OCTOBER 2020

# QUALIFIED FINANCIAL SERVICES INC.

PREPARED FOR Mrs Example

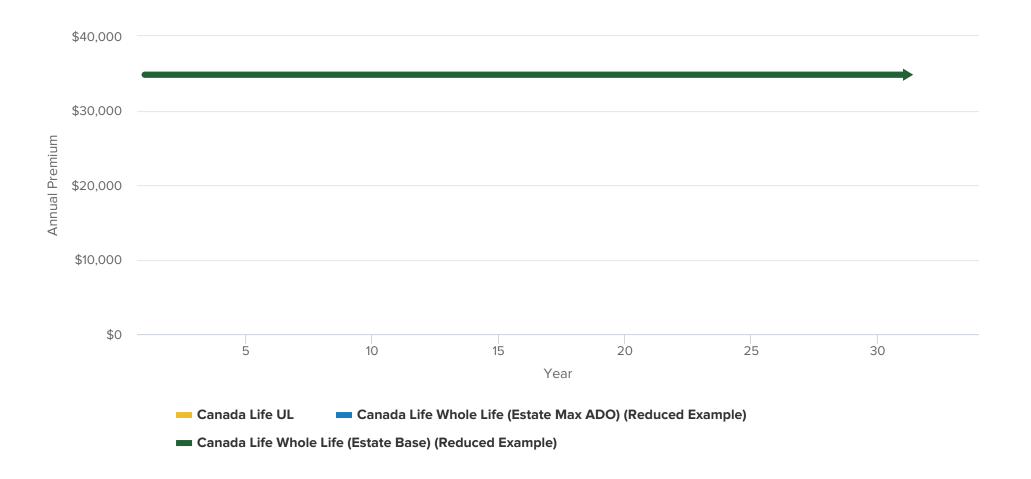
PRESENTED BY Ben Russell



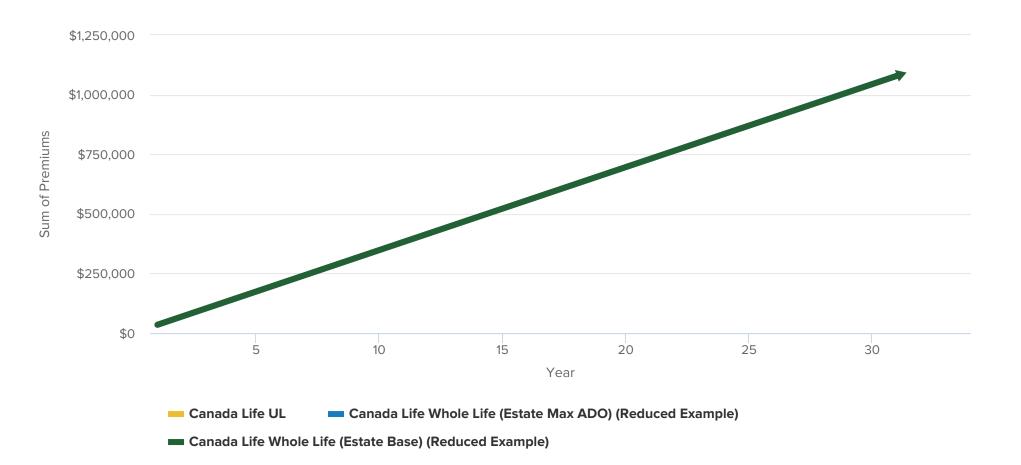
PLAN	YEARS	MONTHLY PREMIUM
Canada Life UL • Insurance Benefit: \$1,000,000.00	1 - 31	\$2,901.36
Canada Life Whole Life (Estate Max ADO) • Insurance Benefit: \$304,377.00	1 - 31	\$2,901.35
Canada Life Whole Life (Estate Base) <ul> <li>Insurance Benefit: \$694,170.00</li> </ul>	1 - 31	\$2,901.35

\* Policy fee included with the premium.

