

Armstrong

Financial Services

Nobember 16, 2025

Attn: Valued Client c/o XYZ Holdings Inc.

Re: Term Review / Prudential Term No. L112358

Dear Client,

We've successfully secured a **Non-Smoker Plus** rating for you from Prudential, despite your disclosure of regular cigar use. This is a significant advantage, as Prudential is the only carrier to offer non-smoker rates in this context.

Here is a summary of your available term options:

	Smoker	Currency	Coverage	Term 10	Term 15	Term 20
Prudential	x	USD	\$5M	\$9,085	\$12,135	\$16,385
Sun Life	✓	CAD	\$7M	\$33,485	\$50,985	\$61,695
BMO	✓	CAD	\$7M	\$37,080	\$50,450	\$63,890
Can Life	✓	CAD	\$7M	\$36,125	\$50,546	\$64,686

Sincerely,
David E. Kakon, Math Honours B.Sc.

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