



Individual life insurance product enhancements

SSQ Financial Group is pleased to announce new individual life insurance product improvements this spring!

Highlights effective April 10, 2015:

- [Rate reductions on Term Plus and Term Life products](#)
- [Policy fee reduction on joint first and last to die policies](#)
- [Improvements to life insurance underwriting requirements](#)

An automatic software update is available effective April 10, 2015. For first time users, please [click here](#) to download the software.

Rate reductions on Term Plus and Term Life products

SSQ's Term life insurance offering is amongst the most comprehensive and flexible in the industry. In order to provide you with an even more competitive offer, **rate reductions were applied to the following Term Plus and Term Life insurance products:**

- Term Plus 10 – level and decreasing
- Term Plus 15 – level and decreasing
- Term Plus 20 – level and decreasing
- Term Plus 25 – decreasing
- Term 10
- Term 20

In addition, rates on joint first to die policies have also been reduced.

Rate reductions apply to all insurance amounts and all ages (standard smoker and non-smoker risk classes).

New rates will apply to all policies issued as of April 10, 2015.

To learn more about our Term life insurance products, refer to the following documents:

- [Term Plus – At a Glance](#)
- [Term Life – At a Glance](#)

Please note that Term 10 and Term 20 rates applicable to riders issued with universal life insurance remain the same.

We would like to remind you that the new Term Exchange Program recently introduced offers your clients an affordable alternative to policy renewal or conversion, with an exchange option from Term 10 coverage to Term 20 or Term 70 coverage. For details, please [click here](#).

Policy fee reduction on joint first and last to die policies

Good news! The joint first to die and joint last to die policy fee has been reduced from \$85 to \$60 for Term Plus, Term 10, Term 20, Term 100 and Whole Life 100 insurance products.

Improvements to life insurance underwriting requirements

The main changes are:

- Urinalysis is no longer required for persons aged 56 to 65 for insurance amounts up to \$99,999.
- Resting electrocardiogram is no longer required for persons aged 61 to 65 for insurance amounts between \$100,000 and \$249,999.
- An attending physician statement is no longer required for persons aged 56 to 70 for insurance amounts up to \$5 million.

These improvements are effective April 10, 2015. Be sure to update your illustration software to take advantage of the new underwriting requirements. For details, please refer to the document "[Underwriting Requirements – Life Insurance](#)".

For more information about these changes, please contact your SSQ representative or your regional sales office.

SSQ Financial Group
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Visit our web site: www.ssq.ca

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