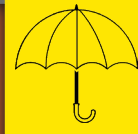


Child Non-Par Whole Life



Permanent life insurance offers a lifetime of protection that can give your child a head start on their future.

Life is unpredictable. Lawyers Financial Child Non-Par Whole Life (Child NPWL) provides greater peace of mind, knowing that you'll have financial protection should the unthinkable occur. As your child grows into an adult, this affordable protection can continue to serve their needs for their whole life.

Child NPWL is available as Single Life coverage for children age 0 to 17 years. Premiums are payable for 20 years.

Eligibility

Lawyers Financial Child NPWL is available to lawyers, judges, Quebec Notaries and their spouses, as well as adult children, law firm staff and their spouses, who are Canadian residents. Lawyers and Notaries must be in good standing with their provincial law society or Chambre des notaires du Québec.

Coverage Amounts Available

- Minimum: \$10,000
- Maximum: \$100,000

Discounts for Larger Purchases

Larger amounts of insurance may lower your premium rate. Depending on the coverage amount you choose you could receive rate reductions¹ at:

- \$50,000 - \$100,000

¹ Available on a per policy basis

Guaranteed Cash Value

As long as you pay your premiums and your policy stays in effect, a guaranteed cash value accumulates year after year beginning in the 11th policy year.

Surrender Value

The surrender value can be accessed by cancelling the policy or taking a loan against the policy. The surrender value is equal to the guaranteed Cash Value plus unused premiums minus debt such as the outstanding loan and loan interest.

Automatic Premium Loans

If you forget to make a premium payment, your coverage is protected through the Child NPWL Automatic Premium Loan feature. This feature will pay your premium through a loan against the policy if the available Cash Value is sufficient to cover that premium amount.

Reduced Paid-Up Insurance

If you are no longer able or willing to pay premiums, you may request that we reduce the amount of insurance under your policy to a Reduced Paid-Up amount that will be paid for by your available Cash Value without further premium payments.

Built-in Benefits

Bereavement Assistance

Losing a loved one can be devastating and many people find it difficult to get through the grief. The Lawyers Financial Child NPWL plan will reimburse beneficiaries up to \$1,000 (combined maximum) for bereavement counselling from an accredited counsellor.

Guaranteed Insurability Benefit

As your child gets older, insurance needs may change. The Guaranteed Insurability Benefit provides the right to purchase additional insurance on the life of the insured person on certain option dates and without evidence of insurability.

Waiver of Premium on Accidental Death of Owner

If the owner of a Child NPWL insurance policy dies by accidental means before the child's 25th birthday and within 365 days of the accident, premiums will be waived while the policy remains in force.

Optional Benefits

Owner Waiver of Premium Benefit

The Lawyers Financial Child NPWL plan allows an owner who is between 18 and 55 the option of purchasing the Owner Waiver of Premium benefit. Under this benefit, monthly premiums may be automatically waived in the event the insured owner dies or becomes totally disabled before the insured person has reached age 25.

The details of this document are intended to provide you with a brief description of this plan and should not be considered part of any contract. Certain benefits and conditions may have changed since this document was produced. Benefits may be subject to evidence of good health and approval by our insurer. Other conditions may also apply subject to policy terms. Please contact your Lawyers Financial Advisor for additional details.

Non-Participating Whole Life insurance is underwritten by Foresters Life Insurance Company, a wholly owned subsidiary of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Road, Toronto, Canada M3C 1T9).



**LAWYERS
FINANCIAL**

Be ready.

Connect with your local Lawyers Financial Advisor today.

Find them at lawyersfinancial.ca or 1.800.267.2242.

