

Sept 2019

MANAGED INTEREST	CI American value (muec1) May-04	MANAGED INTEREST	Dynamic Global Discovery (MGLB1)
DATE OF INCEPTION		DATE OF INCEPTION	MAY-04
	1 MO 1.64%		1 MO .26%
	3 MO -0.06%		3 MO -.89%
	6 MO 11.84%		6 MO 11.37%
	1 YR 4.48%		1 YR 7.74%
	3 YR 8.47%		3 YR 10.82%
	5 YR 9.70%		5 YR 11.87%
	10 YR 10.24%		10 YR 9.32%

MANAGED INTEREST OPTIONS	Invesco International growth Dec-05	PASSIVE INTEREST OPTIONS	Japanese Equity Return(NIKKT) Aug-97
DATE OF INCEPTION		DATE OF INCEPTION	
	1 MO -.08%		1 MO .61%
	3 MO -1.53%		3 MO -3.61%
	6 MO -8.38%		6 MO 3.45%
	1 YR 1.06%		1 YR -1.85%
	3 YR 3.60%		3 YR 5.98%
	5 YR 3.78%		5 YR 8.14%
	10 YR 6.57		10 YR 6.87%

PASSIVE INTEREST OPTIONS	US large capitalization Total Return(8P5OT) AUG-97
DATE OF INCEPTION	
	1 MO 1.66%
	3 MO -1.48%
	6 MO 9.69%
	1 YR 5.74%
	3 YR 10.29%
	5 YR 12.21%
	10 YR 12.87%

PASSIVE INTEREST OPTIONMS	US NEW Technologies Total Return(USNTT) AUG-97	
DATE OF INCEPTION		
	1 MO 2.59%	5 YR 17.36%
	3 MO -1.99%	10 YR 17.36%
	6 MO 12.59%	
	1 YR 7.45%	
	3 YR 16.50%	

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	2	3	4	5	6	7	8	9	
1	36	3.500	4.550	3,600	227	3,437	2,137	0	100,000	0
2	37	3.500	4.550	3,600	222	7,016	5,016	0	100,000	0
3	38	3.500	4.550	3,600	217	10,764	8,164	0	100,000	0
4	39	3.500	4.550	3,600	213	14,687	11,387	0	100,000	0
5	40	3.500	4.550	3,600	208	18,793	15,893	0	100,000	0
6	41	3.500	4.550	3,600	208	23,088	20,488	23,036	101,000	0
7	42	3.500	4.550	3,600	211	27,575	25,775	27,523	102,851	0
8	43	3.500	4.550	3,600	214	32,265	30,465	32,212	105,571	0
9	44	3.500	4.550	3,600	221	34,533	33,033	34,478	109,474	2,586
10	45	3.500	4.550	3,600	234	36,946	35,646	36,888	113,503	5,147
15	50	3.500	4.550	3,600	324	51,464	51,464	51,384	135,673	17,237
20	55	3.500	4.650	3,600	472	71,030	71,030	70,914	161,678	27,957
25	60	3.500	4.650	3,600	703	97,147	97,147	96,975	192,175	36,642
30	65	3.500	4.670	3,600	1,159	131,312	131,312	131,030	227,805	42,572
35	70	3.500	4.670	0	1,783	175,215	175,215	174,779	269,803	26,829
40	75	3.500	4.670	0	2,848	229,742	229,742	229,050	318,382	7,700
45	80	3.500	4.670	0	3,199	280,775	280,775	280,007	354,325	0
50	85	3.500	4.670	0	3,546	333,610	333,610	332,788	383,239	0
55	90	3.500	4.670	0	418	406,586	406,586	406,562	406,586	0
60	95	3.500	4.670	0	0	511,245	511,245	511,245	511,245	0
65	100	3.500	4.670	0	0	642,841	642,841	642,841	642,841	0

The Side Account balance is illustrated on a Before-Tax basis.

