

Critical Illness at a Glance...

Critical Illness insurance provides a lump sum benefit after the diagnosis and survival (usually 30 days) of one of the named critical illnesses. Critical Illness insurance ensures finances are available to offset the financial burdens that may be associated with surviving a critical illness.	
Premium Payment Structure	<p>10 Year Term Renewable to age 75 – Premiums increase every 10 years and are payable to the Insured's age 75 when coverage terminates</p> <p>Level Term to age 75 – Premiums are level and payable to the Insured's age 75 when coverage terminates</p> <p>Level Term to age 100 – Premiums are level and payable to the Insured's age 100. At the Insured's attained age 100, premiums for this policy are no longer payable and the sum insured will no longer be payable upon the occurrence of a critical illness. The Return of Premium on Death benefit also expires at the Insured's attained age 100. Instead, upon the death of the insured, the sum insured will be payable as a death benefit.</p>
Issue Ages:	18-65 for Level Term to age 75 and 100 plans. 18-64 for 10 year term renewable to age 75 plan.
Policy Fee	\$60 annually. <i>From April 1, 2002 to September 30, 2002 the policy fee will be \$0 on a Critical Illness policy purchased at the same time as a term policy on the same life.</i>
Face Amounts	<p>Band 1: \$10,000 - \$24,999</p> <p>Band 2: \$25,000 - \$99,999</p> <p>Band 3: \$100,000 - \$249,999</p> <p>Band 4: \$250,000 – \$1,000,000 for personal coverage</p> <p>Band 4: \$250,000 - \$2,000,000 for business coverage</p> <p><i>Face amounts available in increments of \$1,000.</i></p>
Plan Options	Single Life
Premium Payment Modal Factors	Annual or Monthly PAC: Annual Premium x .09
Premium Rates	On all plans premiums and benefits are contractually guaranteed for the life of the policy. Rates vary by age, sex, smoking status, face amount.
Return of Premium on Death	<p>Available on all plan types.</p> <p>If the Insured dies during the survival period or from a condition not covered under the policy, we will refund 100% of annual premiums paid (including policy fee, premiums for medical extras, and any other riders such as Disability Waiver of Premium, Return of Premium and Early Prostate Cancer) less any premiums waived under the Disability Waiver of Premium benefit. The refund will be paid without interest and will not exceed the face amount.</p> <p>If a benefit is collected under the Early Prostate Cancer Rider, premiums paid for this rider will not be included in the return of premium amount.</p>
Critical Illness outside of Canada	<p>If a Critical Illness occurs or is diagnosed outside of Canada, the Critical Illness Benefit will be payable upon the following:</p> <ol style="list-style-type: none"> a) The complete medical records are made available to us; and b) Based on these medical records, we are satisfied that: <ol style="list-style-type: none"> i. the same diagnosis would have been made if the illness or accident had occurred in Canada; and ii. immediate treatment would have been indicated under Canadian standards; and iii. the same treatment, involving the particular surgical procedure, would have been advised if treatment had taken place in Canada; and <p>The Insured must undergo an independent medical examination by a physician appointed by us, if we make such a request. In the case of elective surgery, such an examination must be undergone before Surgery occurs.</p>
Early Prostate Cancer	<p>Issue Ages: 18-55 on T75 and T100 plans, 18-54 on T10 plan.</p> <p>Face Amount: \$2,500 to \$25,000 (in units of \$100) to maximum of 25% of base Critical Illness coverage.</p> <p>To receive a benefit, diagnosis of Early Prostate Cancer (Stage A or equivalent staging) must be made prior to the Insured's attained age 65. When the benefit is paid, the rider terminates and premiums for the rider cease but the base Critical Illness coverage remains unaffected.</p> <p>Rates for the Early Prostate Cancer rider are guaranteed for the first 5 policy years. Thereafter, the company reserves the right to change the renewal premium. The change will occur for all policies issued under the same series of persons of the same classification living in the same province. Not available after issue.</p>
Return of Premium Option (ROP)	<p>Issue Ages: 18-60 Not available with T100 plan.</p> <p>ROP on Expiry. Refunds 100% of annual premiums (including policy fee, premiums for medical extras and any other riders such as Disability Waiver of Premium, Return of Premium, and Early Prostate Cancer) less any premium waived under the Disability Waiver of Premium benefit when the plan expires at age 75 and no Critical Illness Insurance benefit has been paid. Included is an Early Return of Premium feature. Upon written request, at the later of the policy anniversary at the Insured's attained age 65 or the tenth policy anniversary, the owner of the policy may elect to terminate the Critical Illness coverage and receive a refund equal to 75% of annual premiums paid (including policy fee, premiums for medical extras and any other riders such as Disability Waiver of Premium, Return of Premium and Early Prostate Cancer) less any premium waived under the Disability Waiver of Premium benefit.</p> <p>If a benefit is collected under the Early Prostate rider, premiums paid for that rider will not be included in the Return of Premium or Early Return of Premium feature. Not available after issue.</p>
Disability Waiver of Premium	<p>Issue Ages: 18-55 Available on all plan types.</p> <p>Prior to age 60 if the Insured has been disabled for 6 consecutive months, we will waive future monthly premiums and retroactively refund back to the 1st day of disability. Total disability is the inability to perform the duties of the Insured's regular occupation for 24 months, thereafter total disability is the inability to perform the duties of any occupation.</p> <p>This benefit expires at the Insured's age 60. If the Insured is still disabled after this rider expires, premiums will continue to be waived for as long as the Insured remains totally and continually disabled. Not available after issue.</p>

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