

Term life insurance satisfies your needs for a limited time. It gives you peace of mind by protecting your loved ones or business partners in the event of your death.

Its key aspects are its affordability and flexibility.

Our **Term 10, 20 and 70** products offer different coverage terms as well as a conversion privilege to permanent life insurance.

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



**TERM
10, 20 and 70**

**Temporary insurance:
guaranteed flexibility!**

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Be Life Confident

TERM 10, 20 and 70

A selection of flexible and affordable coverages that adequately satisfy your temporary life insurance requirements.



TERM 10

- 10-year term coverage: premiums guaranteed for 10-year periods
- Renew your insurance coverage until age 75, without evidence of insurability
- Convert your contract to permanent insurance up to age 70, without evidence of insurability
- Increase your insurance amount for each of the first five anniversaries with the automatic indexation benefit
- Receive an Extreme Disability Benefit corresponding to 50% of the death benefit when you need it most, at no additional cost
- Protect your assets by selecting the Joint First to Die option
- Benefit from preferred rates (4 non-smoker categories and 2 smoker categories)
- Save on policy fees by insuring up to six individuals on a single contract
- Complement your coverage and that of your family's with the following additional benefits:
 - Child Rider: offers your children life insurance until age 25
 - Benefit in case of fracture
 - Monthly Income in case of disability
 - Accidental Death and Dismemberment
 - Waiver of Premium in case of total disability

TERM 20

- 20-year term coverage: premiums guaranteed for 20 years
- Convert your contract to permanent insurance up to age 70, without evidence of insurability
- Benefit from preferred rates (4 non-smoker categories and 2 smoker categories)
- Save on policy fees by insuring up to six individuals on a single contract
- Complement your coverage and that of your family's with the following additional benefits:
 - Child Rider: offers your children life insurance until age 25
 - Benefit in case of fracture
 - Accidental Death and Dismemberment
 - Waiver of Premium in case of total disability

TERM 70

- 70-year temporary coverage: premiums guaranteed to age 70
- Convert your contract to permanent insurance up to age 70, without evidence of insurability
- Benefit from preferred rates (4 non-smoker categories and 2 smoker categories)
- Save on policy fees by insuring up to six individuals on a single contract
- Complement your coverage and that of your family's with the following additional benefits:
 - Child Rider: offers your children life insurance until age 25
 - Benefit in case of fracture
 - Monthly Income in case of disability
 - Accidental Death and Dismemberment
 - Waiver of Premium in case of total disability

Premiums that take your lifestyle into consideration

Each product offers preferential rates based on your medical and family history, as well as your smoker classification.