

Helping you plan

# protection for life.

**PROTECTORPlus™ is now priced among the lowest T-100 rates, plus it offers your clients guaranteed cash values. Why recommend T-100 when your clients can get more for their money?**

The next time you compare permanent life insurance products, try ranking the lowest premiums for T-100 and Whole Life Coverage together within LifeGuide® or your preferred rate comparison software. You might be surprised to see that, for a little more than the lowest T-100 premium, your clients can choose PROTECTORPlus instead and benefit from the added protection of guaranteed cash values.

The chart below shows that PROTECTORPlus represents exceptional value in the Whole Life category and even offers lower premiums than some T-100 competitors, plus it offers by far the most generous cash values after policy year 20.

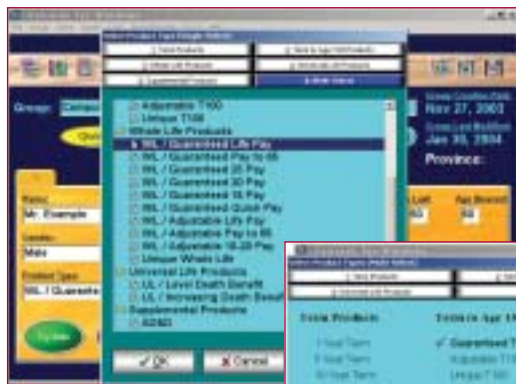
| Male NS Regular/ \$500,000 / Age 50    |                   |               |  |
|--|-------------------|---------------|--|
| Policy                                 | Policy Type       | Premium       | Guaranteed Cash Value at end of 20 <sup>th</sup> Policy Year |
| National Life – eTerm 100              | T-100             | \$4997        | \$0  |
| Manulife Family Term-Life              | T-100             | \$5013        | \$0  |
| Industrial-Alliance – Maxirance T100   | T-100             | \$5145        | \$0  |
| <b>Transamerica PROTECTORPlus</b>      | <b>Whole Life</b> | <b>\$5510</b> | <b>\$113,250</b>   |
| Standard Life – SLT 100                | Whole Life        | \$5585        | \$54,500   |
| Canada Life – DynaTerm Option 0        | T-100             | \$5610        | \$0  |
| Wawanesa Life – Term to 100            | T-100             | \$5640        | \$0  |
| National Life – eGuranteed UL          | Whole Life        | \$5658        | \$0  |
| Unity Life – LifeOption – Pay to 100   | Whole Life        | \$5925        | \$24,675   |
| Empire Life – Solution 100 with values | Whole Life        | \$6040        | \$86,500   |

Source: LifeGuide March 2004 edition with new rates from Transamerica available May 1, 2004.

Table compares 5 lowest T-100 premiums and 5 lowest Whole Life-Life Pay premiums for stated age and face amount.

In this example, an additional \$513 in annual premiums over the lowest-priced T-100 policy is all it takes to buy PROTECTORPlus and benefit from the added protection of cash values that increase every year beginning after year 20.

*See over*



## Show your clients more value

You can use LifeGuide to show your clients the added value of **PROTECTORPlus**. In the "Product Type" field, click "Multi-Select",



then choose **Guaranteed T-100** and **WL/Guaranteed Life Pay**. This will allow you to rank **PROTECTORPlus** premiums against competing T-100 products that do not offer cash values.

## Give your clients more flexibility

How do cash values provide flexibility? In most cases, if clients can no longer afford the premiums on a T-100 policy, it will simply lapse. By contrast, **PROTECTORPlus** clients who select the Life-Pay option can stop paying premiums any time after the 20th year and use their accumulated cash value to buy a lower amount of paid-up insurance coverage for life.

What's more, **PROTECTORPlus** gives clients the option of withdrawing part of their cash value at any time without charge\*. If an unexpected need ever arises, clients can access some of their cash value and still enjoy the protection of reduced coverage. Or, they may fully surrender their policy without charge.\*

## PROTECTORPlus™ is protection for life

**PROTECTORPlus** is priced very competitively among whole life policies and offers cash values that T-100 products simply cannot match. With our new 2004 premiums, **PROTECTORPlus** promises your clients more value and flexibility than the competing options.

It is available with a Life-Pay or 20-Pay option, and premiums are guaranteed not to increase for the life of the policy regardless of changes in a client's medical status or other factors.

So the next time you are discussing permanent insurance with a client, show them the added value, flexibility and predictability of **PROTECTORPlus**, and offer them *protection for life*.



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\* Cash value that is surrendered is treated as income under current CRA tax legislation.