

Optional term life insurance

Additional protection for you and your spouse

Imagine for a minute the unthinkable – what if you suddenly died? Your group benefits plan provides some life insurance, but would it be enough to:

- Replace your lost income
- Pay off debts
- Pay off your mortgage
- Cover monthly bills
- Pay for a child's education or a spouse's retirement

Did you answer “no” to any of those? That probably feels unsettling and scary to consider. After all, you may have loved ones that depend on your income. Our optional group term life insurance helps prepare for the “just in case”.

Together, we can top-up your basic group life insurance and help you build a plan to ensure your loved ones' financial future is secure.

Am I eligible?

Are you and your spouse under the age of 65?
You can apply for coverage!

When you're accepted, the premium comes right off your pay each month. You don't even have to think about it.

You can buy coverage in units of \$10,000
– up to a maximum of \$200,000 per person.



Archdiocese
of Vancouver

**For All Permanent Participants and Priests of the
Roman Catholic Archbishop of Vancouver – Policy
#335646**

Get covered

Click on this link to get started: [Canada Life Optional Life Application - Evidence of Insurability](#)

You're almost there!

Optional life coverage begins as soon as your plan administrator receives written approval from Canada Life.

Good to know

- **What if I become disabled?** You may not have to pay premiums for the time you're disabled.
- **What if I change jobs?** You may be able to convert your life insurance to an individual plan without any medical exams or tests.
- **How are suicide cases handled?** Your beneficiary will receive benefits for suicide after two years of your optional group term life insurance being in effect or increasing.

What's the monthly cost?

Here's how much you pay monthly for each unit of \$1,000

Your age or your spouse's age	Male	Female
Up To Age 39	\$1.20	\$0.70
40 - 44	\$2.30	\$1.40
45 - 49	\$3.80	\$2.30
50 - 54	\$6.00	\$3.60
55 - 59	\$10.00	\$6.00
60 - 64	\$11.43	\$8.60

Note: Coverage for this plan is limited to the \$200,000 maximum regardless for member or spouse.