

SENIOR LIFE INSURANCE

Comprehensive Protection

As you get older, life insurance becomes less about replacing income and more about leaving things in order: covering final expenses, paying off remaining debts, and leaving something behind for the people you love.

Senior life insurance from Nova Star Insurance Consultant offers affordable coverage for Canadians aged 50 to 80. We compare plans across carriers and explain your options clearly, whether you're shopping for yourself or for a parent.

What is Senior Life Insurance?

Senior life insurance is coverage designed for older Canadians. Depending on your health and needs, it can be permanent coverage with level premiums, term coverage for healthy seniors, or guaranteed acceptance with no medical exam.

What Senior Life Plans Are Available?

Nova Star helps you compare options, including:

- Senior whole life: lifetime coverage with level premiums and cash value options
- Final expense insurance to cover funeral costs
- Term life: a cost-effective option for healthy seniors who qualify medically
- Simplified issue: acceptance based on a few health questions
- Guaranteed acceptance: no medical exam or health questions

Underwritten vs. Guaranteed Acceptance

- **Underwritten plans** ask health questions and usually offer lower premiums and higher coverage amounts
- **Guaranteed acceptance plans** don't ask health questions, but typically cost more and may include a waiting period

Many seniors qualify for better rates than they expect. Nova Star advisors will check every option you're eligible for before recommending guaranteed acceptance.

Why Senior Life Insurance Matters

- Senior life insurance:
- Covers funeral and final expenses
- Pays off remaining debts
- Leaves a tax-free gift to loved ones or a charity
- Supports your estate plan
- Gives you and your family peace of mind

Company Profile

Nova Star Insurance Consultant is an independent insurance brokerage serving businesses and individuals across Ontario, Quebec, Alberta, Nova Scotia, New Brunswick, and Newfoundland & Labrador. As an independent broker, we are not tied to any single carrier — our only goal is finding you the right coverage at the most competitive rate.

Our licensed advisors handle all research, carrier comparisons, applications, and ongoing coverage reviews — so you don't have to. Whether you need protection for yourself, your family, or your business, Nova Star is your trusted partner for the long term.

Contact

For inquiries or to book a complimentary needs assessment, contact us:

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Nova Star Insurance Consultants *Simplifying Insurance, Securing Your Future.*