

Section 2 - Policy Value Projection

Coverage Year	Insured Age	Assumed Primary Rate of Return(%)	Total Rate of Return (including Bonus) (%)	Total Annual Planned Premiums	Annual Charges	Fund Value	Cash Value	Living Benefit	Total Death Benefit	Side Account Balance
1	36	3.500	3.500	858	858	0	0	0	100,000	0
2	37	3.500	3.500	858	858	0	0	0	100,000	0
3	38	3.500	3.500	858	858	0	0	0	100,000	0
4	39	3.500	3.500	858	858	0	0	0	100,000	0
5	40	3.500	3.500	858	858	0	0	0	100,000	0
6	41	3.500	3.500	858	858	0	0	0	100,000	0
7	42	3.500	3.500	858	858	0	0	0	100,000	0
8	43	3.500	3.500	858	858	0	0	0	100,000	0
9	44	3.500	3.500	858	858	0	0	0	100,000	0
10	45	3.500	3.500	858	858	0	0	0	100,000	0
15	50	3.500	3.500	858	858	0	0	0	100,000	0
20	55	3.500	3.500	858	858	0	0	0	100,000	0
25	60	3.500	3.500	858	858	0	0	0	100,000	0
30	65	3.500	3.500	858	858	0	0	0	100,000	0
35	70	3.500	3.500	858	858	0	0	0	100,000	0
40	75	3.500	3.500	858	858	0	0	0	100,000	0
45	80	3.500	3.500	858	858	0	0	0	100,000	0
50	85	3.500	3.500	858	858	0	0	0	100,000	0
55	90	3.500	3.500	858	858	0	0	0	100,000	0
60	95	3.500	3.500	858	858	0	0	0	100,000	0
65	100	3.500	3.500	858	858	0	0	0	100,000	0

This projection is based on an assumed weighted average primary rate of return indicated above and the marginal tax rate indicated in the Summary of Insurance Coverage section.

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1	41	3.500	3.500	1,033	1,033	0	0	0	100,000	0
2	42	3.500	3.500	1,033	1,033	0	0	0	100,000	0
3	43	3.500	3.500	1,033	1,033	0	0	0	100,000	0
4	44	3.500	3.500	1,033	1,033	0	0	0	100,000	0
5	45	3.500	3.500	1,033	1,033	0	0	0	100,000	0
6	46	3.500	3.500	1,033	1,033	0	0	0	100,000	0
7	47	3.500	3.500	1,033	1,033	0	0	0	100,000	0
8	48	3.500	3.500	1,033	1,033	0	0	0	100,000	0
9	49	3.500	3.500	1,033	1,033	0	0	0	100,000	0
10	50	3.500	3.500	1,033	1,033	0	0	0	100,000	0
15	55	3.500	3.500	1,033	1,033	0	0	0	100,000	0
20	60	3.500	3.500	1,033	1,033	0	0	0	100,000	0
25	65	3.500	3.500	1,033	1,033	0	0	0	100,000	0
30	70	3.500	3.500	1,033	1,033	0	0	0	100,000	0
35	75	3.500	3.500	1,033	1,033	0	0	0	100,000	0
40	80	3.500	3.500	1,033	1,033	0	0	0	100,000	0
45	85	3.500	3.500	1,033	1,033	0	0	0	100,000	0
50	90	3.500	3.500	1,033	1,033	0	0	0	100,000	0
55	95	3.500	3.500	1,033	1,033	0	0	0	100,000	0
60	100	3.500	3.500	1,033	1,033	0	0	0	100,000	0

