

GUARANTEED ISSUE LIFE INSURANCE

Coverage of up to \$50,000 regardless of health conditions.
Full coverage is payable after two years or at the time of death if accidental.

**Up to \$1 million of coverage with better health.
No Medical!**

ELITE EXPRESS

COVERAGE AND UNDERWRITING

- No Medical Underwriting.
- Up to \$250,000 available to work and study permit holders.
- \$750,000 Non-Med underwriting limit for up to age 50.
- \$500,000 Non-Med underwriting limit for up to age 60.
- For age 50+, we are the only company that offers non-med up to \$500K.

GUARANTEES

- For level term insurance plans, the coverage amount will never decrease for the life of the policy, whether that is 20 or 30 years.
- The premiums quoted when the policy is issued are guaranteed not to change for the life of the policy.
- Convertible, after two years and without proof of insurability, to a plan of the same underwriting class.
- Convertible by age 70.

Added benefits of membership

Including grants and scholarships, health and well-being benefits,
and community activities assistance.

[VIEW MEMBER BENEFITS](#)

Applicant information and eligibility questions continue on the next page.

Please enter your first name, middle name or initial, and last name exactly as it appears on your government-issued identification.

LEGAL NAME

First Name

Middle Name / Initial

Last Name

EMAIL

DATE OF BIRTH

Day

Month

Year

SEX AT BIRTH

☐ Male

☐ Female

TOBACCO, NICOTINE, VAPING OR MARIJUANA USE

Within the last 12 months, have you: (a) used tobacco or nicotine in any form (excluding 12 cigars or fewer); (b) vaped or used an electronic cigarette in any form; or (c) used marijuana more than 6 times per week in any form (excluding CBD oil or edibles)?

☐ Yes

☐ No

If YES, smoker rates are applicable for all plans other than Preferred Elite Plans.

IS THIS A FACE-TO-FACE APPLICATION?

☐ Yes

☐ No

Additional information will be required to get you the best coverage and rate.

No Medical!

You can book a time to secure your coverage here (likely 20 minutes).

EMAIL COMPLETED APPLICATION

Best results: download and open with Adobe Acrobat Reader.
The email button attaches this completed PDF to a new message.

BOOK AN APPOINTMENT