PREMIUM PAYMENT OPTIONS & DEFERRAL PLANS BY CARRIER

Carriers	PAC	Credit Card	Online Banking	Wire Transfer	Temporary Deferral Plan
Assumption	Monthly	NO	YES for Annual Premium Only	NO	NO
BMO	Monthly	Annual Premiums Only	YES	NO	Case by case consideration; send request to client service with details explaining the reason for the request
Canada Life	All Modes	NO	YES	NO	Can be deferred up to 90 days on a case by case basis. Send the reqeust to customer service and include the details explaining the reason for the request.
CPP	Monthly	Annual Premiums Only	NO	NO	Case by case consideration; send request client service and include the details explaining the reason for the request
Desjardins	Annual & Monthly	NO	YES - Annual & Sem Annual only	YES	**PAC** - can be pushed back up to 90 days after the premium is due. **Direct billing** - a 90 day grace period will be granted starting from the premium due date. Send an email to customer service explaining the reason for the request.
Empire	Monthly	NO	YES	NO	Grace period will be extended from 31 days to 60 days for one monthly or one annual premium on a case by case basis; send request to customer service and include the details explaining the reason for the request
Equitable	Monthly	NO	YES	YES	Case by case consideration; send request to client service and include the details explaining the reason for the request
Foresters	Monthly, Annual, Semi Annual	NO	YES	NO	Case by case consideration. Client must email paymentsupport@foresters.com directly
Humania	Monthly	Yes All Modes	YES	NO	Case by case consideration; send request to client service with details explaining the reason for the request
iAG & iAExcellence	Monthly	NO	YES	YES	Case by case consideration up until May 31; send request to client service with details explaining the reason for the request (e.g. illness/quarantine; layoff or job loss; absence from work to be caregiver)
ivari	All Modes	NO	YES	NO	NO
La Capitale	Monthly	Credit card is accepted for Pillar Series Disability Plans- Annual Premium Only	Only available for policies starting with #100****	NO	NO
Manu	Monthly - one time pac also an option on direct bill modes	NO	YES	YES	Can be deferred up to 90 days on a case by case basis. Applicable on policies issued before March 1, and runs until June 30. Customer must contact Manu and prove hardship caused by illness; quarantine; lay-off; absence from work fulfilling caregiver responsibilities; or other financial hardship
RBC	For LB (DI/CI) PAC is available annually, and specifically fully underwritten DI & CI PAC is available semi-annually	NO	YES	NO	NO
SSQ	Monthly	ALL Modes	YES	NO	Case by case consideration; please contact clientservices@ssqinsurance.ca with details
Sun Life	All Modes	NO	YES	YES	For policies issues on or before March 15, 2020, clients or advisors must **CALL** the client care centre to request a 90 day deferment on their premium
The Edge	Monthly on all plans except Annual is available on their Annual Travel Plan	NO	NO	NO	NO

*As at April 3, 2020 - 7:00 a.m.