



Lifetime coverage made simple

Simply, our tiered suite of Simply Guaranteed Life and Simply Simplified Life Insurance products, is designed to make lifetime coverage more attainable and accessible for your clients. With four permanent life insurance coverage options, the Simply suite offers quick and easy access to life insurance without having to undergo a medical exam.

Whether your clients have difficulty obtaining fully underwritten traditional insurance or simply value a straightforward application process, we have life insurance solutions to suit their specific circumstances and meet their insurance needs, such as:



covering final expenses



providing debt protection



supplementing existing insurance plans



lessening the financial burden for loved ones

More coverage options

Our Simply Simplified Life provides up to \$500,000 of coverage with access to built-in benefits, and our Simply Guaranteed Life offers guaranteed acceptance for up to \$25,000 of coverage, regardless of the client's health condition.

Your client's responses to the health and lifestyle questions in the application will determine their qualification for one of these insurance solutions. If your client does not qualify for any of the Simply Simplified Life insurance products, our Simply Guaranteed Life insurance will be an option for them.

Simply Guaranteed Life		Simply Simplified Life	
Sum insured			
Guaranteed Life	Min \$10K Max \$25K	Deferred Life	Min \$10K Max \$100K
		Deferred Life Plus	Min \$25K Max \$350K
		Immediate Life	Min \$25K Max \$500K*
Eligibility			
Guaranteed acceptance**		Health and Lifestyle questions**	
Built-in benefits			
		Deferred Life <ul style="list-style-type: none">A Transportation Benefit that pays up to \$2,000, when the Insured dies more than 200 km from their principal residence.¹	
		Deferred Life Plus <ul style="list-style-type: none">A Transportation Benefit that pays up to \$2,000, when the Insured dies more than 200 km from their principal residence.¹A Guaranteed Surrender Value starting in the 5th policy year.²	
		Immediate Life <ul style="list-style-type: none">A Transportation Benefit that pays up to \$2,000, when the Insured dies more than 200 km from their principal residence.¹A Guaranteed Surrender Value starting in the 5th policy year.²Reduced Paid-Up Insurance to meet changing needs.³	
Death Benefit			
Guaranteed Life Year 1-2: Return of Premium with 3% simple interest per annum except for accidental death. If death occurs due to an accidental death in the first two policy years, the full sum insured is payable. Year 3: Full sum insured		Deferred Life and Deferred Life Plus Year 1-2: Return of Premium with 3% simple interest per annum except for accidental death. If death occurs due to an accidental death in the first two policy years, the full sum insured is payable. Year 3: Full sum insured	
		Immediate Life Full sum insured	
Issue age (age nearest birthday)			
18-74			
Premium structure			
Level and guaranteed fixed monthly premiums payable to age 100			
Coverage option			
Single life (owner and insured are the same)			
Risk class			
Standard Non-Smoker/Smoker			
Premium frequency			
Monthly			
Policy fee			
\$5 monthly			
Value-added service			



Access to Maple, Canada's leading virtual healthcare platform offering on demand, high-quality care with bilingual support. Maple can connect policyholders with primary care providers and mental health therapists online for up to four consultations annually at no extra cost.⁴

Who could your prospective clients be?



For Simply Guaranteed Life insurance

This coverage could be suitable for:

- Individuals who want guaranteed acceptance for permanent life insurance
- Individuals who have a serious health condition and do not qualify for fully underwritten insurance

Market segment can include:

- Retirees or near-retirees who may have transitioned out of a workplace group benefit plan and are looking for an accessible and simple life insurance plan to supplement existing retirement plans



For Simply Simplified Life insurance

This coverage could be suitable for:

- Individuals who want a simple, fast application for permanent life insurance without completing a medical exam
- Individuals in moderate to good health and who may not qualify for fully underwritten life insurance or who have been rated
- Individuals who want to have cash value and an option for reduced-paid coverage in case their needs change in the future

Market segment can include:

- Young professionals who are in good health and are seeking easy, convenient access to coverage
- Newcomers who may have limited life insurance options and are looking for coverage to protect their families as they settle into a new country
- Retirees or near-retirees who may have transitioned out of a workplace group benefit plan and are looking for an accessible and simple life insurance plan to supplement existing retirement plans



*The maximum amount of life insurance coverage allowed on an Insured, including existing guaranteed and/or simplified products issued by ivari, is the lesser of \$500,000 and the plan maximum amount.

**Residency Status for Policyowners: (1) must have lived in Canada for a minimum of 6 months, and (2) be a Canadian Citizen, Landed Immigrant or Permanent Resident, or have a Post Graduate Work Permit, Student Permit or Work Permit (other than Seasonal Worker).

¹ The Transportation Benefit is available starting in the 3rd policy year on Deferred and Deferred Life Plus, and immediately for Immediate Life. This benefit is only payable if the death benefit under this policy is also payable. This benefit will pay, subject to terms and conditions, an amount equal to the lesser of \$2 per kilometer from the place of death or \$2,000, to transport the Insured's body.

² A Guaranteed Surrender Value (GSV) is available on Deferred Life Plus and Immediate Life starting in the 5th policy year, in accordance with the policy.

³ Reduced Paid-Up Insurance (RPU) is available for Immediate Life. This feature is available starting in the 8th policy year and allows the policy to continue at a reduced amount of insurance coverage without further premium payments. The minimum amount of RPU is \$10,000. Once the RPU feature is exercised, the GSV, Transportation Benefit and access to Maple virtual healthcare will no longer be available.

⁴ Virtual healthcare by Maple is a non-contractual benefit and is subject to program availability. Products or services offered may be subject to change. Maple Corporation is the sole provider of Virtual Healthcare Services available with Simply Guaranteed Life and Simplified Life insurance policies, ivari and its affiliates are not liable for the quality or availability of the products or services offered by Maple Corporation or any of its affiliates. Maple Corporation is not an agent or broker of ivari.

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For a full understanding of the rights and obligations of the policy owner and ivari, please refer to the sample contract available on our [Product contract information page](#).

To submit an application, log in to ivari.ca and go to the [ivari 360 page](#).

For more information, please visit our [Simply Guaranteed Life and Simply Simplified Life](#) webpage or contact your ivari Sales Representative at sales@ivari.ca. For general inquiries, contact conversation@ivari.ca or call 1-800-846-5970.



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