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1	46	3.500	3.500	1,280	1,280	0	0	0	100,000	0
2	47	3.500	3.500	1,280	1,280	0	0	0	100,000	0
3	48	3.500	3.500	1,280	1,280	0	0	0	100,000	0
4	49	3.500	3.500	1,280	1,280	0	0	0	100,000	0
5	50	3.500	3.500	1,280	1,280	0	0	0	100,000	0
6	51	3.500	3.500	1,280	1,280	0	0	0	100,000	0
7	52	3.500	3.500	1,280	1,280	0	0	0	100,000	0
8	53	3.500	3.500	1,280	1,280	0	0	0	100,000	0
9	54	3.500	3.500	1,280	1,280	0	0	0	100,000	0
10	55	3.500	3.500	1,280	1,280	0	0	0	100,000	0
15	60	3.500	3.500	1,280	1,280	0	0	0	100,000	0
20	65	3.500	3.500	1,280	1,280	0	0	0	100,000	0
25	70	3.500	3.500	1,280	1,280	0	0	0	100,000	0
30	75	3.500	3.500	1,280	1,280	0	0	0	100,000	0
35	80	3.500	3.500	1,280	1,280	0	0	0	100,000	0
40	85	3.500	3.500	1,280	1,280	0	0	0	100,000	0
45	90	3.500	3.500	1,280	1,280	0	0	0	100,000	0
50	95	3.500	3.500	1,280	1,280	0	0	0	100,000	0
55	100	3.500	3.500	1,280	1,280	0	0	0	100,000	0

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Coverage Year	Insured Age	Assumed Primary Rate of Return(%)	Total Rate of Return (Including Bonus) (%)	Total Annual Planned Premiums	Annual Charges	Fund Value	Cash Value	Living Benefit	Total Death Benefit	Side Account Balance
1	51	3.500	3.500	1,540	1,540	0	0	0	100,000	0
2	52	3.500	3.500	1,540	1,540	0	0	0	100,000	0
3	53	3.500	3.500	1,540	1,540	0	0	0	100,000	0
4	54	3.500	3.500	1,540	1,540	0	0	0	100,000	0
5	55	3.500	3.500	1,540	1,540	0	0	0	100,000	0
6	56	3.500	3.500	1,540	1,540	0	0	0	100,000	0
7	57	3.500	3.500	1,540	1,540	0	0	0	100,000	0
8	58	3.500	3.500	1,540	1,540	0	0	0	100,000	0
9	59	3.500	3.500	1,540	1,540	0	0	0	100,000	0
10	60	3.500	3.500	1,540	1,540	0	0	0	100,000	0
15	65	3.500	3.500	1,540	1,540	0	0	0	100,000	0
20	70	3.500	3.500	1,540	1,540	0	0	0	100,000	0
25	75	3.500	3.500	1,540	1,540	0	0	0	100,000	0
30	80	3.500	3.500	1,540	1,540	0	0	0	100,000	0
35	85	3.500	3.500	1,540	1,540	0	0	0	100,000	0
40	90	3.500	3.500	1,540	1,540	0	0	0	100,000	0
45	95	3.500	3.500	1,540	1,540	0	0	0	100,000	0
50	100	3.500	3.500	1,540	1,540	0	0	0	100,000	0

This projection is based on an assumed weighted average primary rate of return indicated above and the marginal tax rate indicated in the Summary of Insurance Coverage section. The accumulation in this illustration is reported on a tax-deferred basis. However, please note that the growth of the money held in the Side Account is subject to annual tax reporting. The Bonus Amount is credited to the Fund Value on the first day after the applicable policy anniversary.

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Living Benefit is a built-in benefit that provides tax-free* and surrender charge-free access to your fund value upon disability. This benefit is available in the 6th policy year and covers disabilities caused by a disease or an injury and those caused by a comprehensive list of 26 critical illness conditions, including the need for long-term care.

For information on what qualifies as a disability and / or critical illness and for the determination of the benefit amount available to you, please refer to the contract provisions. Disabilities caused by pre-existing conditions do not qualify. It is important to note that accessing your net fund value will have a direct impact on other benefits in the policy.

* Under the Income Tax Act (Canada) and at the date of publication of this illustration, receipt of the Living Benefit is not currently taxable. ivari does not guarantee nor is it responsible for the tax treatment applicable to this policy feature. Please consult your legal or tax advisor for an opinion on this matter in relation to your particular circumstances.

