



## CRITICAL PROTECTION

The risk of suffering from a critical illness is real and the costs staggering.

Have you considered the financial implications to you and your family? EquiLiving® critical illness insurance can help.

### WHAT IT IS

EquiLiving® is critical illness insurance that helps you manage expenses — and focus on recovery — if you're diagnosed with one of the 25 covered conditions. Five additional covered conditions are included for children ages 30 days to 17 years.

### HOW IT WORKS

Following diagnosis of a covered condition, 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 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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## BUILT-IN EXTRAS

EquiLiving automatically includes the following benefits:

- Early Detection Benefit of up to \$50,000 for non-life threatening conditions including coronary angioplasty, early prostate cancer, ductal breast cancer, and superficial malignant melanoma.
- Access to Best Doctors®, a service that provides you and your family with access to leading medical specialists to help ensure you have the right diagnosis and the best treatment options.

## 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/Expiry<sup>1</sup> gives you the opportunity to have your premiums returned if you do not suffer from a critical illness before the policy expires.
- Term Insurance Riders offer a cost-effective way to take care of your life and health needs in one convenient package.
- Return of Premiums on Death<sup>1</sup> returns to your estate the premiums paid if, when you die, no EquiLiving benefit has been paid or is payable.
- Critical Illness Insurance Riders are available on universal life plans.

## 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 could 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.

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