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Our Future Income Option enhancements are here!

The next phase of our Future Income Option (FIO) evolution is here. Effective March 2, 2026, we've redesigned the client experience with a new offer letter, landing page and applications.

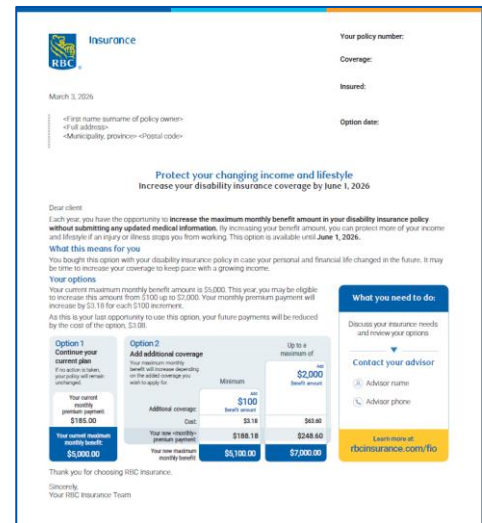
What's changing?

Modernized offer letter

- ✓ Enhanced visuals and simplified language to motivate clients to contact their advisor.
- ✓ No paper application included. Instead, the letter features a URL to access the new digital applications.

Streamlined PDF applications

- ✓ Now available as digital fillable PDFs for faster processing.
- ✓ Submit via mail or to a new dedicated email address.
- ✓ New applications for [FIO](#), [Special FIO](#), [Business Insurance Option](#) and [Future Covered Expense Option](#).
- ✓ Available on the [Sales Resource Centre](#) and our new landing pages.



New landing pages

- ✓ Three new landing pages that educate clients on the value and why to act:
 - [Future Income Option](#)
 - [Business Insurance Option](#)
 - [Future Covered Expense Option](#)

Protect your changing income and lifestyle

Increase the monthly benefit amount in your disability insurance policy.

Contact your advisor to understand your options



No medical information required

Increase your coverage without the need for medical exams or health questions.



Access the digital application to get started

[Application for Future Income Option](#)
[Proposition option d'assurance additionnelle revenu futur](#)



Take advantage of the Future Income Option (FIO) in your policy

There are no transition rules. Our current offer letters will be sent until March 2, 2026. After March 2, we will start sending the new letter to clients.

We heard your feedback and made these changes to the FIO experience to ensure you, and your clients have everything needed to start the FIO conversation. These enhancements join last year's FIO improvements – which streamlined our processes and reduced underwriting cycle times by 50%. We're confident these changes will continue to simplify the client journey, motivate clients to act and increase the FIO take-up rate, so clients stay protected.