

Who is Canada Protection Plan?

Canada Protection Plan is the leading supplier of non-medical life insurance in Canada.

- » Among the most secure insurance plans in Canada
- » A 100% independently owned Canadian company
- » Insurance products designed to meet the needs of Canadians
- » Offers a wide range of life insurance plans that are easy to understand and easy to apply for
- » Plus, choosing a Canada Protection Plan policy could save you 30% or more on your premiums compared to other similar products.
- » Fast, easy and friendly application process and service

Why consider insurance?

Ensure that your loved ones will be protected in the event of your death. Insurance can help them to cover practical costs or simply provide them with a financial benefit to help after you are gone.

Advantages:

- » Tax-free benefit
- » Pay off debts
- » Funeral expenses
- » Estate costs
- » Living expenses

What is non-medical life insurance?

Canada Protection Plan offers the broadest choice and highest coverage amounts in Canada for non-medical life insurance. Non-medical life insurance does not require medical testing, doctor's reports or medical reports before your application is approved — all you have to do is answer a few questions to qualify.

Who should consider this type of insurance?

- » Anyone who has been declined for insurance requiring medical tests
- » Anyone who has poor medical history and would likely not qualify for traditional insurance
- » Anyone with average to good medical history
- » Non-smokers and smokers
- » Those who do not want to go through medical testing or are uncomfortable with needles
- » Anyone wanting fast and immediate coverage



Canada Protection Plan
265 Rimrock Road, Suite 218 Toronto ON M3J 3C6
1-877-447-6060 • Email: info@cpp.ca
www.cpp.ca

Worried about the future?
Having trouble getting life insurance?
Don't want to take a medical test?

**Apply for non-medical
life insurance!**

Non-Medical Permanent Life Insurance

Permanent life insurance does not expire as long as premiums are paid. Because the insurance is permanent, you can be sure your loved ones will be cared for when you die.

- » Premiums will never change or increase.
- » Canada Protection Plan's permanent life products are available as a Life Pay or 20 Pay policy. If you select Life Pay, you pay level premiums throughout the rest of your life. If you select 20 Pay, you pay the total premium owing by the 20th year of the policy.
- » **Deferred Life** – you may be eligible for deferred insurance if you have been declined for life insurance within the last two years and have some medical concerns. There are a few simple questions that you must answer to qualify.
 - Coverage begins after the first two years from the time the policy was issued.
 - If you die within the first two years, your premium is returned with simple 3% interest but the death benefit is not paid.
- » **Terminal Illness Benefit** is included with life policies (after 2 years from issue date for deferred policies)
- » **Transportation Benefit** is included with life policies

Available policies:

- » Deferred Life
- » Simplified Life
- » Simplified Life Plus

Canada Protection Plan is dedicated to providing compassionate, easy to understand quality service for you and your loved ones.

Non-Medical Term Insurance

Term insurance is temporary insurance that allows you to purchase only for the number of years you wish to be protected such as 10 years, 20 years and 100 years.

- » Canada Protection Plan's Simplified Term and Simplified Term Plus policies give you the option to automatically renew as long as premiums are paid. If you wish to renew a Deferred Term policy, you must reapply to qualify.
- » Often the amount and duration of insurance selected corresponds with the length of a mortgage period or short term loan. Or, select the Term period for which you think your family would need extra protection. For example, the number of years you will have your children living with you or that they will be dependent upon you.
- » **Deferred Term** – you may be eligible for deferred insurance if you have been declined for life insurance within the last two years and have some medical concerns. There are a few simple questions that you must answer to qualify.
- » **Terminal Illness Benefit** is included with Term 100 policies (after 2 years from issue date for deferred policies)
- » **Transportation Benefit** is included with Term 100 policies

Available plans:

- » Deferred Term 10
- » Simplified Term 10
- » Simplified Term Plus 10
- » Deferred Term 20
- » Simplified Term 20
- » Simplified Term Plus 20
- » Deferred Term 100
- » Simplified Term 100
- » Simplified Term Plus 100

Combined Coverage

You may qualify for combined coverage which would give you a higher amount of insurance. Combine a Simplified Life and Simplified Term policy for a greater total of insurance protection. Deferred policies may also be combined.

<i>Example</i>	\$50,000	Canada Protection Plan Life
Simplified	\$150,000	Canada Protection Plan Term
products:		
Total:	\$200,000	coverage

<i>Example</i>	\$75,000	Canada Protection Plan Life
Simplified	\$150,000	Canada Protection Plan Term
PLUS		
products:		
Total:	\$225,000	coverage

Options

The following riders may be added onto certain policies.

- » Accidental Death Benefit
- » Child Term Rider
- » Hospital Cash Rider
- » Joint First to Die Option

Talk with your advisor today to find out how Canada Protection Plan can help you get the insurance you need!