

Decreasing term insurance provides you with coverage for all or part of your expenses for rent, mortgage or any other financial obligation in case of your death or disability.

To keep your commitments; to avoid your debts becoming a burden; to confidently secure the future for yourself and your loved ones, our **Decreasing Term Plus** and **Mortgage Insurance** plans offer the best solution.

Our complete line of products and additional protection options make it possible for us to offer customized coverage to satisfy your needs as well as those of your entire family.

To learn more, please do not hesitate to contact your advisor, who will be pleased to provide you with all the information you need.

The clauses, exclusions and limitations outlined in this document are indicated for information purposes only. Benefits are paid only in accordance with the policy text. It is very important that you read your contract.

AXA Profile

**Live, grow, succeed...
with AXA by your side!**

Present throughout Canada, AXA supports its clients, whether individuals or businesses, at every stage of their lives by delivering — through its broker network — solutions adapted to their needs.

Our expertise and broad range of Life and Property/Casualty Insurance products and Financial Services protect our clients, help them build their wealth and enable them to look forward to the future with peace of mind.

*That is how we at AXA see our business:
financial protection.*

www.axa.ca

Your AXA Advisor:

2020, University Street, Montreal, Quebec H3A 2A5



Be Life Confident



**DECREASING
TERM PLUS and
MORTGAGE
INSURANCE**

**Honour your obligations and protect
the lifestyle of your loved ones!**

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Be Life Confident

DECREASING TERM PLUS and MORTGAGE INSURANCE

Decreasing term insurance plans which adapt to your needs at all times.
Enabling you to plan for your future, and that of your loved ones, in complete confidence.

DECREASING TERM PLUS

- Decreasing term insurance
- Tailor your coverage by selecting the term (15, 20 or 25 years)
- Appreciate its flexibility by selecting one of the five versions that corresponds to your need
- Receive a monthly payment based on your expenses for mortgage, rent or home-related expenditures, or to fulfil other obligations such as alimony or student loan repayments
- Save on policy fees by insuring up to 6 individuals on a single contract
- Convert your contract to permanent insurance, up to age 70, without evidence of insurability
- Benefit at no cost from the Waiver of Premium in case of an initial cancer diagnosis
- Protect your investment by selecting the Joint First to Die option
- Complement your coverage with the following additional benefits:
 - Waiver of Premium in case of total disability
 - Child Rider: provides Life Insurance coverage for your dependant children up to age 25
 - Critical Illness insurance (includes the DocAccess benefit)

MORTGAGE INSURANCE

- Decreasing term insurance based on the actual term of your mortgage
- Tailor your coverage by selecting the term (5 to 30 years) and the income benefit (50% or 100%)
- Avoid surprises: your premiums are guaranteed
- Take advantage of its flexibility by selecting one of the two options that corresponds to your need
- Increase the face amount of your insurance in line with your actual mortgage, without evidence of insurability, up to 25%
- Receive, at no cost, an Extreme Disability Benefit corresponding to 50% of the death benefit when you need it most
- Convert your contract to permanent insurance, up to age 70, without evidence of insurability
- Protect your investment by selecting the Joint First to Die option
- Complement your coverage with the following additional benefits:
 - Waiver of Premium in case of total disability (included automatically when the insurance and annuity option is selected)
 - Critical Illness insurance (includes the DocAccess benefit)



DECREASING TERM PLUS IS AVAILABLE IN FIVE OPTIONS:

- Individual Life: the monthly benefit amount is payable upon the death of the insured
- Joint Life: the monthly benefit amount is payable upon the death of one of the insureds
- Individual Life and Disability: the monthly benefit amount is payable upon the death or disability of the insured
- Joint Life and Disability: the monthly benefit amount is payable upon the death of the first insured. At the first disability, 50% of the monthly payment is payable. The second half is payable upon the death or disability of the other insured
- Joint Life and Individual Disability: the monthly benefit amount is payable upon the death of one of the insureds. In the event of disability of the insured covered by the individual casualty guarantee, the monthly benefit is payable to the owner

MORTGAGE INSURANCE IS AVAILABLE IN TWO OPTIONS:

- Mortgage insurance and mortgage annuity (life and disability)
- Mortgage insurance (life only)