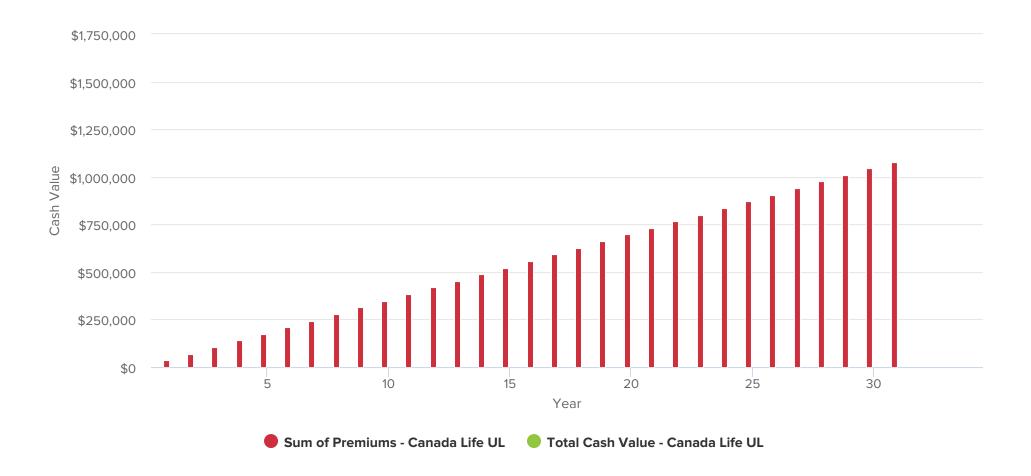
#### ANNUAL PREMIUM SCHEDULE (REDUCED EXAMPLE)



#### SUM OF PREMIUMS (REDUCED EXAMPLE)

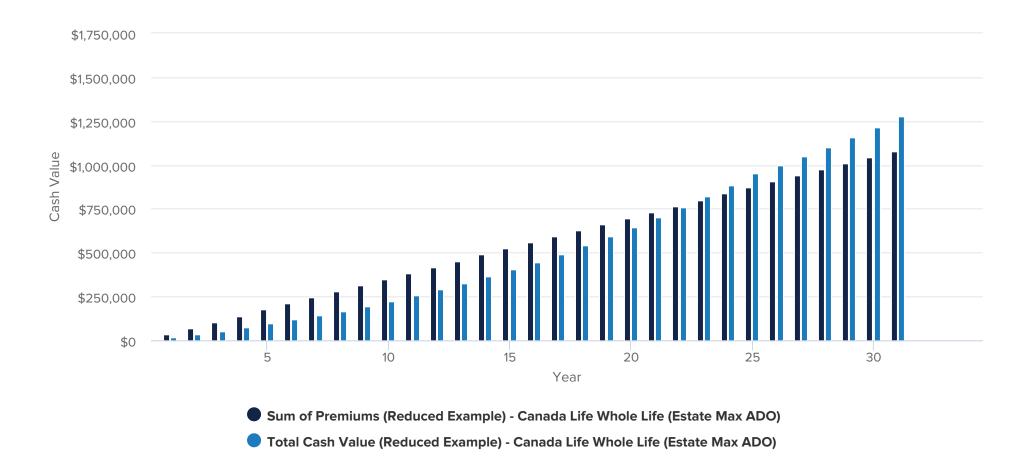


#### TOTAL CASH VALUE - CANADA LIFE UL (REDUCED EXAMPLE)



\* Please refer to the manufacturer illustration for complete details about policy values and guarantees.

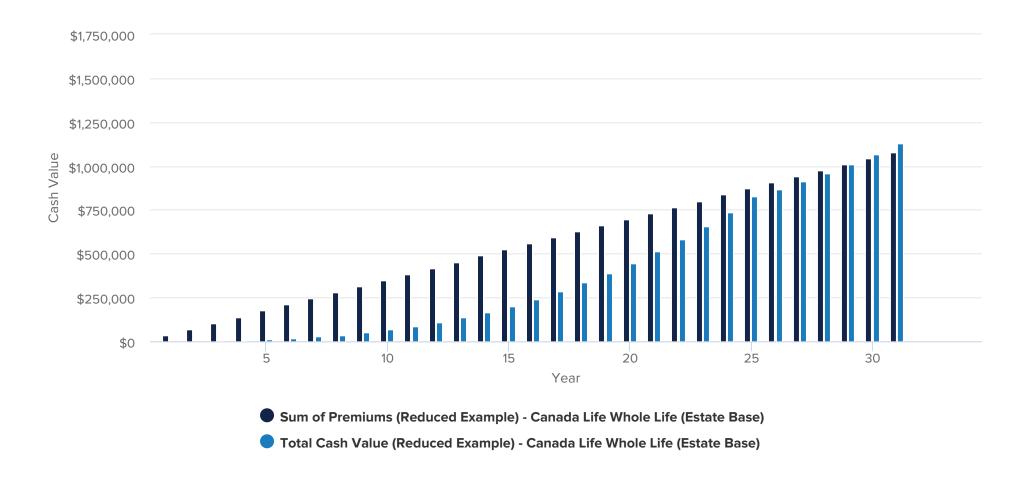
#### TOTAL CASH VALUE - CANADA LIFE WHOLE LIFE (ESTATE MAX ADO) (REDUCED EXAMPLE)



\* Please refer to the manufacturer illustration for complete details about policy values and guarantees.

