



CRITICAL PROTECTION

Have you considered the financial implications of suffering from a critical illness? EquiLiving® critical illness insurance can help.

WHAT IT IS

EquiLiving® is critical illness insurance that helps cover the costs associated with living with an illness and allows you to focus on recovery.

HOW IT WORKS

Following the diagnosis of one of the 25 covered conditions, and a survival period of usually 30 days, EquiLiving provides you with a lump sum payment. Use these funds to offset the cost of managing the illness without impacting your savings or standard of living.

COVERED CONDITIONS

The following 25 conditions are covered by EquiLiving critical illness insurance:

Heart attack	Stroke	Cancer (life threatening)
Alzheimer's disease	Aortic surgery	Aplastic anaemia
Bacterial meningitis	Benign brain tumour	Blindness
Coma	Coronary artery bypass surgery	Deafness
Heart valve replacement	Kidney failure	Loss of independent existence*
Loss of limbs	Loss of speech	Major organ failure on waiting list for transplant
Major organ transplant	Motor neuron disease	Multiple sclerosis
Occupational HIV infection	Paralysis	Parkinson's disease
Severe burns		

*Loss of independent existence provides a benefit for cognitive impairment and/or a total and permanent inability to perform two or more of: bathing, dressing, toileting, continence, transferring, feeding.

ADDITIONAL COVERED CONDITIONS FOR CHILDREN

EquiLiving provides coverage for the following 5 childhood conditions until age 25:

Cerebral palsy Congenital heart disease Cystic fibrosis Muscular dystrophy Type 1 diabetes mellitus

Note:

For plans insuring children, loss of independent existence does not apply until age 18 at which time it is added automatically.

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CUSTOMIZING YOUR PLAN

There are three plan types and a variety of optional riders available to help you tailor your plan to meet your needs. These include:

- Return of premiums on surrender/expiry¹ gives you the opportunity to have your premiums returned if you have not suffered from a critical illness.
- Term insurance riders offer a cost-effective way to take care of your life and health needs in one convenient package. Plus you only pay one policy fee.
- Return of premiums on death² returns to your estate the premiums paid if, when you die, no EquiLiving benefit has been paid or is payable.
- Critical illness insurance riders on universal life plans.

BUILT-IN FEATURES

EquiLiving automatically includes the following benefits:

- Guaranteed premiums³ give you the security of knowing what your costs will be.
- Early detection benefit pays up to \$50,000 for non-life threatening conditions including coronary angioplasty, early prostate cancer, ductal breast cancer, and superficial malignant melanoma.⁴

WHY IT MAKES SENSE

With increased life expectancy and medical advances, the risk of living with a serious illness is significant, and the costs can be staggering. Government health care programs provide only the basics. Depending on your needs, EquiLiving can help:

- keep you and your family in your home,
- keep your business viable,
- cover the cost of extended health care requirements,
- allow you to undertake out-of-country or alternative therapies,
- allow you to take a leave from work to care for a sick child.

When your medical needs are critical, EquiLiving helps you to remain as independent as possible.

Talk to your advisor about **EQUILIVING** today.

¹ Only available on a stand-alone policy. Upon surrender on the 15th policy anniversary, 75% of the premiums to be returned are payable. This percentage increases by 5% each year, reaching 100% on and after the 20th policy anniversary. Some limitations may apply. See contract for full details. ² Return of premiums on death rider is only available on a stand-alone policy. The policy must be in force at the time of death. Some limitations may apply. ³ For the duration of your plan. ⁴ This benefit can be paid twice during the lifetime of the policy, but only once for any condition.

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