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Section 2 - Policy Value Projection

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1	2	3	4	5	6	7	8	9		
1	41	3.500	4.550	4,200	235	4,040	2,440	0	100,000	0
2	42	3.500	4.550	4,200	238	8,238	5,838	0	100,000	0
3	43	3.500	4.550	4,200	241	12,624	9,424	0	100,000	0
4	44	3.500	4.550	4,200	244	17,209	13,209	0	100,000	0
5	45	3.500	4.550	4,200	246	22,000	18,400	0	100,000	0
6	46	3.500	4.550	4,200	250	27,006	23,806	26,945	101,000	0
7	47	3.500	4.550	4,200	252	32,238	30,038	32,177	103,174	0
8	48	3.500	4.550	4,200	257	37,705	35,605	37,642	105,910	0
9	49	3.500	4.550	4,200	269	40,314	38,414	40,248	109,778	3,045
10	50	3.500	4.550	4,200	287	43,085	41,485	43,014	113,771	6,063
15	55	3.500	4.550	4,200	411	59,637	59,637	59,536	135,745	20,394
20	60	3.500	4.650	4,200	606	81,642	81,642	81,493	161,502	33,361
25	65	3.500	4.650	4,200	990	110,430	110,430	110,189	191,578	44,132
30	70	3.500	4.670	0	1,515	147,430	147,430	147,059	227,019	30,935
35	75	3.500	4.670	0	2,412	193,390	193,390	192,803	268,004	14,905
40	80	3.500	4.670	0	2,796	245,964	245,964	245,293	310,395	0
45	85	3.500	4.670	0	3,118	292,181	292,181	291,458	335,647	0
50	90	3.500	4.670	0	378	356,026	356,026	356,002	356,026	0
55	95	3.500	4.670	0	0	447,670	447,670	447,670	447,670	0
60	100	3.500	4.670	0	0	562,902	562,902	562,902	562,902	0

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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	2	3	4	5	6	7	8	9	10	
1	46	3.500	4.550	4,800	295	4,590	2,490	0	100,000	0
2	47	3.500	4.550	4,800	300	9,358	6,258	0	100,000	0
3	48	3.500	4.550	4,800	304	14,339	10,239	0	100,000	0
4	49	3.500	4.550	4,800	311	19,542	14,442	0	100,000	0
5	50	3.500	4.550	4,800	315	24,978	20,378	0	100,000	0
6	51	3.500	4.550	4,800	317	30,660	26,560	30,583	100,000	0
7	52	3.500	4.550	4,800	316	36,603	33,803	36,526	101,000	0
8	53	3.500	4.550	4,800	318	42,814	40,114	42,737	103,712	0
9	54	3.500	4.550	4,800	329	45,725	43,325	45,644	107,461	3,517
10	55	3.500	4.550	4,800	355	48,808	46,708	48,721	111,330	7,006
15	60	3.500	4.550	4,800	515	67,039	67,039	66,913	132,615	23,752
20	65	3.500	4.650	4,800	831	90,762	90,762	90,560	157,457	39,114
25	70	3.500	4.650	0	1,262	121,262	121,262	120,953	186,724	28,090
30	75	3.500	4.670	0	2,001	159,154	159,154	158,667	220,559	14,783
35	80	3.500	4.670	0	2,210	205,112	205,112	204,583	258,841	0
40	85	3.500	4.670	0	2,616	243,559	243,559	242,952	279,792	0
45	90	3.500	4.670	0	331	296,687	296,687	296,663	296,687	0
50	95	3.500	4.670	0	0	373,057	373,057	373,057	373,057	0
55	100	3.500	4.670	0	0	469,083	469,083	469,083	469,083	0

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1	2	3	4	5	6	7	8	9	10	
1	51	3.500	4.550	5,400	395	5,100	2,600	0	100,000	0
2	52	3.500	4.550	5,400	402	10,395	6,595	0	100,000	0
3	53	3.500	4.550	5,400	411	15,924	10,924	0	100,000	0
4	54	3.500	4.550	5,400	414	21,702	15,402	0	100,000	0
5	55	3.500	4.550	5,400	420	27,737	22,137	0	100,000	0
6	56	3.500	4.550	5,400	415	34,053	29,053	33,953	100,000	0
7	57	3.500	4.550	5,400	411	40,662	37,262	40,563	100,000	0
8	58	3.500	4.550	5,400	399	47,586	44,286	47,490	101,000	0
9	59	3.500	4.550	5,400	406	51,237	48,237	51,137	104,594	3,524
10	60	3.500	4.550	5,400	439	54,606	52,106	54,498	108,320	7,494
15	65	3.500	4.550	5,400	697	74,214	74,214	74,045	128,749	26,643
20	70	3.500	4.650	0	1,050	99,245	99,245	98,988	152,821	17,250
25	75	3.500	4.650	0	1,655	130,348	130,348	129,946	180,640	5,956
30	80	3.500	4.670	0	1,876	160,920	160,920	160,469	203,074	0
35	85	3.500	4.670	0	2,073	190,971	190,971	190,490	219,381	0
40	90	3.500	4.670	0	281	232,509	232,509	232,485	232,509	0
45	95	3.500	4.670	0	0	292,359	292,359	292,359	292,359	0
50	100	3.500	4.670	0	0	367,613	367,613	367,613	367,613	0