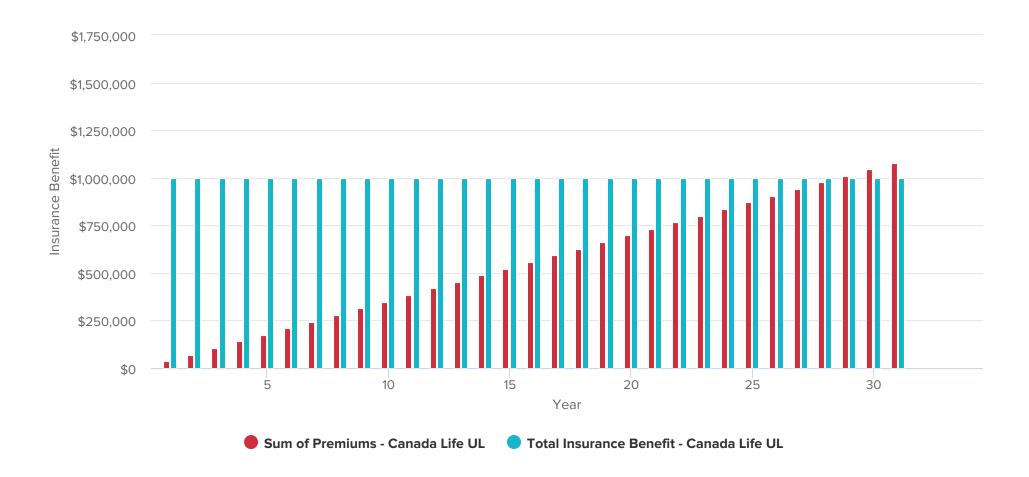


#### TOTAL CASH VALUE - CANADA LIFE WHOLE LIFE (ESTATE BASE) (REDUCED EXAMPLE)



\* Please refer to the manufacturer illustration for complete details about policy values and guarantees.

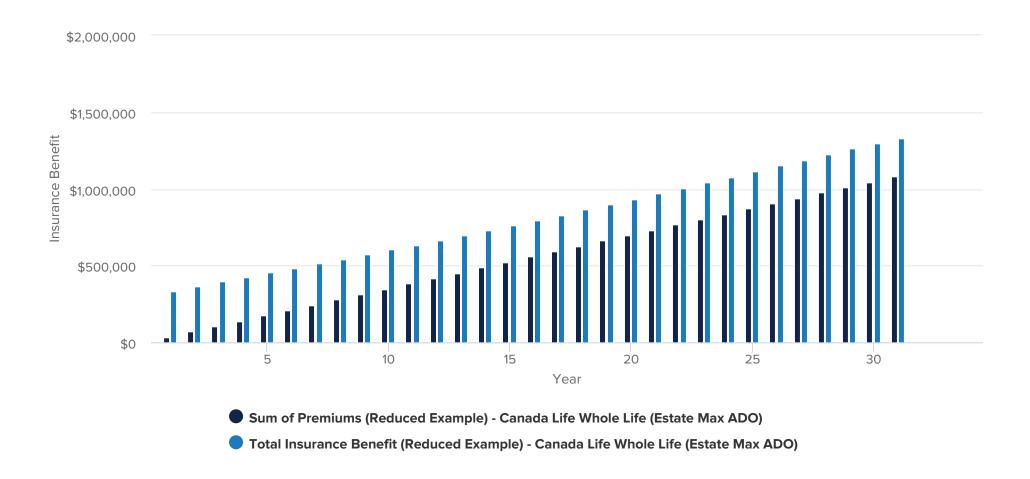
#### TOTAL INSURANCE BENEFIT - CANADA LIFE UL (REDUCED EXAMPLE)



\* Please refer to the manufacturer illustration for complete details about policy values and guarantees.



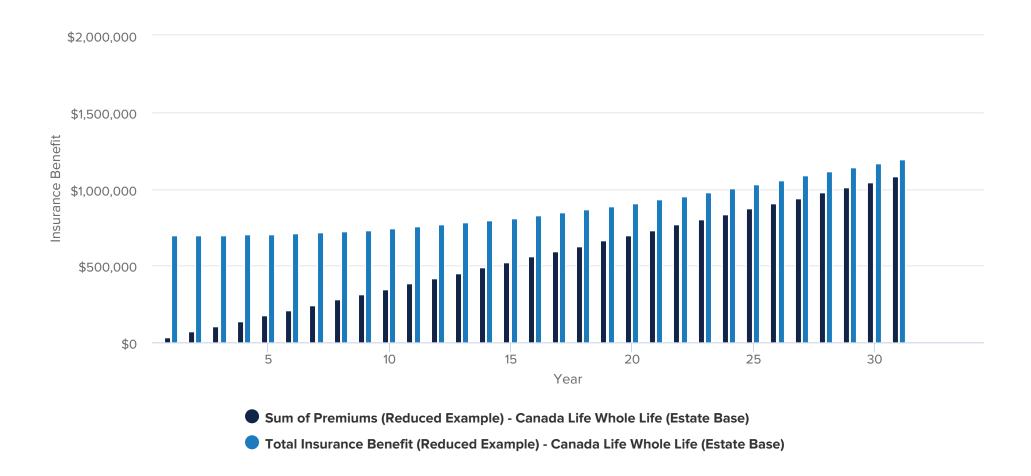
#### TOTAL INSURANCE BENEFIT - CANADA LIFE WHOLE LIFE (ESTATE MAX ADO) (REDUCED EXAMPLE)



