



Cover the ones you love with comfort.



OTIP RAEO

LifePlan 100 is underwritten by ACE INA Life Insurance

Life insurance coverage until you're 100.



Protection that extends beyond your working life.

Who knows what the future will bring? One thing's for sure, it's easier to make plans when you're financially prepared. Did you know that, as an educator, your current group life insurance coverage ends when you leave your board? It's up to you to protect yourself and your loved ones in the event of your death.

OTIP's LifePlan 100 was developed especially for you. It gives you the freedom to plan ahead with the knowledge and comfort that your life insurance needs are looked after once your group plan terminates.

As long as you continue to maintain your premiums, you can count on LifePlan 100 to cover you until you reach 100 years of age, at which time, it will pay out to you if you are still living. What's more, LifePlan 100 benefits are paid in addition to any other insurance you may already carry.

No medical exam needed to apply.

LifePlan 100 is available to all education employees and their spouses, upon approval. No medical examination is required to apply. The younger you are when you apply, the lower your premiums will be. As an added advantage, the insurance benefits paid out to your named beneficiary by LifePlan 100 are not subject to income tax under current Canadian law.

It's easy to enrol in LifePlan 100.

Simply complete the attached application form and return it by mail, or fax it to us at 1-800-346-3842.

No matter what your career plans. No matter when you retire.



LifePlan 100 puts you in charge of your life insurance needs.

As an education employee, you understand the importance of preparation and planning. Now you can apply those same principles to your own financial future.

Down the road, you may decide to take a position with a different school board. Explore an entirely new career path. Or take a year off and travel the world. No matter what lies ahead, it's important to remember that your current education group life insurance plan may terminate once you leave. That's why it's smart to extend your coverage for the years ahead.

OTIP's LifePlan 100 puts you in control of your life insurance needs with coverage that extends beyond your current plan and protects you no matter where you work, no matter when you retire. Your policy is based on your individual needs, not tied into a collective group coverage.

Comfort for your loved ones. On your terms.

LifePlan 100 lets you plan ahead with the certainty that your loved ones will always be protected should something happen to you or your spouse.

Simply choose the level of coverage that best suits your family's needs: \$25,000, \$50,000, \$100,000, \$150,000, \$200,000 or \$250,000.

It's a plan that closes the gap on your financial needs.

Who is eligible for coverage?

All teachers and education employees, both active and retired (and their spouses), who are between 20 and 65 years of age.

How much coverage is available?

You can select a benefit amount of \$25,000, \$50,000, \$100,000, \$150,000, \$200,000 or \$250,000.

How many times does coverage decrease, and by how much?

Your coverage reduces only once by 50% at age 75.

Will my premiums ever increase?

Once you are insured with LifePlan 100, your premiums will not increase due to your age or any changes in your health, although premiums may increase or decrease by a total of up to 10%.

What happens when I die?

Benefits are paid to your named beneficiary. Your LifePlan 100 coverage belongs to you and is not subject to any board or government influence.

Can I use LifePlan 100 to replace existing coverage?

LifePlan 100 is designed as supplemental coverage. You need the advice of a licensed insurance agent if you are considering replacing or cancelling existing coverage.

This does not apply to any group coverage you may have which is terminating or expiring.

What happens if I change my mind?

If you're not completely satisfied with LifePlan 100, just contact us within 30 days of receiving your policy. We will cancel your coverage and refund any premiums you may have paid. It's as simple as that.

Are there any exclusions and limitations?

Death resulting from suicide within the first two (2) years of coverage will be limited to a return of premiums paid, plus interest. After two (2) years, death from any cause is covered.

Can my insurance be terminated?

Your insurance can be terminated as follows:

- 1) on the first of the month following the month in which your written cancellation notice is received by OTIP/ACE INA Life Insurance;
- 2) on the next premium due date following your 100th birthday, at which time benefits are payable;
- 3) if your premium is not paid when due.

**For more information, call the
LifePlan 100 Helpline at
1-888-398-6847.**

Why wait? Enrol now for lower premiums.

Initial premiums vary according to your age, gender and whether or not you smoke. The younger you are when you enrol in LifePlan 100, the lower your monthly premiums will be.

