ABRAMS INSURANCE
LIFE & EMPLOYEE BENEFITS

Insurance Recommendations

Your personalized insurance recommendations and coverage options

Presented for

sample 1

Prepared by

Corey Abrams, GBA, CHS™, President, Insurance Broker

November 13, 2026

Your advisor

Detailed information about the advisor dedicated to guiding you through this process.

Corey Abrams, GBA, CHS™

President, Insurance Broker

Abrams Insurance

corey@abramsinsurance.ca · (647) 802-2679 · www.abramsinsurance.ca

We help individuals, families, and business owners protect what matters most through personalized life insurance solutions. By taking the time to understand your financial goals, family responsibilities, and long-term needs, I provide independent advice and access to Canada's leading insurance providers to recommend coverage that offers the right protection at the right value.

Insured profile

Essential personal information that influences your coverage and options insurance cost.

S1 **sample 1**

Date of birth	Sex at birth	Smoker status	Risk / Health	Province
1981-11-13 (45)	Female	Non-smoker	Standard	Ontario

Recommended quotes

Empire Life

Solution 20

S1 sample 1 | Term 20 • Standard underwriting

Initial premium

$ 91.80 /month

Face amount **$ 1,000,000**

Renewal

To age 100

Keep your coverage without new evidence of insurability even if your health status changes.

Conversion

To age 75

Convert to permanent coverage without new health evaluation, if your needs change.

Waiver of premium

To age 65

Keep your coverage without paying if you become disabled.

Underwriting requirements 1

- Personal History Tele-Interview / Electronic Health Questionnaire

Evolution details

Net yield: 3.5% • Inflation rate: 2.1%

Period		Monthly cost			Coverage	Cost comparison	
Year	Age	Base premium +	Waiver of premium =	Total premium	Death benefit	Cumul. base prem.	If invested
1-20	45	$ 91.80	$ 5.23	$ 97.03	$ 1,000,000	$ 1,101.60	$ 1,122.37
21-40	65	$ 2,173.50	-	$ 2,173.50	$ 1,000,000	$ 48,114.00	$ 59,425.19
41-55	85	$ 10,124.10	-	$ 10,124.10	$ 1,000,000	$ 665,161.20	$ 966,950.69

Acknowledgment

Official attestation with signatures confirming receipt of this report and understanding of the recommendations.

I understand and acknowledge that:

Premium Estimates: All premium amounts presented in this report are estimates based on the information provided. Final premiums are subject to insurer underwriting approval and may differ from the estimates shown.

Subject to Approval: All insurance recommendations are subject to final approval by the insurance carrier, including medical underwriting, financial underwriting, and acceptance of the application.

Rate Changes: Insurance premiums may change due to factors including but not limited to: revised underwriting requirements, changes in risk profile classification, medical examination results, or insurer rate adjustments.

No Guarantee: This report does not constitute a guarantee of insurability or a binding offer from any insurance carrier. Final policy terms and conditions will be determined by the issuing insurer.

Professional Guidance: The recommendations in this report represent professional guidance based on the information provided and current market conditions.

sample 1

Name | Signature | Date