\* Please refer to the manufacturer illustration for complete details about policy values and guarantees.

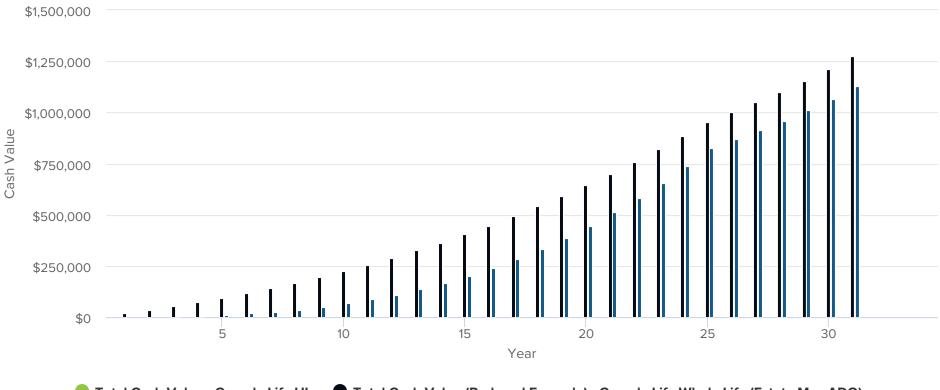


#### TOTAL INSURANCE BENEFIT - CANADA LIFE WHOLE LIFE (ESTATE BASE) (REDUCED EXAMPLE)



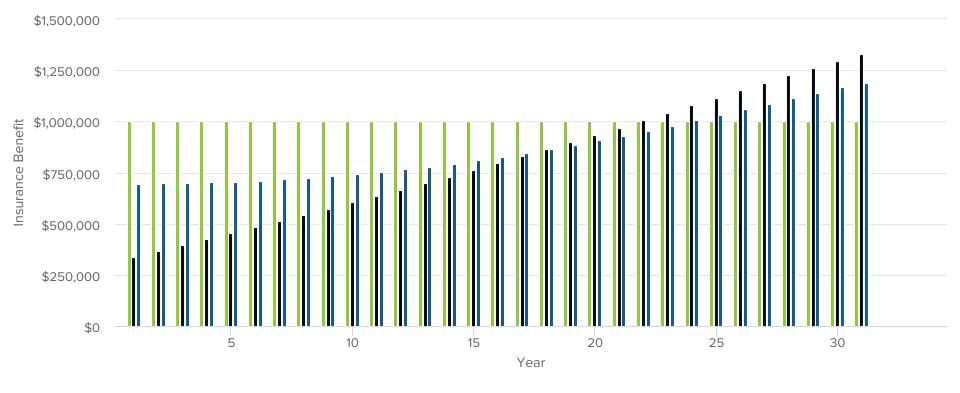
\* Please refer to the manufacturer illustration for complete details about policy values and guarantees.

#### CASH OVERLAY (REDUCED EXAMPLE)



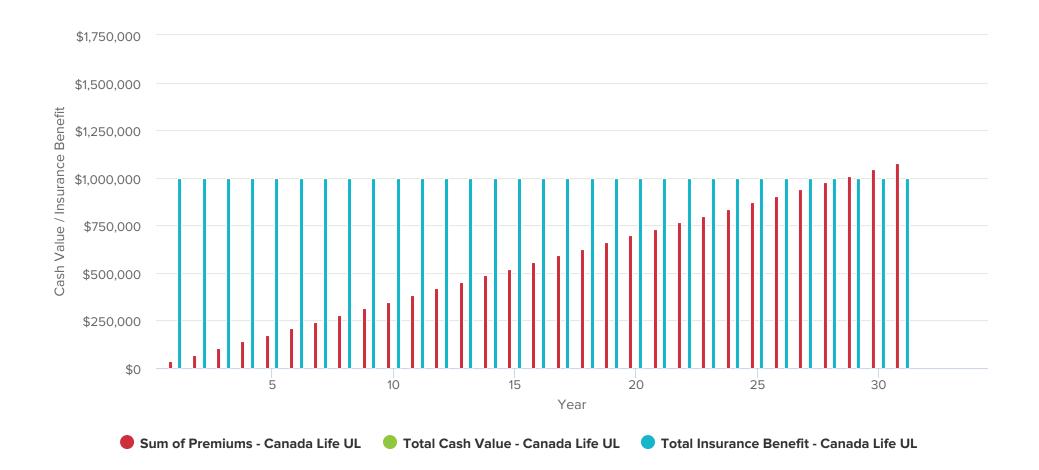
Total Cash Value - Canada Life UL
 Total Cash Value (Reduced Example) - Canada Life Whole Life (Estate Max ADO)
 Total Cash Value (Reduced Example) - Canada Life Whole Life (Estate Base)