MALE NON-SMOKER	AGE	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-65
	\$25,000	\$14.69	\$16.25	\$18.31	\$21.10	\$24.23	\$30.40	\$36.98	\$46.35	\$54.79
	\$50,000	\$27.58	\$30.58	\$34.54	\$39.83	\$47.17	\$57.04	\$69.17	\$83.50	\$99.67
	\$100,000	\$34.75	\$40.50	\$48.08	\$59.17	\$74.17	\$93.83	\$118.50	\$148.83	\$180.92
	\$150,000	\$48.63	\$57.25	\$69.13	\$85.13	\$106.63	\$135.00	\$172.25	\$217.50	\$265.13
	\$200,000	\$60.33	\$72.17	\$88.67	\$110.67	\$140.00	\$178.50	\$228.17	\$288.67	\$352.17
	\$250,000	\$69.58	\$85.00	\$106.25	\$134.58	\$172.29	\$221.25	\$283.33	\$358.96	\$438.33

MALE SMOKER	AGE	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-65
	\$25,000	\$16.85	\$19.52	\$23.50	\$29.33	\$38.83	\$50.06	\$63.52	\$78.10	\$90.40
	\$50,000	\$29.54	\$37.96	\$46.08	\$58.88	\$76.17	\$98.17	\$124.58	\$153.17	\$177.25
	\$100,000	\$54.25	\$64.92	\$79.17	\$98.08	\$125.17	\$162.17	\$205.42	\$251.33	\$294.17
	\$150,000	\$74.63	\$90.75	\$112.13	\$140.75	\$181.38	\$237.00	\$302.00	\$371.13	\$435.25
	\$200,000	\$96.00	\$117.50	\$146.00	\$184.17	\$238.50	\$312.83	\$399.50	\$491.67	\$577.33
	\$250,000	\$115.42	\$142.29	\$178.13	\$225.83	\$293.96	\$386.88	\$495.21	\$610.63	\$717.71

FEMALE NON-SMOKER	AGE	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-65
	\$25,000	\$12.71	\$13.33	\$14.56	\$16.69	\$20.42	\$24.94	\$29.92	\$38.58	\$46.77
	\$50,000	\$24.38	\$26.83	\$29.96	\$34.08	\$39.54	\$46.88	\$56.08	\$67.42	\$81.13
	\$100,000	\$29.08	\$33.58	\$39.17	\$47.08	\$57.67	\$71.88	\$91.00	\$116.92	\$155.92
	\$150,000	\$39.06	\$46.29	\$55.61	\$67.79	\$84.06	\$102.75	\$131.13	\$166.88	\$207.75
	\$200,000	\$47.67	\$57.33	\$69.83	\$86.33	\$108.50	\$135.50	\$173.33	\$221.17	\$275.50
	\$250,000	\$53.96	\$66.04	\$81.67	\$102.92	\$131.04	\$167.50	\$214.79	\$274.58	\$342.50

FEMALE SMOKER	AGE	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-65
	\$25,000	\$14.77	\$16.73	\$19.23	\$22.52	\$26.96	\$32.88	\$39.77	\$47.52	\$55.83
	\$50,000	\$27.79	\$31.50	\$36.25	\$42.38	\$50.63	\$61.50	\$74.13	\$88.25	\$103.46
	\$100,000	\$36.50	\$45.50	\$57.00	\$71.83	\$90.00	\$111.92	\$138.08	\$167.25	\$194.75
	\$150,000	\$52.50	\$65.50	\$82.00	\$103.25	\$129.38	\$160.88	\$198.50	\$240.38	\$279.88
	\$200,000	\$63.17	\$79.83	\$101.00	\$128.33	\$162.33	\$203.83	\$254.00	\$311.00	\$366.50
	\$250,000	\$70.42	\$90.21	\$115.63	\$148.75	\$190.00	\$241.46	\$303.96	\$376.67	\$449.79

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PRIVACY NOTICE: When you apply to enrol in or become covered under OTIP's LifePlan 100, the insurer, ACE INA Life Insurance ("ACE"), will need to collect, use and in certain circumstances disclose information about you for the purposes of administering your benefits under this insurance policy. For more information, please review ACE's Privacy Policy at [www.ace-ina-canada.com/pdf/main/privacy policy.pdf](http://www.ace-ina-canada.com/pdf/main/privacy%20policy.pdf) or call 1-877-534-3655 to request a copy. From time to time there may be additional or enhanced OTIP-sponsored ACE products or services available to you. The use of your personal information for the purposes of offering you such additional or enhanced products or services is entirely optional. You can call ACE at 1-877-534-3655 to communicate your preference or if enrolling, indicate your preference on the application form.