

## Benefit from customized coverage that offers multiple advantages!

### Term 10, 20 and 70: flexible life insurance at affordable prices

Term life insurance suits your needs for a predetermined period of time. It gives you peace of mind by protecting your loved ones or beneficiaries in the event of your death for the period of time chosen.

Flexible and affordable, our Term life insurance plans offer coverages for 10 and 20-year periods, as well as a coverage until the age of 70. In addition, the conversion privilege included in each plan allows you to convert your term life insurance to permanent life insurance with ease.

Our complete line of products and additional benefits allow us to offer customized coverage that satisfies your needs and give you peace of mind.

**To learn more, please do not hesitate to contact your advisor, who will be pleased to provide you with all the information you need.**

The purpose of this document is to provide a summary description of an insurance product offered by AXA. It is not intended to describe all the provisions, exclusions and limitations applicable to a benefit or to a specific insurance policy. For a complete description of the provisions, exclusions and limitations, please refer to the contract.

Your AXA Advisor:

## Building confidence / to become the preferred company

Across Canada, AXA supports its clients—whether individuals or businesses—by offering them, through its brokers and advisors, the best solutions for meeting their financial protection needs at every stage of their lives.

Our clients are well protected thanks to our solid expertise and comprehensive offer, which gives them access to property/casualty and life insurance products, asset management and financial services. This helps them achieve their goals and plan for a secure future.

Every day at AXA, we renew our commitment to our clients by providing services that are available, attentive and reliable.

That is how AXA intends to make the difference, build clients' confidence and achieve its ambition to become the preferred company.

[www.axa.ca](http://www.axa.ca)

term life insurance

## My lifestyle is constantly changing / I opt for flexible and affordable coverage



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**Term 10, 20 and 70**

## Term 10

- Term life insurance coverage with premiums guaranteed for 10-year periods
- Renew your insurance coverage until age 85, without evidence of insurability
- Convert your contract to permanent insurance up to age 70, without evidence of insurability
- Increase your insurance amount for each of the first five anniversaries with our Indexation privilege
- Receive an Extreme Disability Benefit corresponding to 50% of the death benefit when you need it most, at no additional cost
- Protect your assets by selecting the Joint First to Die option
- Benefit from preferred rates (4 non-smoker classes and 2 smoker classes)
- Save on policy fees by insuring up to six individuals on a single contract
- Complement your coverage and that of your family with the following additional benefits:
  - Child Rider: offers your children life insurance up to age 25
  - Benefit in case of fracture
  - Monthly Income in case of disability
  - Accidental Death and Dismemberment
  - Waiver of Premium in case of total disability

A selection of flexible and affordable coverages to satisfy your temporary life insurance needs.



## Term 20

- Term life insurance coverage with premiums guaranteed for 20-year periods
- Renew your insurance coverage until age 85, without evidence of insurability
- Convert your contract to permanent insurance up to age 70, without evidence of insurability
- Receive an Extreme Disability Benefit corresponding to 50% of the death benefit when you need it most, at no additional cost
- Protect your assets with the Joint First to Die or the Joint Last to Die option
- Benefit from preferred rates (4 non-smoker classes and 2 smoker classes)
- Save on policy fees by insuring up to six individuals on a single contract
- Complement your coverage and that of your family with the following additional benefits:
  - Child Rider: offers your children life insurance up to age 25
  - Benefit in case of fracture
  - Monthly Income in case of disability
  - Accidental Death and Dismemberment
  - Waiver of Premium in case of total disability

## Term 70

- Term life insurance coverage with premiums guaranteed up to age 70
- Convert your contract to permanent insurance up to age 65, without evidence of insurability
- Receive an Extreme Disability Benefit corresponding to 50% of the death benefit when you need it most, at no additional cost
- Benefit from preferred rates (4 non-smoker classes and 2 smoker classes)
- Save on policy fees by insuring up to six individuals on a single contract
- Complement your coverage and that of your family with the following additional benefits:
  - Child Rider: offers your children life insurance up to age 25
  - Benefit in case of fracture
  - Monthly Income in case of disability
  - Accidental Death and Dismemberment
  - Waiver of Premium in case of total disability

### Premiums that take your lifestyle into consideration

Each plan offers preferential rates based on your medical and family history, as well as your smoker classification.