

HUGO LIFE INSURANCE | TERM LIFE INSURANCE PRODUCT

Benefits available	Minimum \$50,000, maximum \$5,000,000.
Age limit upon purchase	Available to people aged 18 to 70 inclusively (varies according to term). Age at nearest birthday.
Duration of contract	<ul style="list-style-type: none"> • Term of 10, 15, 20, 25 or 30 years depending on the option chosen by the Policyholder. • Fixed term up to age 80. • Term of up to 100 years (conversion).
Renewal	Guaranteed up to age 80. Two renewal options: <ul style="list-style-type: none"> • Platinum • Gold
Conversion	Conversion privilege up to age 65 for terms of 10, 15, 20, 25, 30 and 80.
Exchange privilege	Offered as of the first policy anniversary and before the fifth policy anniversary.
Type of contract	Guaranteed premium and non-cancellable coverage: Premiums are not subject to adjustments to reflect experience.
Beneficiary	As designated by the policyholder.
Riders (option)	<ul style="list-style-type: none"> • Accidental death and dismemberment benefit. • Total disability waiver of premium benefit.
Exclusions and limitations	There is no pre-existing condition. Please refer to the policy specimen for full details.

SPECIAL OFFER

For contracts issued without an exclusion or a rating with a minimum of \$100,000 in life insurance coverage.

HuGO Critical Illness Insurance	<ul style="list-style-type: none"> • Term critical illness insurance of \$25,000. • 25 critical illnesses covered; access to Best Doctors services. <p>Please refer to the fact sheet of the advisor's guide for full details.</p>
HuGO Debt Insurance	<ul style="list-style-type: none"> • \$400 to \$1,500 in monthly debt payments, 90-day waiting period two-year benefit period. • Included: Hospitalization and surgery as of the first day, waiver, six-month partial disability and retroactive benefit. • Premium by occupation <ul style="list-style-type: none"> - Full-time student: 2A - Unemployed B (ages 18 to 59) - Class X = B <p>Please refer to the fact sheet of the advisor's guide for full details.</p>