#### **INSURANCE BENEFIT OVERLAY (REDUCED EXAMPLE)**

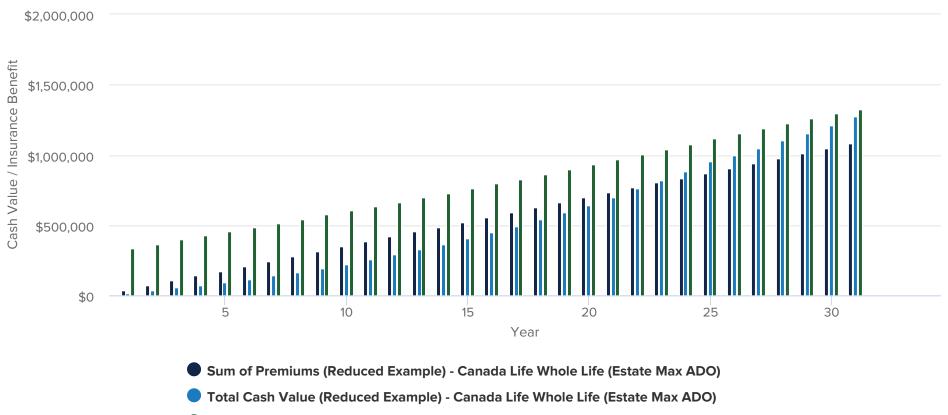


Total Insurance Benefit - Canada Life UL
 Total Insurance Benefit (Reduced Example) - Canada Life Max ADO)
 Total Insurance Benefit (Reduced Example) - Canada Life Whole Life (Estate Base)

#### CASH AND INSURANCE - CANADA LIFE UL (REDUCED EXAMPLE)

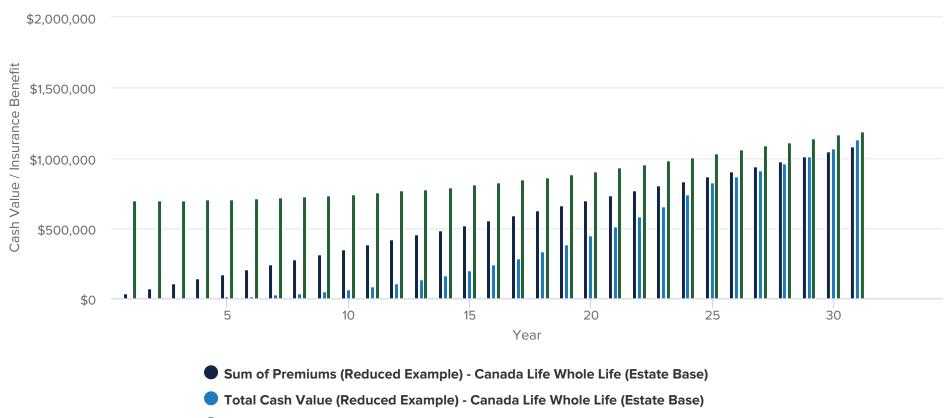


#### CASH AND INSURANCE - CANADA LIFE WHOLE LIFE (ESTATE MAX ADO) (REDUCED EXAMPLE)



Total Insurance Benefit (Reduced Example) - Canada Life Whole Life (Estate Max ADO)

#### CASH AND INSURANCE - CANADA LIFE WHOLE LIFE (ESTATE BASE) (REDUCED EXAMPLE)



Total Insurance Benefit (Reduced Example) - Canada Life Whole Life (Estate Base)

