

Lifelong Security Through . . .

NFCUS LIFE PLAN

Exclusive to University Students at this UNMATCHED low cost.

\$10,000 for only \$35.00 PER YEAR **\$5,000 for only \$17.50 PER YEAR**

DEADLINE
December
31st

" . . . your policy is an ideal form of adequate protection with a premium that I will be able to afford while I am getting established."
A NFCUS Policyholder.

Underwritten and guaranteed by Canadian Premier Life Insurance Company—a Canadian Company with federal charter, licensed in all provinces of Canada, from coast-to-coast and backed financially by insurance interests with assets exceeding \$330 millions.

PARTICULARS OF NFCUS LIFE PLAN

THE PLAN—Ordinary Life with special low-rate term insurance for first 10 years or to age 35, whichever is the shorter period.

AMOUNT OF INSURANCE—Minimum, \$5,000. Maximum — no arbitrary limit, individual consideration.

THE PREMIUM—\$3.50 per \$1,000 annually during the term period; Ordinary Life rate thereafter. Ordinary Life rates are included and guaranteed in the NFCUS LIFE Plan policy.

ELIGIBILITY—All students who are members of the University of New Brunswick students' society are eligible for NFCUS LIFE Insurance.

EFFECTIVE DATE OF INSURANCE—Insurance under each policy takes effect immediately upon the issue of the policy by the Company, whether the first premium has been paid or not.

TOTAL DISABILITY BENEFIT—If totally disabled your protection is continued in force without further payment of premiums. If still disabled when term period expires, your protection is automatically continued in force on the Ordinary Life plan for the same amount of insurance with all premiums on the new plan waived until death or earlier recovery.

PRIOR CONVERSION OPTION—While the plan automatically becomes Ordinary Life at the end of the term period, there is an option for prior conversion to Ordinary Life at guaranteed rates without further evidence of insurability. Also, conversion to any Limited Payment Life, Endowment or Pension plan may be arranged.

CONVERSION AGE—NFCUS Life Plan policies may be converted at the attained age at the date of conversion; or at the age as of the original date of issue of the policy, in which case credit will be given for ALL premiums paid in addition to the conversion credit of \$2.50 per \$1,000 (see below).

REDUCTION IN FIRST YEAR PREMIUM ON CHANGE OR CONVERSION—A reduction of \$2.50 per \$1,000 of insurance will be allowed from the first premium payable upon the change to Ordinary Life at the end of the term period, or upon conversion of your NFCUS LIFE policy to any plan at any time. For example, if converted at age 25 to \$10,000 Ordinary Life the first year premium would be \$125.40 reduced by \$25.00 leaving a net amount payable of \$100.40.

ADDITIONAL COVERAGE FOR ACCIDENTAL DEATH—Policies may include an Accidental Death Provision at an extra premium of \$1.25 per \$1,000.

GENEROUS SETTLEMENT OPTIONS—The NFCUS LIFE Plan contains attractive settlement options whereby the insured at maturity, or the beneficiary, may elect to take the proceeds of the policy in a variety of instalments or on a life annuity basis guaranteed for either 10 years or 20 years but payable in any event for life.

RIGHT TO ASSIGN—You have the right to assign your NFCUS LIFE policy. This is valuable as an assistance in obtaining loans (for example, for educational purposes) as in this way the lender may be given a guarantee of payment in the event of premature death.

GRACE PERIOD—A period of 30 days of grace is allowed for the payment of any premium including the first.

NON-PARTICIPATING—The NFCUS LIFE Plan is non-participating during the term period, however, at conversion, you may select either a participating or non-participating permanent plan.

AVIATION COVERAGE—Death occurring as a result of air flight is covered except where you are the pilot or member of the crew.

NO WAR CLAUSE—There is no restriction as to the payment of death benefits if death occurs as a result of war, declared or undeclared, except as outlined for air flight.

For further information see your NFCUS Chairman, or contact:

MR. F. W. HOWELL
Branch Manager,
Canadian Premier Life Insurance Company
209-10 Green Lantern Bldg.,
409 Barrington Street,
Halifax, N.S.
Ph. 26514 — 26515

EVERY STUDENT NEEDS LIFE INSURANCE!!

BECAUSE you need to begin your program NOW—the student who enters his life career with a financial independence program **ALREADY STARTED** will, other things equal, achieve financial independence sooner — and on a higher ultimate level. NFCUS LIFE provides this "starter" at a price you can afford.

BECAUSE you need to insure the investment in your education — to protect those who have protected you. Every year, through death by accident or natural causes, there are students who will never return. If someone has sacrificed to help you through University, be sure they are not left with expenses and loans to pay.