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1	2	3	4	5	6	7	8	9	10	
1	56	3.500	4.550	7,200	543	6,783	3,983	0	100,000	0
2	57	3.500	4.550	7,200	547	13,831	9,631	0	101,144	0
3	58	3.500	4.550	7,200	550	21,199	15,599	0	103,347	0
4	59	3.500	4.550	7,200	567	28,887	21,887	0	105,619	0
5	60	3.500	4.550	7,200	579	36,913	30,613	0	107,972	0
6	61	3.500	4.550	7,200	586	45,299	39,699	45,159	110,418	0
7	62	3.500	4.550	7,200	597	54,056	50,156	53,915	112,940	0
8	63	3.500	4.550	7,200	596	63,215	59,515	63,075	116,264	0
9	64	3.500	4.550	7,200	624	67,267	63,967	67,115	120,333	5,409
10	65	3.500	4.550	7,200	681	71,518	68,718	71,353	124,527	10,805
15	70	3.500	4.550	0	1,019	96,009	96,009	95,759	147,838	689
20	75	3.500	4.650	0	1,569	114,125	114,125	113,742	158,158	0
25	80	3.500	4.650	0	1,585	134,416	134,416	134,035	169,627	0
30	85	3.500	4.670	0	1,747	159,396	159,396	158,990	183,108	0
35	90	3.500	4.670	0	251	193,974	193,974	193,950	193,974	0
40	95	3.500	4.670	0	0	243,905	243,905	243,905	243,905	0
45	100	3.500	4.670	0	0	306,687	306,687	306,687	306,687	0

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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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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	61	3.500	4.550	7,000	783	6,447	3,247	0	100,000	0
2	62	3.500	4.550	7,000	815	13,154	8,354	0	100,000	0
3	63	3.500	4.550	7,000	836	20,146	13,846	0	100,000	0
4	64	3.500	4.550	7,000	852	27,441	19,541	0	100,000	0
5	65	3.500	4.550	7,000	848	35,074	27,874	0	100,000	0
6	66	3.500	4.550	7,000	878	43,024	36,724	42,806	100,000	0
7	67	3.500	4.550	7,000	836	51,381	46,981	51,173	100,000	0
8	68	3.500	4.550	7,000	764	60,192	55,992	60,003	100,000	0
9	69	3.500	4.550	7,000	732	65,264	61,464	65,084	103,516	4,053
10	70	3.500	4.550	7,000	770	69,252	66,052	69,063	107,139	9,369
15	75	3.500	4.550	0	1,189	91,535	91,535	91,245	126,851	355
20	80	3.500	4.650	0	1,293	108,027	108,027	107,716	136,325	0
25	85	3.500	4.650	0	1,424	127,890	127,890	127,558	146,915	0
30	90	3.500	4.670	0	222	155,489	155,489	155,465	155,489	0
35	95	3.500	4.670	0	0	195,514	195,514	195,514	195,514	0
40	100	3.500	4.670	0	0	245,840	245,840	245,840	245,840	0

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Section 2 - Policy Value Projection

