



# EquiLiving<sup>®</sup> Critical Illness Protection

**Have you considered the financial implications of a critical illness diagnosis? EquiLiving<sup>®</sup> critical illness insurance can help ease your mind.**

## WHAT IS CRITICAL ILLNESS INSURANCE?

EquiLiving<sup>®</sup> critical illness insurance is a 'living benefit' that provides you with a lump sum payment you can use as you wish if you are diagnosed with a covered condition while living.

While nothing can prepare you for dealing with a critical illness, a lump sum payment can help ease the financial and emotional stress often associated with a health scare. This will allow you to focus on treatment and recovery without the added worry.

## COVERED CONDITIONS

The EquiLiving critical illness insurance plan covers the following conditions<sup>1</sup>:

### Adult Policies

Covered Critical Conditions	
1. Acquired Brain Injury	15. Loss of Independent Existence
2. Aortic Surgery	16. Loss of Limbs
3. Aplastic Anemia	17. Loss of Speech
4. Bacterial Meningitis	18. Major Organ Failure on Waiting List
5. Benign Brain Tumour	19. Major Organ Transplant
6. Blindness	20. Motor Neuron Disease
7. Cancer	21. Multiple Sclerosis
8. Coma	22. Occupational HIV Infection
9. Coronary Artery Bypass Surgery	23. Paralysis
10. Deafness	24. Parkinson's Disease and Specified Atypical Parkinsonian Disorders
11. Dementia, including Alzheimer's Disease	25. Severe Burns
12. Heart Attack (Acute Myocardial Infarction)	26. Stroke (Cerebrovascular Accident)
13. Heart Valve Replacement or Repair	
14. Kidney Failure	

<sup>1</sup>Any illness, disorder, or condition not explicitly defined as a *covered condition* in your policy contract is not covered.

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### Juvenile Policies

#### Adult Covered Critical Conditions + Childhood Covered Conditions

Juvenile coverage includes all Adult Covered Critical Conditions, plus the following Childhood Conditions:

1. Cerebral palsy
2. Congenital Heart Disease
3. Cystic Fibrosis
4. Muscular Dystrophy
5. Type 1 Diabetes Mellitus

Coverage for the Childhood Covered Conditions automatically ends on the policy anniversary nearest the insured child's 25<sup>th</sup> birthday.

### EQUILIVING COVERAGE FOR CHILDREN

Nothing could be more stressful for a parent than not being by their child's side when they need them the most. Let EquiLiving help. Should your child be diagnosed with a covered condition, you will have funds to assist with taking time off work to be with your child during their treatment and recovery, without the added financial stress.

### EARLY DETECTION BENEFIT

While not all conditions are critical, we recognize that certain health situations can still cause a financial or emotional burden due to their impact on your family, your activities, or your ability to work.

That's why we will pay a lump sum Early Detection Benefit<sup>2</sup> upon early detection of one of the eight covered conditions below. This benefit is 15% of your EquiLiving coverage amount, up to \$50,000. It can be used as you wish to help ease the financial stress that often follows a serious health diagnosis.

Upon payment of this benefit, your EquiLiving coverage will continue. This payment will not reduce any future EquiLiving benefit that you may receive.

#### Early Detection Benefit covered conditions include the following:

- Early prostate cancer,
- Ductal breast cancer,
- Superficial malignant melanoma,
- Coronary angioplasty.
- Gastrointestinal Stromal Tumours (AJCC Stage 1)
- Grade 1 Neuroendocrine Tumours (Carcinoid)
- Papillary or Follicular Thyroid Cancer Stage T1
- Rai Stage 0 Chronic Lymphocytic Leukemia (CLL)

<sup>2</sup> This benefit can be paid multiple times during the lifetime of the policy, once for any Early Detection benefit covered condition.

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### CUSTOMIZING YOUR PLAN

Your EquiLiving critical illness plan can provide you with the comfort of knowing that your finances are protected should you suffer a serious health condition. You can also feel secure knowing that your premiums are guaranteed and will never increase. With five plan types to choose from and a variety of optional benefits to add-on to a stand-alone EquiLiving plan, your policy can be fully customized for your specific needs.

These optional benefits include:

- **Return of premiums benefit on surrender/policy expiry<sup>3</sup>** — available on any level-pay stand-alone plan, this add-on allows you to receive a return of eligible premiums paid at the time of cancellation or policy expiry, if no EquiLiving benefit was paid or is payable.
- **Return of premium on expiry** — available only on stand-alone 10 Year renewable to age 75 plans, this add-on allows you to receive a refund of eligible premiums paid upon expiry of the policy, if no EquiLiving benefit was paid or is payable.
- **Term life insurance as an added benefit** — offers a cost-effective way to take care of your life and health needs in one convenient package. Plus, you only pay one annual policy fee when adding a term insurance rider to an existing policy.
- **Return of premiums on death<sup>4</sup> benefit** — this optional benefit returns to your beneficiary any eligible premiums you have paid when you die, if no EquiLiving benefit was paid or is payable.

### EQUILIVING AS A RIDER ON YOUR LIFE INSURANCE PLAN

EquiLiving critical illness insurance can be added to the following life plans as a rider on our:

- Whole Life plan — Equimax
- Universal Life plan—Equation Generation IV
- Term life plans (with the exception of 20 Pay plans)

### WHY CRITICAL ILLNESS PROTECTION MAKES SENSE

- With medical advancements, the chance of being diagnosed with and surviving a critical illness is more likely today than ever before. Yet, even with the latest in medical advancements, the reality is that conditions like cancer, heart attack and stroke still occur all too often.
- No one is immune, whether healthy or not today, from the possibility of being diagnosed with a serious or life-threatening health condition.
- The good news is that people today are much more likely than ever to survive a critical illness diagnosis. But survival can still have serious consequences, both financial and emotional.
- A critical illness insurance benefit can help ease these burdens, allowing you to focus on a return to health with less financial stress.

**Talk to your advisor about the benefits of EQUILIVING today.**

<sup>3</sup> Upon policy surrender on the 15<sup>th</sup> policy anniversary, 75% of the premiums to be returned are payable. This percentage increases by 5% each subsequent year, reaching 100% on and after the 20<sup>th</sup> policy anniversary. Some limitations may apply. Please see the contract for complete details. <sup>4</sup> The policy must be in force at the time of death. Some limitations may apply. See contract for complete details.

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