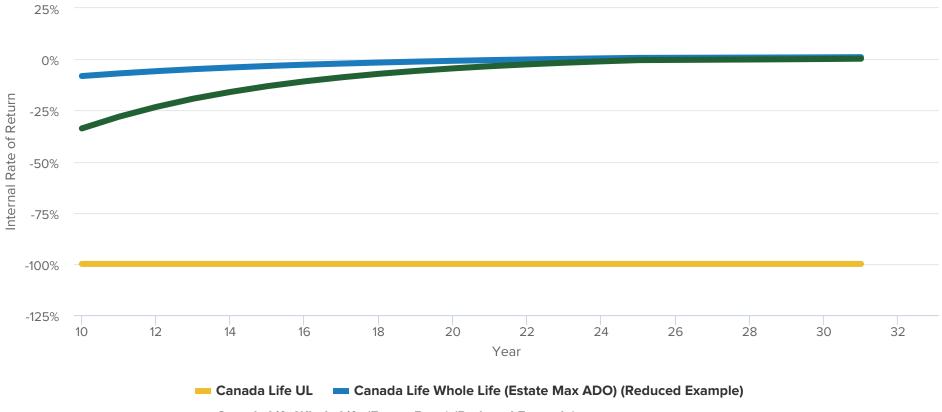
#### PRESENTATION SUMMARY (REDUCED EXAMPLE)

Age	Years	Canada Life UL Sum of Premiums	Canada Life Whole Life (Estate Max ADO) Sum of Premiums	Canada Life Whole Life (Estate Base) Sum of Premiums
69	1	\$34,816.32	\$34,816.20	\$34,816.20
73	5	\$174,081.60	\$174,081.00	\$174,081.00
78	10	\$348,163.20	\$348,162.00	\$348,162.00
83	15	\$522,244.80	\$522,243.00	\$522,243.00
88	20	\$696,326.40	\$696,324.00	\$696,324.00
93	25	\$870,408.00	\$870,405.00	\$870,405.00
98	30	\$1,044,489.60	\$1,044,486.00	\$1,044,486.00

#### **PRESENTATION SUMMARY - CONT. (REDUCED EXAMPLE)**

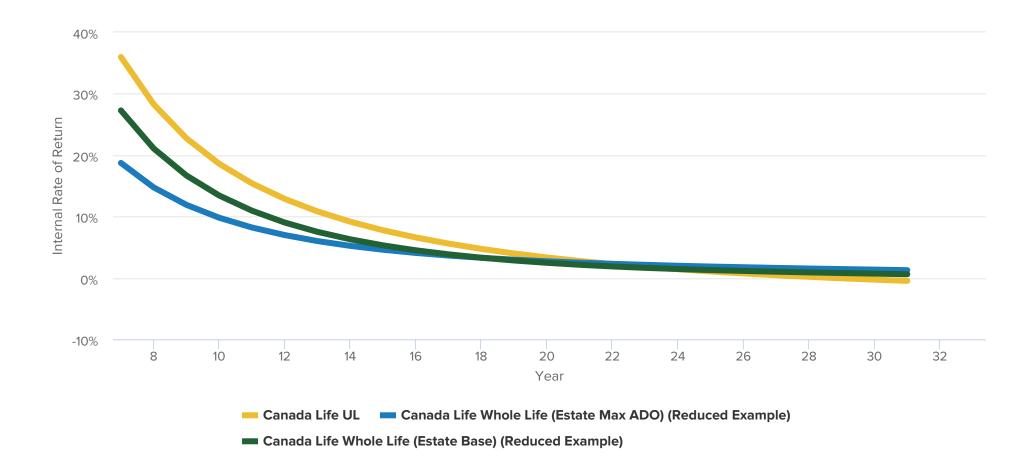
Age	Years	Canada Life UL Total Cash Value	Canada Life Whole Life (Estate Max ADO) Total Cash Value	Canada Life Whole Life (Estate Base) Total Cash Value	Canada Life UL Total Insurance Benefit	Canada Life Whole Life (Estate Max ADO) Total Insurance Benefit	Canada Life Whole Life (Estate Base) Total Insurance Benefit
69	1	\$0.00	\$17,271.18	\$1,243.07	\$1,000,000.00	\$335,169.75	\$695,166.18
73	5	\$0.00	\$94,651.22	\$11,252.00	\$1,000,000.00	\$454,457.77	\$705,628.33
78	10	\$0.00	\$224,195.55	\$67,121.61	\$1,000,000.00	\$603,464.34	\$742,406.11
83	15	\$0.00	\$403,845.35	\$202,331.36	\$1,000,000.00	\$761,745.50	\$809,317.39
88	20	\$0.00	\$643,779.34	\$446,837.23	\$1,000,000.00	\$933,358.10	\$907,256.32
93	25	\$0.00	\$951,456.17	\$824,961.23	\$1,000,000.00	\$1,114,651.81	\$1,031,343.51
98	30	\$1.00	\$1,212,662.14	\$1,064,977.56	\$1,000,001.00	\$1,295,047.55	\$1,165,712.29

