

IWME CRITICAL ILLNESS | GOLD, SILVER AND BRONZE

Benefits available	Minimum \$5,000, maximum \$100,000.
Age limit upon purchase	Available to persons ages 18 to 55 inclusively.
Contract type	Term of 10 or 20 years depending on the option chosen by the policyholder.
Renewal	Coverage for up to 65 years of age.
Premium	This <i>policy</i> comes with premiums that change every 10 or 20 years, depending on the option selected by the policyholder. The premium is guaranteed for the selected period. At the end of the 10- or 20-year period, depending on the option selected, the premium will be adjusted to reflect the <i>insured's</i> age, the <i>insured's</i> original <i>risk class</i> and the premium rates applicable at that date. The new premium will also be guaranteed for another 10 to 20 years.
Illnesses covered	<ul style="list-style-type: none"> • Stroke (cerebrovascular accident) • Cancer • Heart surgery (coronary artery bypass) • Heart attack (myocardial infarction) Please refer to the specimen policy document on critical illness insurance for the specific payable conditions.
Survival period	30 days
Moratorium period for cancer	90 days
Refund of premiums upon death	Yes
Beneficiary	The insured, unless otherwise indicated in the application.
Pre-existing condition clauses	Pre-existing condition clauses of 12 or 24 months apply (depending on the insured's policy).
Rider (optional)	After 20 years without claim, receive a premium refund of up to 75% of the total premiums paid.
Exclusions and restrictions	Please refer to the online specimen policy document on critical illness insurance for full details.