

A guarantee your family can depend on.

# FINAL EXPENSE INSURANCE



## WHY CHOOSE US

Specialty Life has helped thousands of Canadians across the nation find the insurance solution that accommodates their unique health and financial needs.

The Final Expense Plan offers you the chance to protect your loved ones and secure your final costs with no medical exam or health questions required.

Finding coverage for you and your family can be difficult. That's why Specialty Life and our team of financial advisors are on hand to guide you every step of the way.

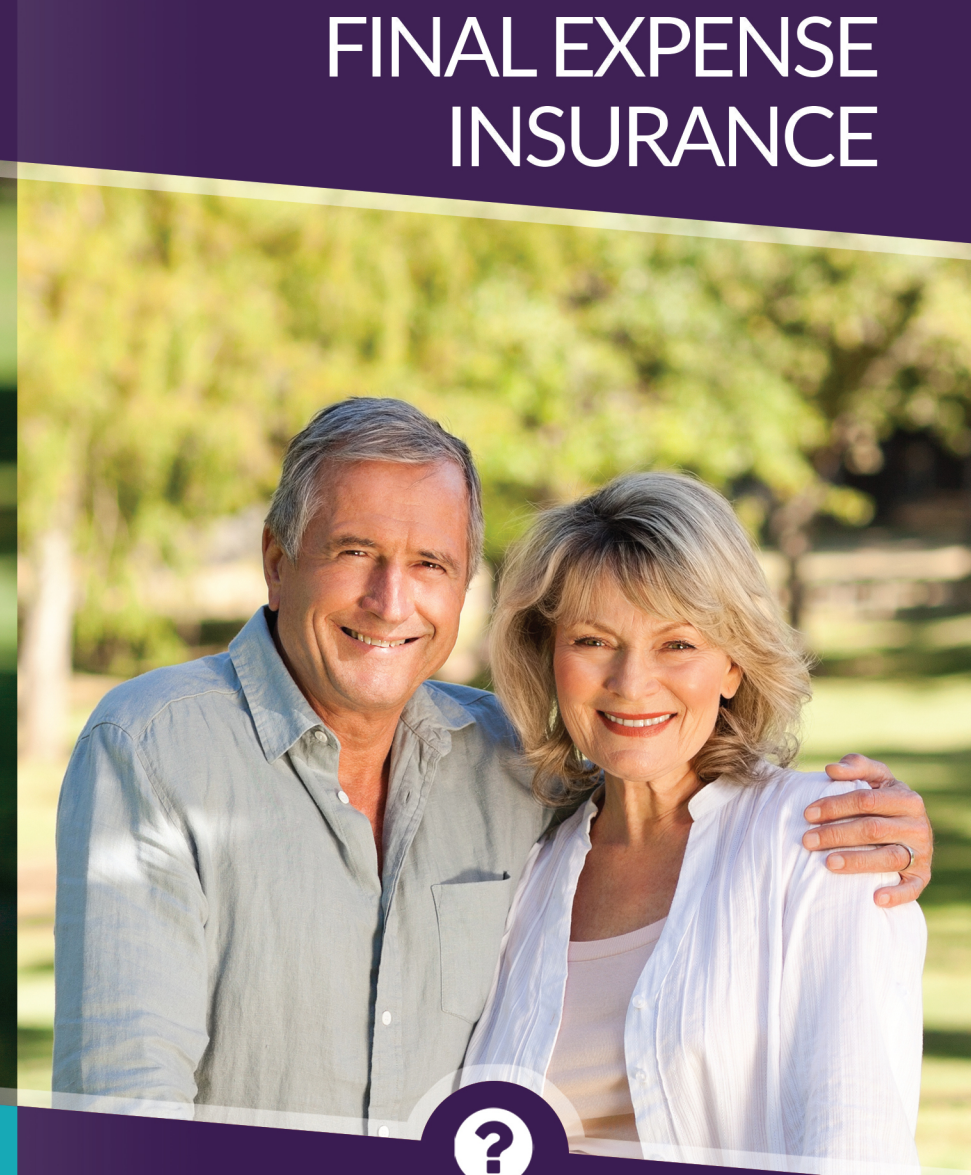


## ABOUT CHUBB LIFE

Chubb Life is part of the Chubb group of insurance companies. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients.

Chubb Limited, the parent company of Chubb Life is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

For more information, please call:



## WHO WE ARE

Specialty Life Insurance is a nationwide insurance provider, specializing in simplified issue insurance products that can qualify Canadians of any health status.

In order to provide the complete solution to our clients, Specialty Life has partnered with Chubb Life Insurance Company of Canada. Our commitment is to provide clients with the coverage they need, regardless of their circumstances.

SPECIALTY  LIFE





- Your Acceptance is Guaranteed!
- Permanent coverage to age 100;
- Tax-free benefits of up to \$25,000;
- No medical exam required;
- No fluid tests, no health questions;
- Included Accidental death protection pays four times your benefit;



**SPECIALTY**  **LIFE**

## WHAT'S COVERED?

### BASIC BENEFIT

The Basic Benefit will be paid if the Insured person dies after two years of this policy, or dies from an accidental death as covered under the accidental death condition.

Benefits payable under a non-accidental death that occurs within the first two years of coverage will be limited to a refund of premiums paid.

### ACCIDENTAL DEATH BENEFIT

Up to age 100, any accidental death covered under this policy will be paid as four times the basic death benefit's value.



## THE RISKS OF DYING UNINSURED

We don't often like to think about funeral costs and final expenses. But if you don't think about them, your family will have to cover the bills when they should be mourning.

- Funeral costs in Canada can average up to \$10,000 or more for a ceremony and burial;
- End-of-life care can more than double or triple final costs;
- Debts left behind can impact inheritance and may lead to confusion and conflict for family;
- A surviving spouse without coverage will have to support themselves without help.

## GUARANTEED PROTECTION HELPS WHEN OTHERS CAN'T

If you're worried that your health may prevent you from getting coverage, you can qualify for the Final Expense Plan, even if:

- You've had or currently suffer from a serious illness;
- You've been rejected for life insurance;
- You wish to avoid a medical exam for any reason;
- You've been told you're "uninsurable" for any reason

Dying without life insurance coverage can leave your family without money to pay for funeral bills or debts.

If you have present or past health issues, if you've been declined insurance in the past -The Final Expense Plan by Specialty Life will get you insurance.



## ARE YOU ELIGIBLE?

### ONLY TWO THINGS NEED TO BE MET TO QUALIFY FOR THE FINAL EXPENSE PLAN

- You are between the ages of 18 and 74 inclusive, and;
- You have a permanent Canadian address.

If you can meet the above criteria,  
**YOUR ACCEPTANCE IS GUARANTEED**