



## 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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## BUILT-IN FEATURES

Equiliving automatically includes the following benefits:

- Guaranteed premiums<sup>2</sup> 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.<sup>3</sup>

## 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. Plus you only pay one policy fee.
- 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 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 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.

<sup>1</sup>Only available on a stand-alone critical illness policy. Excludes premiums for riders, interest on premiums or premiums waived under a disability waiver of premium or applicant's death and disability waiver rider. Early detection benefit payments do not impact the return of premiums on death or return of premiums on surrender/expiry. The policy must be in force at the time of death. Some limitations may apply. <sup>2</sup> For the duration of your plan. <sup>3</sup> This benefit can be paid twice during the lifetime of the policy, but only once for any condition.

<sup>®</sup> denotes a trademark of The Equitable Life Insurance Company of Canada. While Equitable Life has made every effort to ensure the accuracy of the information presented here, the policy contract governs in all cases.



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