BECAUSE only thus can you protect your "insurability." Insurance bought now guarantees your right to permanent insurance for life regardless of changes in your health.

WHY THE NFCUS PLAN IS YOUR FIRST CHOICE

Remarkable savings achieved by NFCUS mass buying power — an advantage gained for University students through their association together in NFCUS.

Tailored for University students and available exclusively through affiliation with NFCUS.

The group principle brings equal protection to NFCUS students of all ages — up to 35! Non-Canadian students are also eligible if attending Canadian Universities.

A ONCE-IN-A-LIFETIME OPPORTUNITY

Your affiliation in NFCUS makes it possible for you to own \$5,000, \$10,000, \$25,000 or **EVEN MORE** life insurance on your own exclusive plan covering you during your years at University and several years thereafter if necessary, at an exceedingly low rate, — then, when you are working in your chosen field (or practicing your profession) and are financially established, you begin to pay the premium for permanent Ordinary Life insurance — also at **guaranteed low rates**.

SPECIAL ENROLLMENT OFFER TO 1st YEAR STUDENTS ONLY

First year students may enroll on the attached short Form "A" application for up to \$10,000 NFCUS LIFE Insurance until December 31, 1957. Thereafter complete medical evidence of insurability will be required. A medical examination is not generally required during the enrollment period however the Company reserves the right to decline any application.

TO ENROL . . .

Complete the application printed below, clip and mail before **December 31, 1957**. On amounts up to **\$10,000**, a medical examination is not generally required.

NOTE: This application is on newsprint. Use blue or black ink for photographing. If ink runs, please use ball point, but all information must be clearly legible. Thank you.

PLEASE PRINT ALL INFORMATION

TO THE CANADIAN PREMIER LIFE INSURANCE COMPANY NATURAL GASS BUILDING, WINNIPEG 2, MANITOBA APPLICATION FOR INSURANCE ON THE NFCUS LIFE PLAN

FORM "A"

10 Year Term or Term of Age 35, nearest birthday, whichever is the shorter period, with Ordinary Life thereafter, (waiver of premium included), (prior conversion option included).

- (1) APPLICANT
First Name Middle Name Last Name
- (2) PERMANENT ADDRESS: STREET City Prov.
(Family home—where mail may be sent if necessary)
- (3) PRESENT ADDRESS: STREET City Prov.
- (4) PLEASE MAIL PREMIUM NOTICE TO: PERM. ADDRESS or PRESENT ADDRESS
- (5) DATE OF BIRTH (6) MALE (7) MARITAL (8) WEIGHTINS.
day month year FEMALE STATUS(9) HEIGHTFT.....INS.
- (10) ARE YOU NOW IN AND DO YOU USUALLY HAVE GOOD HEALTH? Yes No If "no," give details in Sec. 11.
- (11) FOR ANY ILLNESS REQUIRING MEDICAL ATTENTION GIVE DATE, NATURE OF ILLNESS, DURATION AND NAMES AND ADDRESSES OF MEDICAL ATTENDANTS OR HOSPITAL.
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.....
- (12) (a) Have you flown or do you intend to fly other than as a fare-paying passenger on a scheduled airline? Yes
No If "yes," explain in "c".
(b) Have you ever applied for insurance without receiving a policy or the exact kind and amount applied for or have you ever been offered a "rated" policy? Yes No If "yes," explain in "c".
(c) Explanation
- (13) Are you a member of a student organization affiliated with NFCUS? Yes No
University?Faculty?
- (14) Date FIRST entered university or college affiliated with NFCUS.
(If studies interrupted, give date of first entering)(15) Year of expected graduation
- (16) AMOUNT OF INSURANCE (17) NAME OF BENEFICIARY
 \$ 5,000 @ \$17.50 (All Names in Full—For Example, Mary Jane Doe, not Mrs. John Doe)
 \$10,000 @ 35.00
 \$25,000 @ 87.50
\$ @ \$3.50 per M \$.....
- (18) RELATIONSHIP OF BENEFICIARY TO APPLICANT (Wife, Mother, etc.)
- Plus Accidental Death Provision @ \$1.25 per M \$..... (19) I enclose payment of first years premium (check which
Please issue Policy and bill me, 30 days to pay)

It is understood and agreed that the foregoing statements and answers are complete, true and correctly recorded. I hereby apply to the Canadian Premier Life Insurance Company, Winnipeg, Canada for insurance as described above and agree to pay premiums at the rate shown.

DATE19..... Signature of Applicant

Did you complete all NINETEEN sections? Please be sure! UNB

THIS ENROLLMENT OFFER FOR FIRST YEAR STUDENTS EXPIRES DECEMBER 31, 1957.

Students other than first year students may also complete Form "A", and full instructions will be forwarded from the Company.