

**HUGO LIFE INSURANCE | TERM LIFE INSURANCE PRODUCT**

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

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