

Technical Sheet

Income Insurance - Accident and Sickness

TYPE OF CONTRACT

Premium

- Level premium until age 65
- Guaranteed for the first 5 years of the contract

Renewal

Guaranteed renewable to age 100

Contract Continuation

Contract continuation with the following reductions in coverage at age 65:

- 50% of the indemnity, maximum of \$2,000
- Benefit Period: 2 years
- Total Disability: 1 activity of daily living
- No Partial Disability

Type of Coverage

Accident and sickness

Issue Age

18 to 64 years old

WAITING PERIOD

Choices

14, 30, 90 or 120 days

1st day Hospitalization

- Included in contracts with a waiting period of 90 days or less
- Hospitalization for at least 18 hours or day surgery

BENEFIT PERIOD

Choices

2 years, 5 years, to age 65

Recurrent Disability

6 months

BENEFIT AMOUNT	
Minimum and Maximum	\$500 - \$6,000, non-taxable amount
Offer for unemployed, part-time, seasonal, students and retirees	\$1,000
Coordination and Integration	<ul style="list-style-type: none"> • First \$2,500 not coordinated or integrated for 36 months • Over and above: coordination equal to 90% of earned income
Minimum Guaranteed	Up to \$2,500 for 36 months
Earned Income	<p>Salaried employee: employment income</p> <p>Self-employed and business owner: the greater of the net profit of the company + employment income or 50% of gross profit of the company</p>
INCLUDED COVERAGE	
Total Disability	<p>Duration of the Regular Occupation period:</p> <ul style="list-style-type: none"> • Essential Plan: 36 months • Superior Plan: to age 65 • Elite Plan: to age 65 <p>Without exceeding the Benefit Period</p>
Partial Disability	<p>Duration of the Partial Disability period:</p> <ul style="list-style-type: none"> • Essential Plan: 6 months • Superior Plan: 12 months • Elite Plan: 24 months <p>50% of the monthly benefit payable without the obligation of being totally disabled before</p>
Unemployed at Time of Claim	After more than 90 days at the onset of Disability, the insured is still covered but some changes apply (see page 18 of the product guide)
Waiver of Premium	Included - equal to Waiting Period
Assumed Total and Permanent Disability	Included
Rehabilitation	Included
Death Benefit	Included - 5 times the monthly benefit, maximum \$10,000
Critical Illness	<p>Covered conditions:</p> <ol style="list-style-type: none"> 1. Cerebrovascular accident (stroke) 2. Cancer 3. Coronary surgery 4. Heart attack <p>Lump-sum amount paid:</p> <ul style="list-style-type: none"> • Essential Plan: 3 times the total disability benefit • Superior Plan: 3 times the total disability benefit • Elite Plan: 5 times the total disability benefit

INCLUDED COVERAGE BASED ON SELECTED PLAN

Additional Insurance Option

Individuals aged between 18 to 50
5 options of 20%; with proof of income
Availability based on the plan:

- Essential Plan: No
- Superior Plan: \$1,500
- Elite Plan: \$2,500

Indexation

Linked to the Consumer Price Index (CPI), maximum 5%
Availability based on the plan:

- Essential Plan: No
- Superior Plan: No
- Elite Plan: Yes

Does not apply to contracts with a 2-year Benefit Period

3 Distinct Plans:

Summary of Included Coverage Based on Selected Plan

PLANS	ESSENTIAL	SUPERIOR	ELITE
Regular Occupation	3 years *	To age 65 *	To age 65 *
Partial Disability	6 months	12 months	24 months
Critical Illness (4 conditions)	3 X monthly benefits	3 X monthly benefits	5 X monthly benefits
Additional Insurance Option	No	\$1,500	\$2,500
Indexation	No	No	Yes

* Without exceeding the Benefit Period