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1	2	3	4	5	6	7	8	9	10	
1	66	3.500	4.550	9,600	1,397	8,357	4,757	0	100,000	0
2	67	3.500	4.550	9,600	1,405	17,040	11,640	0	100,000	0
3	68	3.500	4.550	9,600	1,381	26,144	19,044	0	101,000	0
4	69	3.500	4.550	9,600	1,340	35,704	26,804	0	103,168	0
5	70	3.500	4.550	9,600	1,284	45,759	37,759	0	105,776	0
6	71	3.500	4.550	9,600	1,215	56,342	49,242	56,062	108,534	0
7	72	3.500	4.550	9,600	1,119	67,506	62,706	67,253	111,462	0
8	73	3.500	4.550	9,600	1,047	78,758	74,058	78,527	114,925	486
9	74	3.500	4.550	9,600	1,075	83,322	79,122	83,066	118,759	8,038
10	75	3.500	4.550	9,600	1,204	88,034	84,434	87,748	122,677	15,598
15	80	3.500	4.550	0	2,011	114,022	114,022	113,535	143,890	4,373
20	85	3.500	4.650	0	1,582	138,340	138,340	137,971	158,920	0
25	90	3.500	4.650	0	233	168,098	168,098	168,074	168,098	0
30	95	3.500	4.670	0	0	211,327	211,327	211,327	211,327	0
35	100	3.500	4.670	0	0	265,724	265,724	265,724	265,724	0

The Side Account balance is illustrated on a Before-Tax basis.

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.

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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	71	3.500	4.550	12,000	2,052	9,558	5,658	0	101,000	568
2	72	3.500	4.550	12,000	2,005	19,618	13,718	0	102,689	1,068
3	73	3.500	4.550	12,000	2,042	30,070	22,270	0	104,935	1,597
4	74	3.500	4.550	12,000	2,105	41,059	31,259	0	107,463	2,009
5	75	3.500	4.550	12,000	2,131	52,620	43,820	0	110,175	2,327
6	76	3.500	4.550	12,000	2,064	64,781	56,981	64,318	113,033	2,641
7	77	3.500	4.550	12,000	1,953	77,556	72,156	77,131	115,991	3,010
8	78	3.500	4.550	12,000	1,753	89,998	84,898	89,630	119,187	4,482
9	79	3.500	4.550	12,000	1,716	94,801	90,101	94,400	122,858	14,082
10	80	3.500	4.550	12,000	1,907	99,710	95,810	99,266	126,544	23,696
15	85	3.500	4.550	0	1,981	127,325	127,325	126,862	146,267	11,894
20	90	3.500	4.650	0	143	167,936	167,936	167,912	167,936	0
25	95	3.500	4.650	0	0	210,958	210,958	210,958	210,958	0
30	100	3.500	4.670	0	0	265,208	265,208	265,208	265,208	0

The Side Account balance is illustrated on a Before-Tax basis.

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.

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905.639.3501

- Term to age 100
- Max pay Universal Life

Do you have the CPA's Term Life insurance plan with Manulife?

Lower your premium cost with private individual competitive coverage and pay no PST!

COMPARE COST for \$500,000 of Coverage

Example

Current Age	CPA/ Manu	Private Coverage
45	\$699 per year to age 50 \$1,068 per year to age 55 10 year SAVINGS is \$3,435 before rebate	\$540 per year for 10 years
50	\$1,068 per year to age 55 \$1,726 per year to age 60 10 year SAVINGS is \$6,220 before rebate	\$825 per year for 10 years
55	\$1,726 per year to age 60 \$2,580 per year to age 65 10 year SAVINGS is \$7,030 before rebate	\$1,450 per year for 10 years
60	\$2,580 per year to age 65 \$3,279 per year to age 70 10 year SAVINGS is \$4,595 before rebate	\$2,470 per year for 10 years
65	\$3,279 per year to age 70 \$6,569 per year to age 75 10 year SAVINGS is \$5,440 before rebate	\$4,380 per year to age 75
70	\$6,569 per year to age 75 \$16,140 per year to age 80 10 year SAVINGS is \$37,695 before rebate	\$7,585 per year to age 80

Compare Aug 7/2019

CDSPI/Manu Life plan private plans

8% tax	yes		exempt
Guaranteed future premium	no		yes
Guaranteed Renewable	no		yes
Easy to get Cover	yes		with a medical

Example male age 50 \$500,000 non-smoker

CDSPI/Manu (with 8% PST)

Basic	age 50-55	\$1,771 /yr	age 55-60	\$2,279/yr
Health Edge	age 50-55	\$1,346/yr \$1,228/yr	age 55-60	\$1,883/yr \$1,732/yr
Advantage edge	age 50-55	794/yr 672/yr	age 55-60	\$1,104/yr \$1,058/yr

Private \$500,000 10 year term

\$740/yr for 10 years	standard
\$529/yr for 10 years	preferred

Potential savings over 10 years

Basic CDSPI vrs preferred private \$15,050

Health edge vrs standard private \$8,745