



OVERVIEW OF ASSURIS' PROTECTION

Are You Protected by Assuris?

If you are a Canadian citizen or resident, and you purchased a product from a member life insurance company in Canada, you are protected by Assuris. Visit the Assuris web site at www.assuris.ca for a complete list of member companies.

How Does Assuris Protect You?

If your life insurance company fails, your policies will be transferred to a solvent company. Assuris guarantees that you will retain at least 85% of the insurance benefits you were promised. Insurance benefits include Death, Health Expense, Monthly Income and Cash Value.

Your deposit type products will also be transferred to a solvent company. For these products, Assuris guarantees that you will retain 100% of your Accumulated Value up to \$100,000. Deposit type products include accumulation annuities, universal life overflow accounts, premium deposit accounts and dividend deposit accounts.

For a Tax Free Savings Account (TFSA) invested in an Accumulation Annuity, Assuris provides separate protection from other deposit type products. For TFSAs, Assuris guarantees that policyholders will retain 100% of the Accumulated Value up to \$100,000.

The key to Assuris protection is that it is applied to all benefits of a similar type. If you have more than one policy with the failed company, you will need to add together all similar benefits before applying the Assuris protection. A detailed table on adding benefit types together is available on Assuris' web site.

What Products are Protected by Assuris?

Insurance Products

Life Insurance
Critical Illness
Health Expense
Disability Income
Long Term Care
Annuities
Segregated Funds
Group Insurance

Deposit Type Products

Accumulation Annuities
Group Retirement
Tax Free Savings Account (TFSA)