



About SSQ Insurance

Founded in 1944, SSQ Insurance is a mutualist company that puts community at the heart of insurance. With assets under management of \$12 billion, SSQ Insurance is one of the largest companies in the industry. Working for a community of over three million customers, SSQ Insurance employs 2,000 people. Leader in group insurance, the company also sets itself apart through its expertise in individual life and health insurance, general insurance, and the investment sector.



Dedicated staff across Canada in the regions of

- Vancouver
- Calgary
- Toronto
- Montreal
- Quebec City
- Halifax



Products overview

Term Plus – All-in-one insurance solution

- Flexibility to combine multiple terms of 10, 15, 20, 25, 30, 35 or 40 years with a choice of level or decreasing life insurance amount
- Option to enhance life coverage by adding disability rider for credit protection, critical illness rider, and other benefits
- Competitive premiums and preferred underwriting
- Convertible coverage and renewable every 5 years after the initial term
- Guarantee of future insurability included with life insurance and disability rider
- Extreme Disability Benefit that provides an advance payment in case of a prolonged extreme disability
- Exchange program available allowing your clients to extend their initial term without having to provide any further evidence of insurability

Critical Illness – Simple and complete

- Protection that offers temporary and permanent coverage solutions
- Adult coverage of 25 illnesses and child coverage of 28 illnesses
- Term 10 and Term 20 solutions among the most competitive
- Return of premium options upon death, at expiry, and upon cancellation
- Built-in supplementary benefit of 10% of the insurance amount, up to \$50,000, covering 4 non life-threatening conditions
- A full range of assistance services offered including a Second Medical Opinion service and other medical and administrative support

Permanent Life – Lifetime guarantee

- Competitive premiums and values on Whole Life 20 and Whole Life 100 products
- Cash values and reduced paid-up values starting at year 10
- Competitive Term 100 (without values)
- Extreme Disability Benefit that provides an advance payment in case of a prolonged extreme disability
- Simple and affordable critical illness rider – automatically granted when life insurance is approved at a standard rate

Universal Life – Combination of life insurance and savings

- Simple and flexible product with a choice of YRT or Level T100 cost of insurance
- Guaranteed and competitive cost of insurance rates and annual fees
- Great investment options, including renowned funds currently offered on our investment platform
- Guaranteed bonus payable on the value of accumulated savings as of 6th policy anniversary
- Complete solution with an insurability benefit as well as life and critical illness coverage options for children
- Option to add Term Plus product (with level insurance amount only) and other benefits

The purpose of this document is to provide a summary description of insurance products offered by SSQ, Life Insurance Company Inc. 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 policy.

