

TERM LIFE INSURANCE COMPARISON CHART								
PRODUCT FEATURES	TERM 10 LIFE INSURANCE PRODUCTS			TERM 20 LIFE INSURANCE PRODUCTS			TERM 30 LIFE INSURANCE PRODUCT	TERM-TO-AGE-65 LIFE INSURANCE PRODUCT
	LONDON LIFE: Term life insurance – term 10	GREAT-WEST LIFE: Term life insurance - term 10	CANADA LIFE: Simply Preferred term life insurance – term 10	LONDON LIFE: Term life insurance – term 20	GREAT-WEST LIFE: Term life insurance - term 20	CANADA LIFE: Simply Preferred term life insurance – term 20	CANADA LIFE: Simply Preferred term life insurance – term 30	CANADA LIFE: Simply Preferred term life insurance – term -to-Age-65
Issue ages	Non-smoker: 18 - 75 Smoker: 15 - 75			Non-smoker: 18 - 65 Smoker: 15 – 65			Non-smoker: 18–55 Smoker: 15–55	Non-smoker: 18–45 smoker: 15–45
Issue minimums	For ages under 50: \$100,000 For ages 50+: \$50,000	\$100,000	\$100,000	For ages under 50: \$100,000 For ages 50+: \$50,000	\$100,000	\$100,000	\$100,000	
Premium bands	Band 1: Under \$250,000 Band 2: \$250,000 - \$499,999 Band 3: \$500,000 - \$999,999 Band 4: \$1 million - 4,999,999 Band 5: \$5 million - 9,999,999 Band 6: \$10 million +			Band 1: Under \$250,000 Band 2: \$250,000 - \$499,999 Band 3: \$500,000 - \$999,999 Band 4: \$1 million - 4,999,999 Band 5: \$5 million - 9,999,999 Band 6: \$10 million +			Band 1: Under \$250,000 Band 2: \$250,000 - \$499,999 Band 3: \$500,000 - \$999,999 Band 4: \$1 million - 4,999,999 Band 5: \$5 million - 9,999,999 Band 6: \$10 million +	
Matures	Age 85			Age 85			Age 85	Age 65
Death benefits	Level			Level			Level	
Convertible to	- Permanent: Age 70 or two years after issue for ages 69+ - Term 20: Earliest of age 65 or 7th policy anniversary* - Term 30 or Term to age 65: Earliest of maximum issue age of new term product or 7th policy anniversary*			- Permanent: Age 70 - Term 30 or Term to age 65: Earliest of maximum issue age of new term product or 7th policy anniversary*			- Permanent: Age 70 - Term to age 65: Earliest of attained age 35 or 7th policy anniversary*	- Permanent: Age 60*
Premium paying period	Pay to age 85			Pay to age 85			Pay to age 85	Pay to age 65
Coverage type	- Single - Joint first-to-die (JFTD)			- Single - Joint first-to-die (JFTD)			- Single - Joint first-to-die (JFTD)	
Is the product renewable?	Yes**			Yes**			Yes**	No
Survivor benefit	Yes			Yes			Yes	
Exchange feature (joint policies only)	Yes			Yes			Yes	
Preferred underwriting	Yes			Yes			Yes	
* Must also be after the first policy anniversary. For more detailed product information, see the Simply Preferred term life insurance advisor guide.								
** Subject to policy age limits.								
Note: For more product details, please refer to the Term essentials page								

Product comparison chart



PARTICIPATING LIFE INSURANCE COMPARISON CHART						
PRODUCT FEATURES	EARLY VALUE PRODUCTS			DELAYED VALUE PRODUCTS		
	LONDON LIFE: Wealth Generator	GREAT-WEST LIFE: Enhanced Wealth	CANADA LIFE: Wealth Achiever	LONDON LIFE: Legacy Generator	GREAT-WEST LIFE: Enhanced Legacy	CANADA LIFE: Estate Achiever
Issue ages	For single-life: Pay to age 100: 0 – 85, Max 20: 0 - 80 For JFTD and joint last-to-die (JLTD): Pay to age 100: 18 – 85, Max 20: 18 - 80			For single-life: Pay to age 100: 0 – 85, Max 20: 0 - 80 For JFTD and JLTD: Pay to age 100: 18 – 85, Max 20: 18 - 80		
Issue minimums	For single-life: \$15,000 For joint life: \$50,000	For single-life: \$25,000 For joint life: \$50,000		For single-life: \$15,000 For joint life: \$50,000	For single-life: \$25,000 For joint life: \$50,000	
Premium bands	Band 1: \$15,000 to \$99,999 Band 2: \$100,000 to \$249,999 Band 3: \$250,000 to \$999,999 Band 4: \$1,000,000+	Band 1: \$25,000 to \$99,999 Band 2: \$100,000 to \$249,999 Band 3: \$250,000 to \$999,999 Band 4: \$1,000,000+		Band 1: \$15,000 to \$99,999 Band 2: \$100,000 to \$249,999 Band 3: \$250,000 to \$999,999 Band 4: \$1,000,000+	Band 1: \$25,000 to \$99,999 Band 2: \$100,000 to \$249,999 Band 3: \$250,000 to \$999,999 Band 4: \$1,000,000+	
Premium paying period	- Pay to age 100 - Pay to a maximum of 20 years			- Pay to age 100 - Pay to a maximum of 20 years		
Coverage type	- Single - JFTD - JLTD - Premiums payable to first or last death			- Single - JFTD - JLTD - Premiums payable to first or last death		
Guaranteed cash value	Start in policy year one	Start in policy year one	Start in policy year one	Start in policy year six	Start in policy year seven	Start in policy year six
Dividend options	- Paid-up additions (PUA) - Econolife - Cash payment	- Paid-up additions (PUA) - Enhancement - Cash payment	- Paid-up additions (PUA) - Enhanced coverage option (ECO) - Cash payment	- Paid-up additions (PUA) - Econolife - Cash payment	- Paid-up additions (PUA) - Enhancement - Cash payment	- Paid-up additions (PUA) - Enhanced coverage option (ECO) - Cash payment
Survivor benefit	Yes			Yes		
Exchange feature (joint policies only)	No			No		
Note: For more product details, please refer to the Par essentials page						

