverage, no benefit will be paid and your premiums will be refunded.

Your Monthly Premium

The low monthly premium is based on your gender, your age, whether you qualify for non-smoker or smoker rates, and the amount of coverage you select.

Once enrolled in the plan, your premiums will increase every 10 years, and be based on your age at that time.

For example: A female non-smoker, age 53, who elects \$50,000 coverage will pay \$22.20 per month until age 63. At age 63 the rate for the \$50,000 coverage will be \$51.62 per month (based on the then current rate table) and would not change for 10 years.

Monthly Premiums for Non-Smokers

Non-smoker rates apply to persons who have not smoked cigarettes in the past 12 months and who meet the Insurer's health standards.

MALES						
Applicant's Age* at Effective Date	Amount of Insurance: \$25,000	Amount of Insurance: \$50,000	Amount of Insurance: \$75,000	Amount of Insurance: \$100,000	Amount of Insurance: \$125,000	Amount of Insurance: \$150,000
45 to 49	\$ 12.10	\$ 24.20	\$ 36.30	\$ 48.40	\$ 60.50	\$ 72.60
50 to 54	\$ 17.85	\$ 35.70	\$ 53.55	\$ 71.40	\$ 89.25	\$107.10
55 to 59	\$ 26.52	\$ 53.04	\$ 79.56	\$106.08	\$132.63	\$159.15
60 to 64	\$ 39.85	\$ 79.70	\$119.55	\$159.40	\$199.25	\$239.10
65 to 69	\$ 53.08	\$106.16	\$159.24	\$212.32	\$265.38	\$318.45
70 to 74**	\$ 87.85	\$175.70	\$263.55	\$351.40	\$439.25	\$527.10
75 to 79**	\$145.83	\$291.66	\$437.49	\$583.32	\$729.13	\$874.95

FEMALES						
Applicant's Age* at Effective Date	Amount of Insurance: \$25,000	Amount of Insurance: \$50,000	Amount of Insurance: \$75,000	Amount of Insurance: \$100,000	Amount of Insurance: \$125,000	Amount of Insurance: \$150,000
45 to 49	\$ 7.85	\$ 15.70	\$ 23.55	\$ 31.40	\$ 39.25	\$ 47.10
50 to 54	\$ 11.10	\$ 22.20	\$ 33.30	\$ 44.40	\$ 55.50	\$ 66.60
55 to 59	\$ 17.56	\$ 35.12	\$ 52.68	\$ 70.24	\$ 87.75	\$105.30
60 to 64	\$ 25.81	\$ 51.62	\$ 77.43	\$103.24	\$129.00	\$154.80
65 to 70	\$ 33.50	\$ 67.00	\$100.50	\$134.00	\$167.50	\$201.00
71 to 74**	\$ 63.02	\$126.04	\$189.06	\$252.08	\$315.13	\$378.15
75 to 79**	\$117.92	\$235.84	\$353.76	\$471.68	\$589.63	\$707.55

* Premiums will increase every ten years to reflect your new age category.

** Renewal coverage only - you may not apply after age 70.

Rates shown in this website are subject to change without notice. However, once you are insured, your premium rates are guaranteed for 10 years.

Monthly Premiums for Smokers

MALES						
Applicant's Age* at Effective Date	Amount of Insurance: \$25,000	Amount of Insurance: \$50,000	Amount of Insurance: \$75,000	Amount of Insurance: \$100,000	Amount of Insurance: \$125,000	Amount of Insurance: \$150,000
45 to 49	\$ 24.15	\$ 48.30	\$ 72.45	\$ 96.60	\$120.75	\$ 144.90
50 to 54	\$ 37.75	\$ 75.50	\$113.25	\$151.00	\$188.75	\$ 226.50
55 to 59	\$ 58.85	\$117.70	\$176.55	\$235.40	\$294.25	\$ 353.10
60 to 64	\$ 81.75	\$163.50	\$245.25	\$327.00	\$408.75	\$ 490.50
65 to 69	\$100.10	\$200.20	\$300.30	\$400.40	\$500.50	\$ 600.60
70 to 74**	\$133.44	\$266.88	\$400.32	\$533.76	\$667.25	\$ 800.70
75 to 79**	\$187.50	\$375.00	\$562.50	\$750.00	\$937.50	\$1,125.00

FEMALES						
Applicant's Age* at Effective Date	Amount of Insurance: \$25,000	Amount of Insurance: \$50,000	Amount of Insurance: \$75,000	Amount of Insurance: \$100,000	Amount of Insurance: \$125,000	Amount of Insurance: \$150,000
45 to 49	\$ 15.96	\$ 31.92	\$ 47.88	\$ 63.84	\$ 79.75	\$ 95.70
50 to 54	\$ 22.96	\$ 45.92	\$ 68.88	\$ 91.84	\$114.75	\$137.70
55 to 59	\$ 32.85	\$ 65.70	\$ 98.55	\$131.40	\$164.25	\$197.10
60 to 64	\$ 44.63	\$ 89.62	\$133.89	\$178.52	\$223.13	\$267.75
65 to 69	\$ 55.42	\$110.84	\$166.26	\$221.68	\$277.13	\$332.55
70 to 74**	\$ 85.94	\$171.88	\$257.82	\$343.76	\$429.75	\$515.70
75 to 79**	\$139.38	\$278.76	\$418.14	\$557.52	\$696.88	\$836.25

* Premiums will increase every ten years to reflect your new age category.

** Renewal coverage only - you may not apply after age 70.

Rates shown in this website are subject to change without notice. However, once you are insured, your premium rates are guaranteed for 10 years.

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 Term Life Insurance application
- answer the 5 health questions on the application form
- mail your application form 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 administrator of the plan, will...

- forward your application to the underwriter, Manulife Financial
- advise you of the underwriter's decision

If your application is approved, Johnson Inc. will...

- mail you an individual policy and a confirmation of coverage letter
- 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 application is approved by the insurer, provided the cheque for the first premium is honored when first presented for payment.

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 advantage of your status as a member of RTO/ERO and join this preferred Term 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.