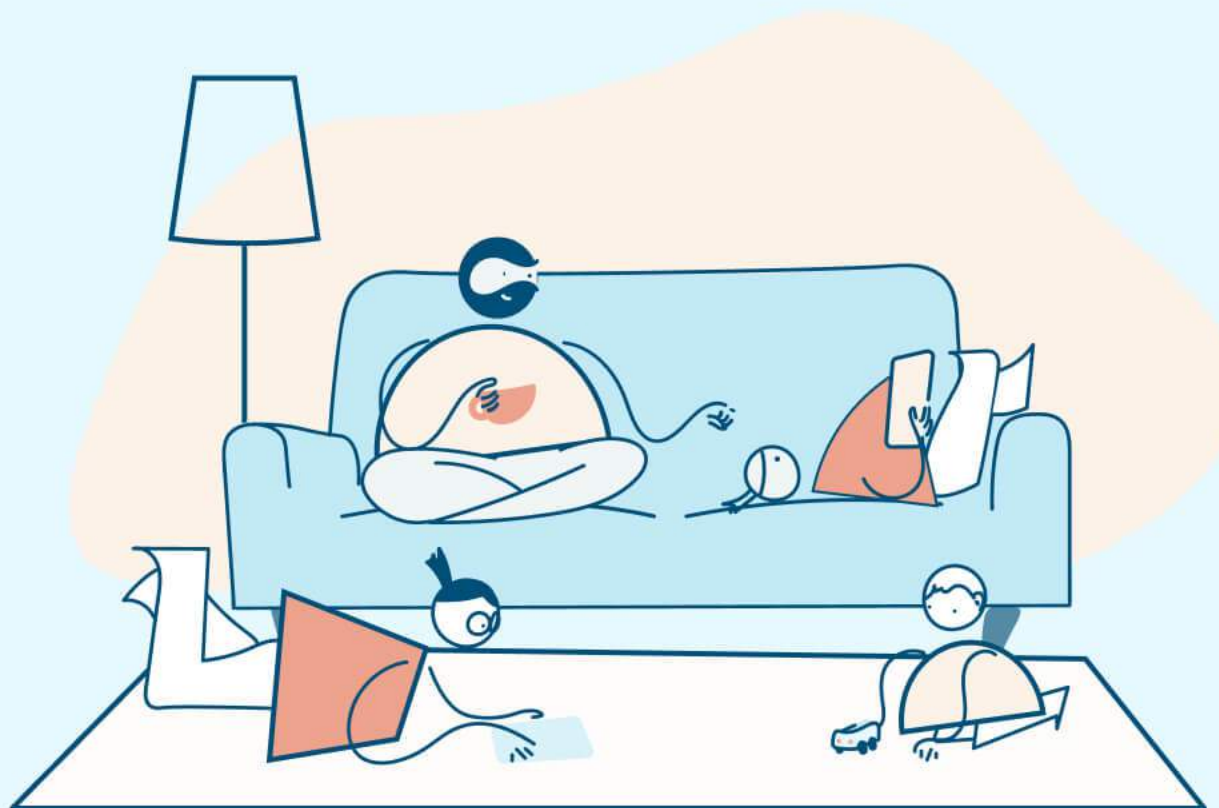


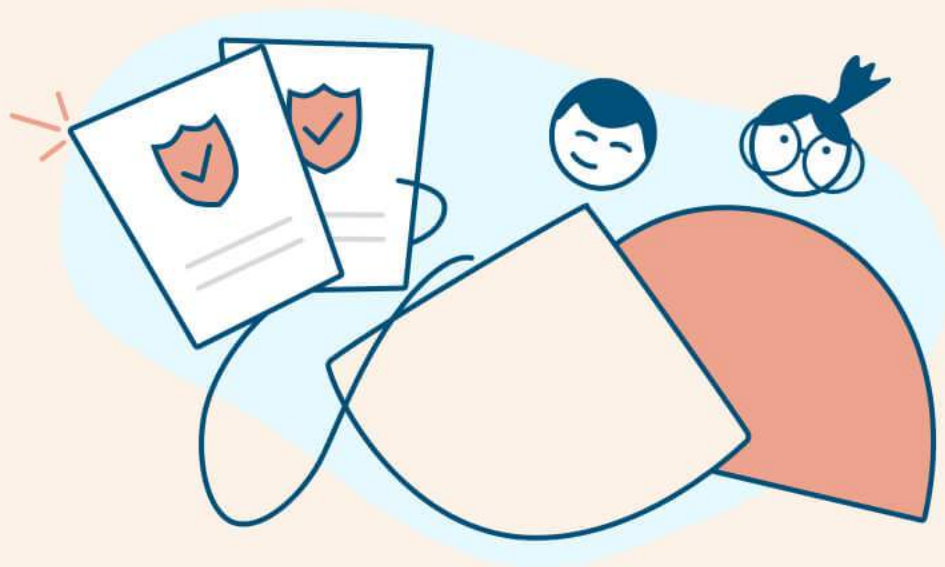
PolicyMe's Promise to Protect

PolicyMe is on a mission to put families first,
protecting you with the honest and uncomplicated
life insurance you deserve.



Your policy works just like any other fully- underwritten term policy

You pay monthly premiums (your monthly rate), and if you pass away during the term of your policy, your beneficiaries will receive a tax-free lump sum (your coverage amount).



Wondering about the fine print? Well, there is none.

What's included in your policy? Essentially, everything.

All causes of death are included in your PolicyMe life insurance, health or non-health-related. The only exception is suicide during the first two years of your policy.

Will your rate increase? Never.

During your entire policy term, your monthly price is locked in, so it won't increase (even if your health declines).

Is it flexible? Very.

We offer a 30-day grace period for missed payments, and you can cancel your policy at any time without any fees. Your policy is also fully refundable in the first 30 days.



