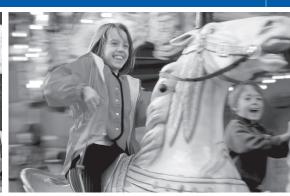
Destiny

At a Glance







Destiny* insurance is a universal life insurance plan that provides a broad spectrum of choices to protect your life, your investments and your business. Destiny insurance presents a full array of features, options and riders, giving you the freedom and flexibility to customize your plan.

Issue ages > 0-80 (age nearest)

Face amounts > Minimum: \$50,000

> Maximum: \$10,000,000

Coverage types > Single

Joint first-to-die (up to five lives)

> Joint first-to-die with survivorship (two lives)

Joint last-to-die (two lives)

Death benefit options > Level

Increasing

Cost of insurance options > Guaranteed level

> Guaranteed yearly renewable term

> Guaranteed yearly renewable term to level

Minimum loan > \$500

Maximum loan > 90% of cash surrender value (minus outstanding loans)

Administrative fee > \$108 per year / \$9 per month, per policy

> No additional fee for lives two to five on a joint policy



DestinyAt a Glance

Premium payment methods

- Monthly PAC (annual payment divided by 12)
- > Annual

Surrender charges

- > Surrender charges apply for the first 119 months of the policy
- > Charge is equal to 225% of the minimum annual premium

Investment options

Fixed interest accounts

- > Destiny insurance Daily Interest Account
- > Destiny insurance Long Term Interest Account

Interest index-linked accounts

- > GGOF Canadian Large Cap Value Fund Linked Account
- > Mackenzie Maxxum Monthly Income Fund Linked Account
- > S&P/TSX 60 Stock Index Account
- > Standard & Poor's 500 Index Account
- > Eurotop 100 Index Account
- > Nikkei 225 Index Account
- > Hang Seng Index Account
- > NASDAQ 100 Index Account
- > SCM Universe Bond Index Account

Riders and benefits

- > Term 10 and Term 20 with preferred underwriting
- > Term 100 and Golden Term 100
- > Long Term Care
- Long Term Care Future Purchase Option Benefit
- > Critical Illness Benefit
- > Accidental Death Benefit
- > Total Disability Waiver of Premium Benefit
- > Payor Total Disability Waiver of Premium Benefit
- > Payor Death and Disability Waiver of Premium Benefit
- > Children's Term Insurance Rider

Other features

- > Preferred Client Bonus
- > Wealth Accumulation Bonus (available with increasing death benefit only)

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