

Product Overview

Laurier Life – LifeStream

Plan Description

LifeStream is a critical illness insurance which pays out the full face amount while the insured is alive 30 days after the diagnosis of any of the covered conditions. It is available on a stand alone basis or as a rider. Premiums will be refunded if the insured dies while covered without being eligible for a LifeStream benefit.

Lifecheque provides payment of the face amount upon diagnosis of one of the following critical illnesses:

Heart Attack	Life threatening cancer	
Stroke	Coronary artery bypass surgery	
Multiple Sclerosis	Blindness	Deafness
Loss of Speech	Major Organ Transplant	Paralysis
Benign brain tumor	Coma	Renal Failure
Major burns		

Plan Types

10 Year: Guaranteed and renewable with premiums increasing at each 10 year renewal. The plan is payable to the policy anniversary at age 75

Level to 75: Guaranteed level to age 75. Premiums remain level throughout and are payable to the policy anniversary at age 75.

Min. Face Amount/Premium

Minimum = \$50,000

Maximum = \$1,000,000

Individual consideration will be given to amounts above \$1,000,000, to a maximum of \$2,000,000 of critical illness coverage with all companies.

Issue Ages

Term 10: 18 – 65

Level to 75: 18 – 65

Based on attained age

Policy Fee

\$75 Annual Fee

When added as a rider, there is no policy fee on the LifeStream rider

Up to 5 policies may be jointly billed. Full policy fee for the first policy and no policy fee for additional policy, provided all policies are billed together with the same payor, billing frequency, billing date and bank account (where paid by PAC)

Add'l Cost Benefits

Enhancement Rider

Angio Rider

ROP @ Maturity

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For complete details, be sure to review the Company's policy document.