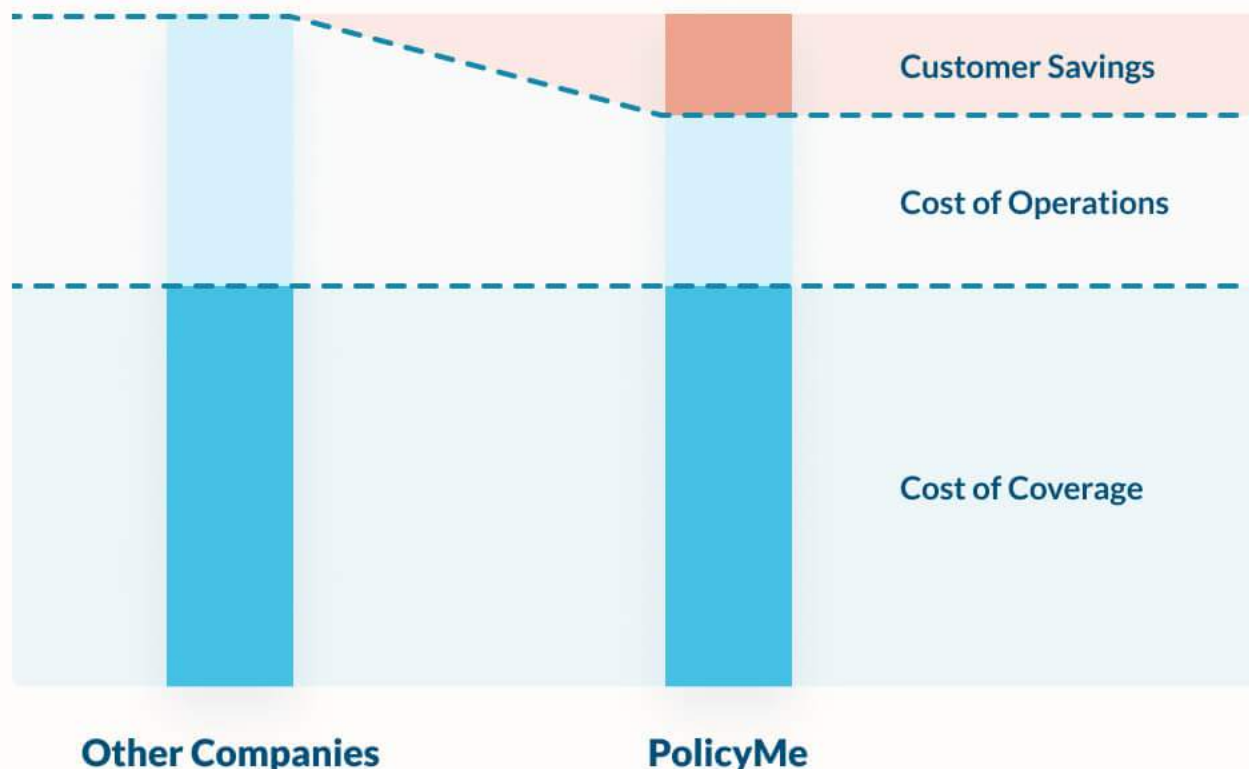
This is how we make it affordable

When we realized that 40% of a life insurance policy's rate was spent on distribution and underwriting costs, we decided it was time to work our magic, eliminating any wasted efforts we found and passing those savings back to you.



Here's how we save you money:

We've used technology to streamline the application process, cutting out inefficiencies and cutting down costs. **This makes our prices 10-20% lower than the market on average.**



For full transparency, here's how we get paid:

PolicyMe takes a small percentage from each policy. This goes towards our marketing, underwriting, and administration costs. Through our super efficient operating model, we're able to reduce your price considerably, while still making a small profit.

And here's how, if the time comes, your coverage is paid:

Insurance is a heavily regulated industry. There are strict measures in place to ensure that insurance companies set aside billions of dollars in reserve funds. These high levels of financial security ensure that enough money is set aside to pay future claims. In other words, rest easy (but more on that a little later).

This is how we (humanly) handle your claims

It's our promise to you that if the worst happens, we're here for your loved ones, every step of the way so that they are taken care of.

*"Technology to get you through the process.
Humans to get you through the rest."*

Here's how we support your loved ones

- 1 Your dedicated PolicyMe claims concierge works with your beneficiary to walk them through the required documentation and process. This can be done by Zoom or phone.
- 2 Your claim is submitted to our partner, Canadian Premier, who reviews the case. We provide support if any follow-ups are required.
- 3 We notify your beneficiaries when the claim is approved.
- 4 The claim is made as a tax-free, lump-sum payment paid by e-transfer or cheque.

Meet our team who will help you along the way



Laura



Tobin



Kayla



Erik



Rukmini



Shawn

This is how we protect thousands of Canadian families

Every day, Canadians put their trust in us to give them the honest and uncomplicated life insurance they deserve.



Over \$2.5 billion in life insurance coverage sold
Protecting families like yours



8,000 personalized quotes per month
Provided instantly and without obligation



Significant savings
Families save up to \$30/month vs. traditional insurers



No unnecessary steps
Zero telephone interviews and no medical exams for 52% of applicants



24-days sooner
That's how much we've reduced the average time from application to coverage vs. traditional insurers



