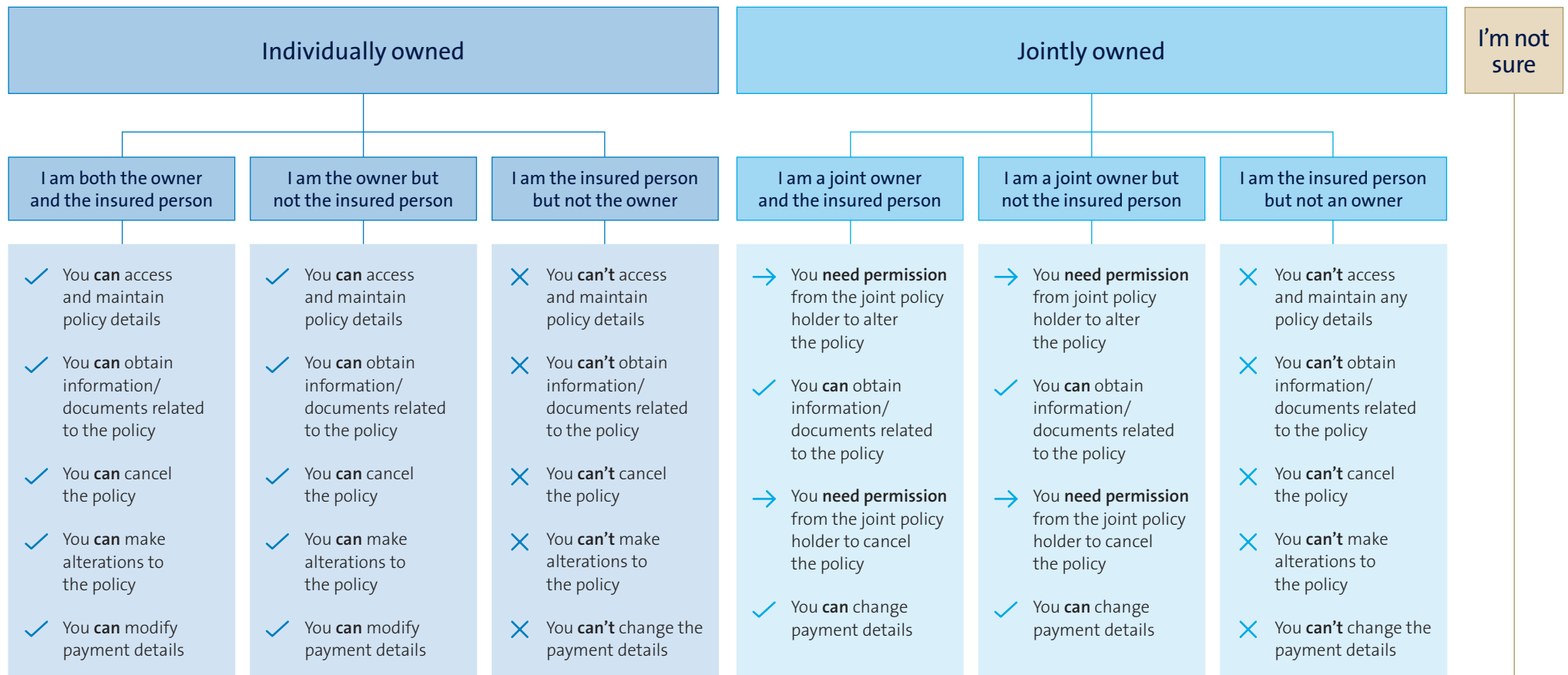


# Your insurance policy

What to expect as the policy owner and/or the insured person

The ownership structure of a life insurance policy is very important, as it determines what each individual can/can not do in terms of managing the policy.

The policy is...



### The policy owner

The policy owner is the person who owns the plan as identified in the insurance schedule. In many cases, the policy owner is the same person as the insured person, but a policy owner can apply to take out insurance on a different person.

### The insured person

The insured person is the person whose life is to be insured under the policy.

### The beneficiary

The person who will receive the benefit/proceeds.



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