

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

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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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