

## Term 100 Life Insurance

Simple, affordable lifetime coverage that helps you protect your family's future.

Apply online today at [SISIPT100.ca](https://sisipt100.ca)



## Term 100 Life Insurance

Questions? Need assistance?

### CAF members & family\*\*

Contact a SISIP Advisor at [sisip.com/client-support](https://sisip.com/client-support)  
or call **1-800-267-6681**

(Monday to Friday 8:00 a.m. to 4:30 p.m. EST)

### CFOne Community members (Extended Defence Team):

Call a Manulife Licensed Advisor at **1-855-834-7030**

(Monday to Friday 8:00 a.m. to 8:00 p.m. EST)

\*20 Pay option available to those 18 to 60 years of age.

\*\* Family includes spouses and adult children 18 years of age and over.

This is not a contract. Actual terms and conditions are detailed in your policy issued by Manulife upon approval of your application. It contains important details concerning exclusions, conditions and limitations. Please review it carefully upon receipt.



Underwritten by  
The Manufacturers Life Insurance Company (Manulife).

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**LIFETIME PROTECTION**  
for your family's financial future

**20 PAY OPTION available!\***  
Lifetime coverage without  
lifetime payments!



[SISIPT100.ca](https://sisipt100.ca)

The Manufacturers Life Insurance Company (Manulife)

## Coverage for life – with premiums that never increase!

You work hard to provide a wonderful life for your loved ones – but if something were to happen to you tomorrow, could your family still afford the lifestyle you planned for them? It makes sense to want to secure your family's financial future – and you can help do that now with lifetime insurance protection designed specifically for CAF members and their families. Now available to all CFOne community members.

**With Term 100 Life Insurance**, your loved ones receive the benefit amount you've selected (up to \$100,000) in a tax-free, lump-sum payment if something were to happen to you.

### Why Term 100 (T100)?

It's coverage for life! Most term life insurance plans end in your 70's and 80's. If you're looking for lifetime coverage, Term 100 Life Insurance, created by SISIP Financial and Manulife, could be the answer.

### What features & benefits are included?

- **Guaranteed premiums – that never increase!**  
Your rates will remain the same for the duration of your entire policy – so you can manage your budget. The younger you are when you apply, the lower your locked-in rate!
- **Up to \$100,000 in coverage**  
Four valuable coverage amounts to choose from: \$25,000, \$50,000, \$75,000 or \$100,000.
- **Affordable coverage**  
Low group rates help make it possible for you to obtain the amount of coverage you may need. Apply when you are young and lock in at lower rates.
- **Portability**  
Coverage stays with you if you change your job, or change your residence to anywhere in the world.
- **Optional Waiver of Premium**  
You can choose this rider and cease paying premiums if you become totally disabled for six months or longer before age 60.
- **Special exemptions for serving members**  
Underwritten by Manulife, considerations are made for serving CAF members whose activities, as part of their duties, may make it difficult to get coverage elsewhere.
- **Living Benefit – included at no extra cost**  
If you are diagnosed with a terminal illness by a physician and are given less than 12 months to live, your Living Benefit can pay you a cash advance of up to 50% of your life insurance coverage, up to a maximum of \$50,000 (provided your coverage has been in force for at least two years).



### No medical tests are normally required

If you are age 64 and under and can answer "no" to the simple medical questions on the application, you may not have to undergo a paramedical exam or other medical tests when you apply.



### Think of how your family could use this benefit

- Leaving a legacy to your family or a special cause
- Paying down a mortgage or debt
- Providing for a child's education
- Creating a comfortable safety net
- Taking care of funeral and burial expenses

### Recommended for:

- Anyone who has children, is starting a family or has loved ones whose financial future you want to secure
- Those who want to ensure they've covered their mortgage or any debts, or would like to provide a legacy gift for a child or a cause that is important to them
- CAF members whose activities, as part of their duties, make it difficult to get coverage elsewhere
- Adult children of CAF members with life insurance needs
- Anyone who wants to take advantage of the 20 Pay option that provides lifetime coverage – without lifetime payments

### Are there any exclusions?

The full benefit amount will not be paid if death is due to suicide within two years of the effective date of coverage. In this case, your beneficiary (or your estate, if you don't name a beneficiary) will receive a refund of all premiums paid.

### Who can apply?

- All applicants must be age 18 to 70 and a Canadian resident (physically in Canada) at the time of application.
- Members of the Canadian Armed Forces (serving, retired, released), their spouses and/or adult children can apply.
- **NOW INCLUDES all CFOne Community members (Extended Defence Team) with a valid CFOne card.**

### Your choice of premium options

You can choose to pay your premiums until age 100, or you can select the 20 Pay option\* – allowing you to pay for your coverage in the first 20 years.

**Either way, your rates are locked in and will never increase. As long as you pay your premiums, you're covered for life!**

#### Regular Premiums

Pay your regular guaranteed level premiums with no payments required once you turn 100 years of age.

#### 20 Pay Option

If you're between the age of 18 and 60 you can choose this payment option. If purchased early on, you avoid paying premiums during your retirement!

#### Choosing the 20 Pay Option?

##### Here's an example of how it works:

Purchase coverage as a 25-year-old male non-smoker @ \$19.80 per month for \$25,000 of Term 100 coverage

Your rate never increases and you'll be finished your payments when you are 45 years old.

**Lifetime coverage without lifetime payments!**

Visit [SISIPT100.ca](https://www.sisipt100.ca) and get a free no-obligation quote.