UNIVERSAL LIFE INSURANCE COMPARISON CHART									
PRODUCT FEATURES	ANNUALLY INCREASING PAY TO 85 COI PRODUCT			LEVEL COI PRODUCT			LIMITED-PAY COI PRODUCT		
	LONDON LIFE: Annually increasing Pay to 85 COI	GREAT-WEST LIFE: Annually increasing Pay to 85 COI	CANADA LIFE: Annually increasing Pay to 85 COI	LONDON LIFE: Level COI	GREAT-WEST LIFE: Level COI	CANADA LIFE: Level COI	LONDON LIFE: Limited-pay COI	GREAT-WEST LIFE: Limited-pay COI	CANADA LIFE: Limited-pay COI
Issue ages	For single-life: 0 - 65 For JFTD: Minimum: 18 for the youngest insured Maximum: Equivalent single age (ESA) 65 For JLTD: Minimum: 18 for the youngest insured Maximum: ESA 65			For single-life: 18 - 85 For JFTD: Minimum: 18 for the youngest insured Maximum: ESA 85 For JLTD: Minimum: 18 for the youngest insured Maximum: ESA 85 and oldest insured's age 85			For single-life: 10-year: 0 – 85, 15-year: 0 – 85, 20-year: 0 - 80 For JFTD: 10-year and 15-year: Minimum: 18 for the youngest insured Maximum: ESA of 85 For JFTD: 20-year: Minimum: 18 for the youngest insured Maximum: ESA of 80 For JLTD: 10-year and 15-year: Minimum: 18 for the youngest insured Maximum: ESA 85 and oldest insured's age 85 For JLTD: 20-year: Minimum: 18 for the youngest insured Maximum: ESA 80 and oldest insured's age 85		
Issue minimums	For single-life: \$25,000 For joint life: \$50,000			For single-life: \$25,000 For joint life: \$50,000			For single-life: \$25,000 For joint life: \$50,000		
Premium bands	Band 1: \$25,000 to \$99,999 Band 2: \$100,000 to \$249,999 Band 3: \$250,000 to \$499,999 Band 4: \$500,000 to \$999,999 Band 5: \$1,000,000+			Band 1: \$25,000 to \$99,999 Band 2: \$100,000 to \$249,999 Band 3: \$250,000 to \$499,999 Band 4: \$500,000 to \$999,999 Band 5: \$1,000,000+			Band 1: \$25,000 to \$99,999 Band 2: \$100,000 to \$249,999 Band 3: \$250,000 to \$499,999 Band 4: \$500,000 to \$999,999 Band 5: \$1,000,000+		
Cost of insurance (COI) charges	Pay to age 85			Pay to age 100			10-year: pay for 120 months 15-year: pay for 180 months 20-year: pay for 240 months		
Guaranteed cash value	No			No			Start at the fifth coverage anniversary (beginning of year six)		
Death benefit options	- Coverage plus - Level			- Coverage plus			- Coverage plus		
Survivor benefit	Yes			Yes			Yes		
Exchange feature (joint policies only)	Yes			Yes			Yes		
Surrender charges (percentage of target premium)	Year 1: 125, Year 2: 200, Year 3: 300, Year 4: 400, Year 5: 400, Year 6: 400, Year 7: 200, Year 8: 100, Year 9: 50			Year 1: 125, Year 2: 200, Year 3: 300, Year 4: 400, Year 5: 400, Year 6: 400, Year 7: 200, Year 8: 100, Year 9: 50			No		

Note: For more product details, please refer to the UL essentials page