



Business line of credit protection for what *matters most*

You've worked hard for your business. Are you protecting it?

Help protect yourself, your business and your loved ones by insuring your line of credit.

Key features of Member Term Life insurance coverage include:

- > Life coverage is available up to \$2,000,000 and pays the amount of the insured line of credit as of the date of death. You may apply for coverage through age 69 and coverage ends at age 75.
- > Includes a Living Benefit feature that helps protect you if you're diagnosed with a terminal illness with a life expectancy of 12 months or less.
- > Premiums can be paid annually up front or monthly.
- > Medical underwriting is done up front as part of your application, so you know what coverage you have in the event of a claim.
- > Coverage reductions can be made and reduce your monthly insurance premiums.
- > Five or ten-year term options are available.

Life changes quickly. To ensure you're protected talk to a representative today about insurance options to help protect your business line of credit.

Creditor's group insurance is optional and is underwritten by Co-operators Life Insurance Company. Supporting services, such as enrolment intake, medical underwriting and claims administration, are provided by the employees of CUMIS Services Incorporated, a subsidiary of Co-operators Life Insurance Company. Coverage is governed by the terms and conditions of the creditor group insurance policy issued to the creditor and is subject to terms, conditions, exclusions and eligibility requirements. See the Product Guide and Certificate of Insurance for full coverage details. To contact CUMIS, A Division of Co-operators Life Insurance Company visit www.cumis.com or call 1-800-263-9120.