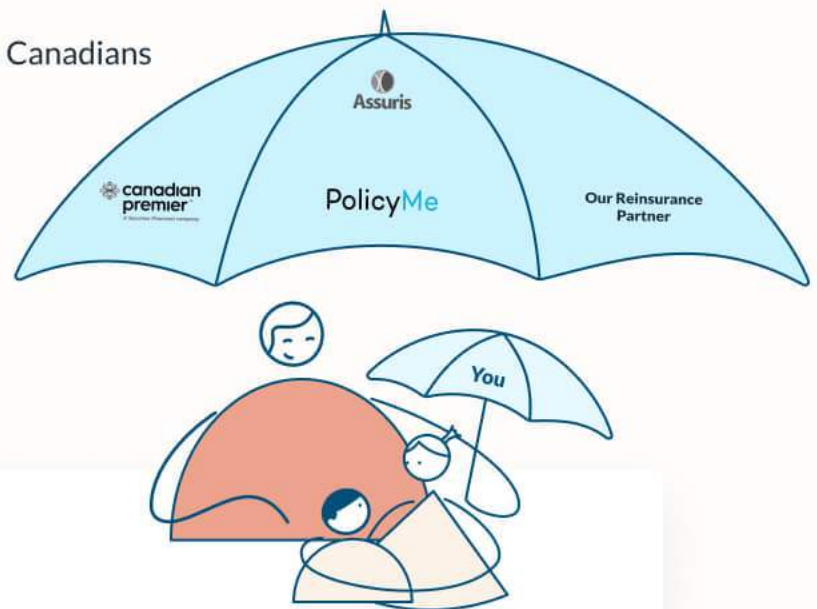
No fine print or hidden fees
Cancel at anytime without penalty, and get a full refund before 30 days

This is how you know we've got you covered

We've partnered with Canadian Premier Life Insurance Company to issue our policies.

Here are the 123's and ABC's on how they help us keep our promise to you:

- 60 years in business protecting 2 million Canadians
- More than \$330M in assets
- Since 2019, 99% of term claims have been paid out
- Rated "A" (Excellent) Financial Strength from A.M. Best.



Did you know?

In Canada, life insurance is highly regulated in order to protect you. This means that your policy is covered by **four layers of protection**, including:

- PolicyMe (hi, that's us!)
- Our insurance partner, Canadian Premier
- Our reinsurance partner
- Assuris, a non-profit that protects all Canadian policyholders.

In the highly unlikely event that *any* life insurance company no longer existed, Assuris would cover up to 85% of a customer's policy (or 100% if the policy is valued at under \$200,000 in coverage).

So, breathe easy. You and your loved ones are protected.

How families are talking about us

“ PolicyMe helped me get the term life insurance I needed at an affordable rate. I love knowing my baby’s care, college education, and more will be taken care of even in the event of my death.



Bridget Casey

Mother and Personal Finance Expert

“ I hate dealing with insurance and banks, it often takes time away from my child and job. [...] As a working parent I purchased my insurance after bed time and it was all finalized within minutes :)

Rebecca H

“ No hour long phone call with an agent. PolicyMe made buying life insurance a breeze. The interface is beautiful and makes it easy to apply. PolicyMe is for the modern era.

Murali R

“ I applied for life insurance with PolicyMe because I heard it was a fast process. And that's what I was looking for.

When I got an instant decision from PolicyMe, I thought, great. That's one thing less on my list.

If somebody at a park asked me if they should get life insurance, I would say, look up PolicyMe.

Liz

Mother, Financial Blogger and PolicyMe Customer



How the media is talking about us

Featured on Bay Street Bull



Power 50: Canada's Most Impactful Companies

Like many others that have grown complacent and comfortable with the status quo, the insurance industry is an archaic one that is ripe for change - which is where PolicyMe comes in.



Women of the Year 2021:

PolicyMe Co-Founder and COO Laura McKay is putting families first by redefining the insurance industry.

5/5 stars



4/5 stars



5/5 stars



4.84 / 5.0 stars



5/5 stars



[...] you won't need to haggle with an insurance agent or fill out mountains of paperwork. PolicyMe will take care of your application for you, *free of hassle and free of charge.*

FINANCIAL POST



The life insurance space is ripe for disruption [...] PolicyMe is laying the foundation for what we expect to be the future of the industry.

HCS CAPITAL

We'd love to chat

We're always here to chat, advise, and help - no strings, obligations, or commissions attached.

By phone: [1 \(866\) 999-7457](tel:18669997457)

General Inquiries: info@policyme.com

Existing Customers: advisor@policyme.com

Claims: servicing@policyme.com