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1	56	3.500	3.500	1,985	1,985	0	0	0	100,000	0
2	57	3.500	3.500	1,985	1,985	0	0	0	100,000	0
3	58	3.500	3.500	1,985	1,985	0	0	0	100,000	0
4	59	3.500	3.500	1,985	1,985	0	0	0	100,000	0
5	60	3.500	3.500	1,985	1,985	0	0	0	100,000	0
6	61	3.500	3.500	1,985	1,985	0	0	0	100,000	0
7	62	3.500	3.500	1,985	1,985	0	0	0	100,000	0
8	63	3.500	3.500	1,985	1,985	0	0	0	100,000	0
9	64	3.500	3.500	1,985	1,985	0	0	0	100,000	0
10	65	3.500	3.500	1,985	1,985	0	0	0	100,000	0
15	70	3.500	3.500	1,985	1,985	0	0	0	100,000	0
20	75	3.500	3.500	1,985	1,985	0	0	0	100,000	0
25	80	3.500	3.500	1,985	1,985	0	0	0	100,000	0
30	85	3.500	3.500	1,985	1,985	0	0	0	100,000	0
35	90	3.500	3.500	1,985	1,985	0	0	0	100,000	0
40	95	3.500	3.500	1,985	1,985	0	0	0	100,000	0
45	100	3.500	3.500	1,985	1,985	0	0	0	100,000	0

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Coverage Year	Insured Age	Assumed Primary Rate of Return(%)	Total Rate of Return (Including Bonus) (%)	Total Annual Planned Premiums	Annual Charges	Fund Value	Cash Value	Living Benefit	Total Death Benefit	Side Account Balance
1	61	3.500	3.500	2,755	2,755	0	0	0	100,000	0
2	62	3.500	3.500	2,755	2,755	0	0	0	100,000	0
3	63	3.500	3.500	2,755	2,755	0	0	0	100,000	0
4	64	3.500	3.500	2,755	2,755	0	0	0	100,000	0
5	65	3.500	3.500	2,755	2,755	0	0	0	100,000	0
6	66	3.500	3.500	2,755	2,755	0	0	0	100,000	0
7	67	3.500	3.500	2,755	2,755	0	0	0	100,000	0
8	68	3.500	3.500	2,755	2,755	0	0	0	100,000	0
9	69	3.500	3.500	2,755	2,755	0	0	0	100,000	0
10	70	3.500	3.500	2,755	2,755	0	0	0	100,000	0
15	75	3.500	3.500	2,755	2,755	0	0	0	100,000	0
20	80	3.500	3.500	2,755	2,755	0	0	0	100,000	0
25	85	3.500	3.500	2,755	2,755	0	0	0	100,000	0
30	90	3.500	3.500	2,755	2,755	0	0	0	100,000	0
35	95	3.500	3.500	2,755	2,755	0	0	0	100,000	0
40	100	3.500	3.500	2,755	2,755	0	0	0	100,000	0

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1	66	3.500	3.500	3,646	3,646	0	0	0	100,000	0
2	67	3.500	3.500	3,646	3,646	0	0	0	100,000	0
3	68	3.500	3.500	3,646	3,646	0	0	0	100,000	0
4	69	3.500	3.500	3,646	3,646	0	0	0	100,000	0
5	70	3.500	3.500	3,646	3,646	0	0	0	100,000	0
6	71	3.500	3.500	3,646	3,646	0	0	0	100,000	0
7	72	3.500	3.500	3,646	3,646	0	0	0	100,000	0
8	73	3.500	3.500	3,646	3,646	0	0	0	100,000	0
9	74	3.500	3.500	3,646	3,646	0	0	0	100,000	0
10	75	3.500	3.500	3,646	3,646	0	0	0	100,000	0
15	80	3.500	3.500	3,646	3,646	0	0	0	100,000	0
20	85	3.500	3.500	3,646	3,646	0	0	0	100,000	0
25	90	3.500	3.500	3,646	3,646	0	0	0	100,000	0
30	95	3.500	3.500	3,646	3,646	0	0	0	100,000	0
35	100	3.500	3.500	3,646	3,646	0	0	0	100,000	0

