Northstar Life & Health
Insurance Proposal

Proposal no. **NLH-0921**
Date **September 28, 2026**

Your personalized term life insurance proposal

Prepared for Sarah Mitchell by James Wong, licensed insurance agent

APPLICANT DETAILS

APPLICANT	DATE OF BIRTH	COVERAGE START
Sarah Mitchell	**November 3, 1991**	**November 1, 2026**

EMAIL	PHONE	ADDRESS
sarah.mitchell@example.com	**+1 (604) 555-0139**	**1120 Granville Street, Vancouver, BC V6Z 1M1**

01 Recommended Plan

RECOMMENDED PLAN

20-Year Term Life, $750,000

Pacific Assurance Co.

38.75

CAD per month

PLAN HIGHLIGHTS

Coverage amount	**$750,000**
Term	**20 years**
Premium	**Fixed for the full term**
Medical exam	**Paramedical, at home**

WHY WE RECOMMEND THIS PLAN

A 20-year term matches the remaining length of your mortgage and the years until your children finish university, at the lowest cost for the coverage amount you need.

02 Coverage Summary

BENEFIT	COVERAGE	DETAILS
Death benefit	$750,000	Included in the base policy
Terminal illness benefit	Up to 50% paid early	Included in the base policy
Conversion option	To permanent life until age 65	Included in the base policy

04 Premium Summary

Base plan, monthly	38.75
Total monthly premium	38.75
Annual premium (CAD)	**465.00**

05 Next Steps

- ✓ Complete the short medical questionnaire
- ✓ Schedule the paramedical exam
- ✓ Sign the policy once it is approved

YOUR LICENSED AGENT
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Important information

This proposal is a summary of the recommended coverage and is not a contract of insurance. Coverage, premiums and benefits are subject to underwriting approval and the terms, conditions and exclusions of the policy issued by the carrier. Premiums shown are estimates based on the information provided and may change before the policy is issued.