

Product Overview

Canada Life – LifeAdvance

Plan Description

LifeAdvance provides a lump-sum benefit, in most cases, 30 days after the diagnosis of one of a number of covered critical illnesses. With advanced in medical science improving the survival period after the diagnosis of a serious illness, there is a heightened need for insurance benefits designed to protect an individual's lifestyle after the onset of a critical illness.

Heart Attack	Loss of Limbs
Major organ transplant	Stroke
Blindness	Coma
Multiple Sclerosis	Deafness
Severe burns	Cancer
Parkinson's Disease	Paralysis
Loss of speech	Heart bypass surgery
Kidney Failure	Alzheimer's Disease
Motor Neuron Disease (ALS)	Aortic Surgery
Occupational HIV	
Heart Valve Replacement	
Loss of Independent Existence	

Illness Assist - provides you with a lump sum benefit of up to \$10,000 if you are diagnosed with any of these four conditions

- Non-invasive Breast Cancer
- Non- invasive Skin Cancer
- Early Prostate Cancer
- HIV Tumors

Min. Face Amount/Premium

Minimum = \$25,000 AND a minimum annual premium of \$200.00
 Maximum = \$1,000,000 (all carriers) personal
 Maximum = \$2,000,000 (all carriers) business

Issue Ages

Age Nearest birthday
 18 - 65
 18 - 60: level to 75 paid-up at 65

Policy Fee

Annual:	\$400.00 (1 st year)	\$75 Every Year
Monthly PAC:	\$40.00 (1 st year)	\$7.50 Every Year

Add'l Cost Benefits

- ▶ Child Critical Illness Rider
- ▶ Return of Premium at Death Rider
- ▶ Waiver of Premium Benefit
- ▶ Premium Payback at Expiry Benefit
- ▶ Premium Payback at Withdrawal Request or Expiry Benefit

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