#### INTERNAL RATE OF RETURN OF CASH VALUE (REDUCED EXAMPLE)

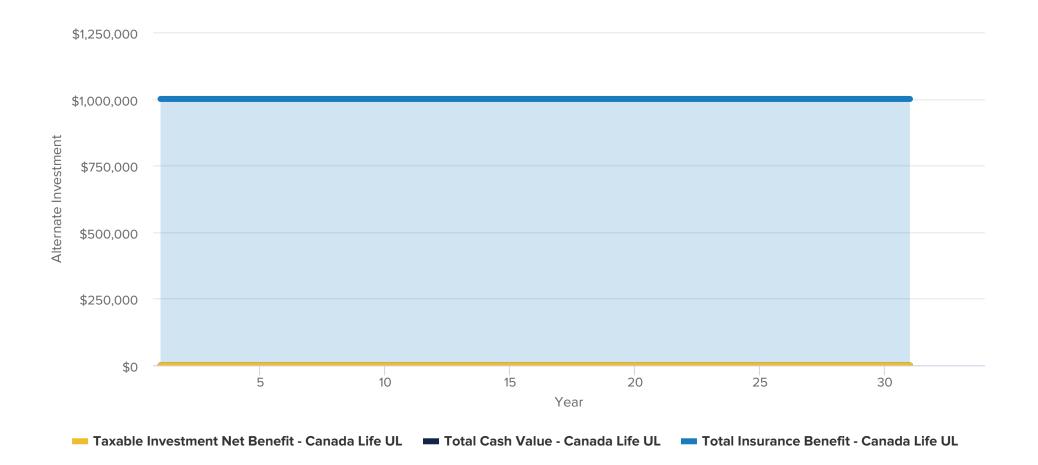


Canada Life Whole Life (Estate Base) (Reduced Example)

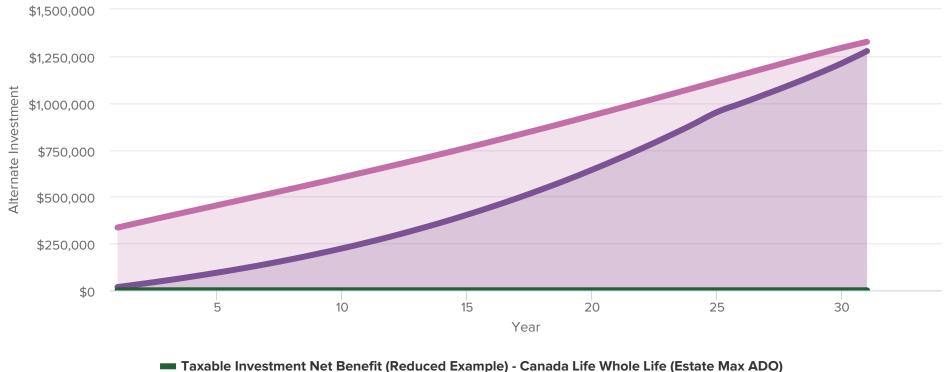
## INTERNAL RATE OF RETURN OF INSURANCE BENEFIT (REDUCED EXAMPLE)



### ALTERNATE INVESTMENT ANALYSIS: CANADA LIFE UL (REDUCED EXAMPLE)



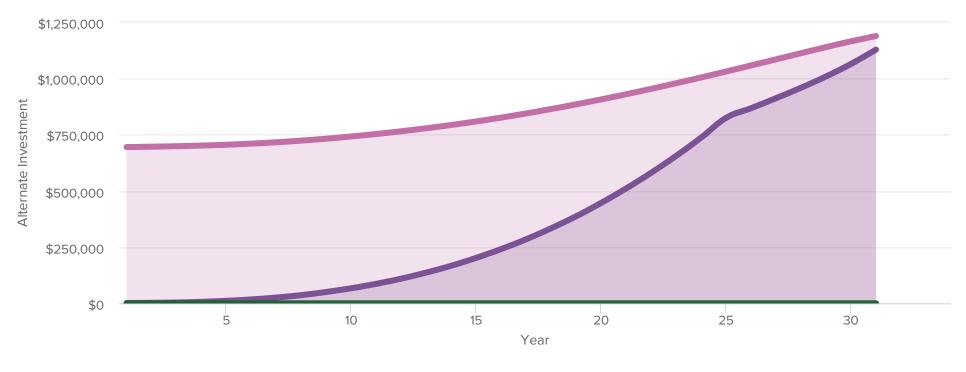
#### ALTERNATE INVESTMENT ANALYSIS: CANADA LIFE WHOLE LIFE (ESTATE MAX ADO) (REDUCED EXAMPLE)



