

Increasing Benefit options

This feature is automatically included in all policies.

The amount of basic benefit coverage under the Critical Illness insurance will be automatically increased on the 2nd, 4th, 6th and 8th anniversary of the effective date of this coverage.

The benefit will then be increased by 15% of the basic amount up to a maximum of \$25,000 per increasing option, provided the insured has not reached:

Age 45, when the Critical Illness coverage selected is payable to age 65;

Age 55, when the Critical Illness coverage selected is payable for 20 years of up to age 100.

The total benefit amounts of all the increasing benefit options cannot exceed \$100,000.

Exclusions

No amount will be payable under this policy if the covered illness or accident directly or indirectly results from:

The insured's participation in an illegal or criminal act and/or attempt to commit an illegal or criminal act or if the insured drives a motor vehicle or boat under the influence of any substance (drug, toxic or intoxicating substance or narcotics) or with a blood alcohol concentration level over the legal limit;

The use or consumption of any substance (drug, toxic or intoxicating substance, or narcotics), except when prescribed and administered by a physician in good standing practicing in Canada;

An attempted suicide or intentionally self-inflicted injuries, while sane or insane;

An illness that was diagnosed or symptoms or signs that were known or under investigation and not declared before the date on which the policy was issued;

An insurrection, a war (whether or not it is declared) or any related action and/or the insured's participation in a popular demonstration;

No benefit will be payable for any cancer and/or benign brain tumour during the full term of the policy if the date of the diagnosis of any cancer and/or benign brain tumour (whether covered or excluded under this policy) falls within the first 90 days of the commencement or reinstatement of this policy, or if the date of the onset of signs and/or symptoms or medical consultations or tests leading to the diagnosis of any cancer and/or benign brain tumours (whether covered or excluded under the present policy) falls within the first 90 days of the commencement or reinstatement of this policy.

Other exclusions apply to the Premium Waiver coverage.



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Choose the
insurance
that can include both
critical illnesses
and life insurance



The critical illness insurance pays a lump sum of **\$25,000 to \$1,000,000** at the end of the specific survival period for the diagnosed covered illness.

You can select one of three plans:

- a

a) Basic coverage: 4 illnesses
- b

b) Comprehensive coverage: 24 illnesses
- c

c) Enhanced coverage: 25 illnesses



1. Cancer
2. Coronary surgery (coronary artery bypass)
3. Heart attack (myocardial infarction)
4. Stroke (cerebrovascular accident)
5. Alzheimer s disease
6. Aortic surgery
7. Autism
8. Benign brain tumour
9. Blindness
10. Burns
11. Coma
12. Cystic fibrosis
13. Deafness
14. Heart valve replacement
15. Kidney failure
16. Loss of limbs
17. Loss of speech
18. Major organ transplant
19. Motor neuron disease
20. Multiple sclerosis
21. Non-life-threatening disease (cancer without risk of death in the short term)
22. Occupational HIV infection
23. Paralysis
24. Parkinson s disease
25. Loss of independence

This product is offered from 1 months to age 60.

This document is provided for information purposes only. Please read all the details contained in the text of the policy. In the event of any disagreement between the policy and this document, the policy will prevail.

Premiums payable for lifetime

When the insured selects this option, he/she is required to pay the premium as long as the policy remains in force.

Premiums payable for 20 years

When the insured selects this option, he/she is required to pay the premium for each and every coverage for 20-year period. This means that the premiums for future increasing benefit options must also be paid for 20 years. It should be noted that the policy fees are payable until such time as all the coverages have been paid up. Thereafter, the policy is exempt from any premium.

Premiums payable to age 65

When the insured selects this option, he/she must pay the premium until age 65. Thereafter, the policy is exempt from any premium.

The maximum age at issue for which this option can be selected is age 45.

1. Life insurance

On the death of the insured, the Insurer will pay a benefit to the designated person.

or

Refund of premium on death

On the death of the insured, the Insurer will pay, without interest, a benefit equal to the total of all the premiums paid for this policy, provided it is still in force, less any waived premium, less any non-life-threatening disease benefit paid, if any, without exceeding the total benefit for the Critical Illness insurance coverage.

2. Premium waiver

In accordance with the terms and conditions of the policy and in the event of a total disability of over four (4) consecutive months, the Insurer will grant the insured a premium waiver during the total disability period. Therefore, he/she will not have to pay the premiums during a total disability period of more than four (4) months.

Progressive premium refund after 10 years

At any time, starting on the 10th anniversary of the policy s effective date and up to the termination of the policy, provided no Critical Illness benefit or death benefit was paid in full, the policyowner may, by submitting a written request, select to terminate the policy and avail himself / herself of the progressive premium refund option.

The amount paid will be equivalent to the total premiums paid, without interest, for each coverage that remained in force for at least 10 years since its effective date, to which will be applied the percentage indicated hereunder, based on the number of years the coverage was in force.

Anniversary of coverage	Percentage (%) of premiums paid since the coverage was issued
10 th anniversary	50%
11 th anniversary	55%
12 th anniversary	60%
13 th anniversary	65%
14 th anniversary	70%
15 th anniversary	75%
16 th anniversary	80%
17 th anniversary	85%
18 th anniversary	90%
19 th anniversary	95%
20 th anniversary and over	100%

Under no circumstances can the total refund exceed the total premiums paid for the Critical Illness coverage and any increase thereof.

Any benefit amount paid for a non-life-threatening disease included in the Critical Illness coverage will be deducted from the Progressive Premium Refund after 10 years benefit.