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1	71	3.500	3.500	5,199	5,199	0	0	0	100,000	0
2	72	3.500	3.500	5,199	5,199	0	0	0	100,000	0
3	73	3.500	3.500	5,199	5,199	0	0	0	100,000	0
4	74	3.500	3.500	5,199	5,199	0	0	0	100,000	0
5	75	3.500	3.500	5,199	5,199	0	0	0	100,000	0
6	76	3.500	3.500	5,199	5,199	0	0	0	100,000	0
7	77	3.500	3.500	5,199	5,199	0	0	0	100,000	0
8	78	3.500	3.500	5,199	5,199	0	0	0	100,000	0
9	79	3.500	3.500	5,199	5,199	0	0	0	100,000	0
10	80	3.500	3.500	5,199	5,199	0	0	0	100,000	0
15	85	3.500	3.500	5,199	5,199	0	0	0	100,000	0
20	90	3.500	3.500	5,199	5,199	0	0	0	100,000	0
25	95	3.500	3.500	5,199	5,199	0	0	0	100,000	0
30	100	3.500	3.500	5,199	5,199	0	0	0	100,000	0

This projection is based on an assumed weighted average primary rate of return indicated above and the marginal tax rate indicated in the Summary of Insurance Coverage section.

The accumulation in this illustration is reported on a tax-deferred basis. However, please note that the growth of the money held in the Side Account is subject to annual tax reporting.

The Bonus Amount is credited to the Fund Value on the first day after the applicable policy anniversary.

The "Rate of Return" assumptions used in this illustration to estimate projected values for Index Interest Options are net of the contractual Interest Option Fee and, where applicable, the management fees & expenses (MER) and related applicable taxes for the underlying designated index. The Interest Option Fee is guaranteed not to change for each Managed Index Interest Options and Passive Index Interest Options. ivari reserves the right to change the Interest Option Fee applicable to any Passive Currency Neutral Index Interest Option subject to a Guaranteed Total Fee. Additional information related to the Index Interest Options can be found in the policy contract. Historical rates of return and Index Interest Option Performance Pages can be found within the ivari website www.ivari.ca.

Living Benefit is a built-in benefit that provides tax-free* and surrender charge-free access to your fund value upon disability. This benefit is available in the 6th policy year and covers disabilities caused by a disease or an injury and those caused by a comprehensive list of 26 critical illness conditions, including the need for long-term care.

For information on what qualifies as a disability and / or critical illness and for the determination of the benefit amount available to you, please refer to the contract provisions. Disabilities caused by pre-existing conditions do not qualify. It is important to note that accessing your net fund value will have a direct impact on other benefits in the policy.

* Under the Income Tax Act (Canada) and at the date of publication of this illustration, receipt of the Living Benefit is not currently taxable. ivari does not guarantee nor is it responsible for the tax treatment applicable to this policy feature. Please consult your legal or tax advisor for an opinion on this matter in relation to your particular circumstances.

This illustration is not complete without all pages. This illustration is not an offer to provide insurance, nor is it an insurance contract. It has been prepared for information purposes, and will not form part of any policy when issued. It is intended to demonstrate features based on specific assumptions. These assumptions will change over the life of the policy and should be considered hypothetical. Any withdrawal in the first ten (10) coverage years will result in surrender charges. E. & O. E.

General comparison of term life insurance

	Individual	group
8% pst	exempt	yes (Bob Rae!)
Future cost	guaranteed	projected
CPA membership		
Fees	no	yes
Can ins. Co. Cancel you	no	yes, they cancel all in CPA plan
Do you get a Contract ?	yes	no
Convertible to Permanent cover	yes	no