Total Cash Value (Reduced Example) - Canada Life Whole Life (Estate Max ADO)

Total Insurance Benefit (Reduced Example) - Canada Life Whole Life (Estate Max ADO)

### ALTERNATE INVESTMENT ANALYSIS: CANADA LIFE WHOLE LIFE (ESTATE BASE) (REDUCED EXAMPLE)



Taxable Investment Net Benefit (Reduced Example) - Canada Life Whole Life (Estate Base)

Total Cash Value (Reduced Example) - Canada Life Whole Life (Estate Base)

- Total Insurance Benefit (Reduced Example) - Canada Life Whole Life (Estate Base)



#### ALTERNATIVE INVESTMENT ANALYSIS: CANADA LIFE UL (REDUCED EXAMPLE)

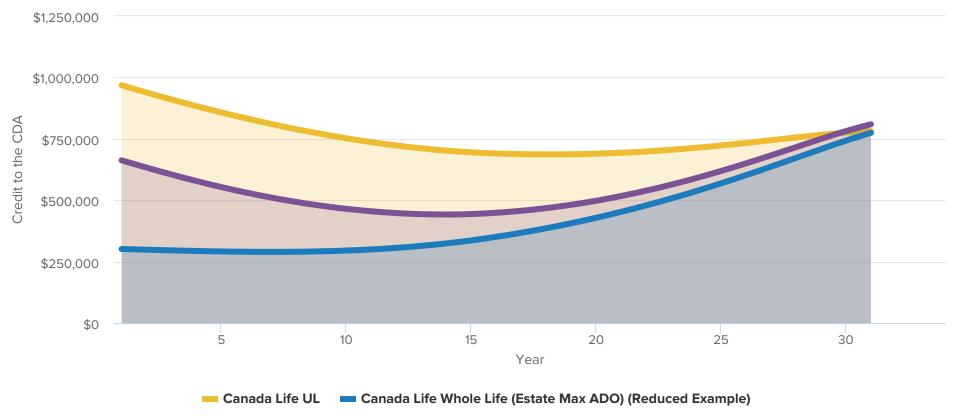
Age	Years	Net Accumulation at -1.00%	Total Cash Value	Total Insurance Benefit
69	1	\$34,468.16	\$0.00	\$1,000,000.00
73	5	\$168,928.26	\$0.00	\$1,000,000.00
78	10	\$329,577.36	\$0.00	\$1,000,000.00
83	15	\$482,353.06	\$0.00	\$1,000,000.00
88	20	\$627,641.22	\$0.00	\$1,000,000.00
93	25	\$765,808.82	\$0.00	\$1,000,000.00
98	30	\$897,204.83	\$1.00	\$1,000,001.00
103	35	\$1,022,161.13	\$112,124.00	\$1,112,124.00

#### ALTERNATIVE INVESTMENT ANALYSIS: CANADA LIFE WHOLE LIFE (ESTATE MAX ADO) (REDUCED EXAMPLE)

Age	Years	Net Accumulation at -1.00%	Total Cash Value	Total Insurance Benefit
69	1	\$34,468.04	\$17,271.18	\$335,169.75
73	5	\$168,927.68	\$94,651.22	\$454,457.77
78	10	\$329,576.23	\$224,195.55	\$603,464.34
83	15	\$482,351.40	\$403,845.35	\$761,745.50
88	20	\$627,639.06	\$643,779.34	\$933,358.10
93	25	\$765,806.18	\$951,456.17	\$1,114,651.81
98	30	\$897,201.74	\$1,212,662.14	\$1,295,047.55
103	35	\$919,784.09	\$1,379,141.16	\$1,379,141.16

### ALTERNATIVE INVESTMENT ANALYSIS: CANADA LIFE WHOLE LIFE (ESTATE BASE) (REDUCED EXAMPLE)

Age	Years	Net Accumulation at -1.00%	Total Cash Value	Total Insurance Benefit
69	1	\$34,468.04	\$1,243.07	\$695,166.18
73	5	\$168,927.68	\$11,252.00	\$705,628.33
78	10	\$329,576.23	\$67,121.61	\$742,406.11
83	15	\$482,351.40	\$202,331.36	\$809,317.39
88	20	\$627,639.06	\$446,837.23	\$907,256.32
93	25	\$765,806.18	\$824,961.23	\$1,031,343.51
98	30	\$897,201.74	\$1,064,977.56	\$1,165,712.29
103	35	\$919,784.09	\$1,250,406.78	\$1,250,406.78



Canada Life Whole Life (Estate Base) (Reduced Example)

### CONTACT INFORMATION

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