

Everest Funeral Concierge Services

Program Overview – prosperity Simplified Issue™ and prosperity Guaranteed Issue™

Your clients have already made the important decision to look after their family with life insurance. Now there is help in dealing with the difficult and emotional decisions surrounding a funeral.

The life insured under an ivari prosperity Simplified Issue or prosperity Guaranteed Issue insurance policy now has access to Everest Funeral Concierge Services™ to help plan for, and deal with, a funeral.

Eligible products	prosperity Simplified Issue and prosperity Guaranteed Issue policy
Eligible Face Amounts	All Face Amounts are eligible
Who has access*	The life insured of the policy
Application eligibility	Available on ivari's electronic application
Quick Pay**	Quick Pay means all or a portion of the death benefit will be payable from the prosperity policy and paid to the beneficiary on an expedited basis. Quick Pay is not available during the contestability period.

Limitations: Everest Funeral Concierge Services is only available if the prosperity policy is in effect. If death occurs within the contestability period (2 years from date of delivery), no death benefit is paid in accordance with the prosperity Simplified Issue or prosperity Guaranteed Issue provision for contestability.

Below is the list of some of the scenarios applicable to the prosperity Simplified Issue and prosperity Guaranteed Issue policy and whether the policy would be eligible for Everest Service.

Action	Eligibility for Everest Service
Policy re-opened	Yes
In-force policy changes	Yes
Replace an existing prosperity Simplified Issue or prosperity Guaranteed Issue policy with prosperity Universal Life policy	Yes
Have current access to Everest services through a policy issued by ivari	No
Current residence within the Thunder Bay area	No

For Advisor use only

*The Everest service is available only once for a life insured regardless of the number of eligible policies on the life insured.

**Quick Pay is not available in these situations: if death occurs within the contestability period (within the first 2 years from the policy issue date), death occurs outside of Canada/US, the policy has an assignment where a release has not been received by ivari, or as otherwise determined in the discretion of ivari. The Quick Pay benefit does not represent final approval of the claim, and if the claim is denied then the Quick Pay benefit must be repaid by the beneficiary, plus interest at the prime rate set by the Bank of Canada (or other Canadian bank selected by ivari).

Everest Funeral Concierge Services is non-contractual and is subject to program availability. Everest Canada LLC is the sole provider of the Everest Funeral Concierge Services (24/7 Advisor Assistance, Will Prep, Tenzing, and PriceFinder) available with ivari prosperity Simplified Issue and prosperity Guaranteed Issue policies. ivari is the sole provider of the Quick Pay benefit and reserves the right to revoke the Quick Pay benefit anytime at its sole discretion, subject to the terms and exclusions set out in the policy. ivari and its affiliates are not liable for the quality or availability of the products or services offered by Everest Canada LLC or any of its affiliates. Everest is not an agent or broker of ivari.

Everest Funeral Package, LLC EA Financial Advisors, LLC and their respective affiliates have no affiliation with Everest RE Group, LTD., Everest Reinsurance Company or any of their affiliates.

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Everest Canada is the service provider of the Everest Funeral Concierge Service available with prosperity Simplified Issue and prosperity Guaranteed Issue policies.

Will Prep is not available in Quebec. Everest's Services are not available in Thunder Bay.

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