



QUESTIONS

Full details on EquiLiving critical illness insurance are available in the policy contract. Please note that the Best Doctors® service is not a contractual benefit under your policy.*

For more information on how EquiLiving critical illness insurance can become part of your financial protection plan, please talk to your financial advisor.



For more information about Best Doctors, contact them at 1.877.419.2378 or visit www.bestdoctorscanada.com.

* Equitable Life® may, in its sole discretion, cancel access to the Best Doctors service at any time. Services are provided solely by Best Doctors, Inc. Equitable Life shall have no liability or responsibility for such services.

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Works for me.™

Canadians have turned to Equitable Life since 1920 to protect what matters most. We work with your independent financial advisor to offer individual insurance and savings and retirement solutions that provide good value and meet your needs – now and in the future.

But we're not your typical financial services company. We have the knowledge, experience and ability to find solutions that work for you. We're friendly, caring and interested in helping. And we're owned by our participating policyholders, not shareholders. So we can focus on your interests and provide you with personalized service, security and wellbeing.

While Equitable Life has made every effort to ensure the accuracy of the information presented here, the policy contract governs in all cases. The information in this brochure is not a substitute for tax or legal advice. Please consult your tax or legal professional for independent advice with respect to your personal situation.



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BEST DOCTORS® THE REINVENTION OF RIGHT™



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When you're faced with a health concern, you'll want to find the best advice and treatment possible. Don't face medical uncertainty alone.

Best Doctors® is the most comprehensive medical knowledge resource of its kind in the world. And it's just a telephone call away.

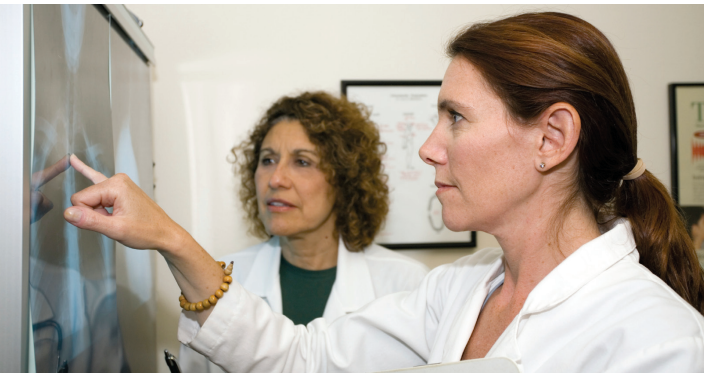
Your EquiLiving® critical illness insurance policy provides access to Best Doctors – the best medical expertise and treatment in the world.

WHAT IT IS

Best Doctors connects you, your spouse and immediate family members, along with your treating physician with world renowned specialists. This allows you to take control of your health care by accessing the medical knowledge you need to make the best treatment choices. This service is available to EquiLiving policyholders, providing protection when it's critical, and information when it matters most.

HOW IT WORKS

As soon as your EquiLiving critical illness insurance policy goes into effect, you can call Best Doctors. You'll be connected to a Member Advocate, a Registered Nurse who will be dedicated to your case, providing ongoing one-on-one support and guidance. You can call as often as you want. Assistance is not limited to the conditions covered under your EquiLiving policy.



WHAT SERVICES IT PROVIDES

Best Doctors provides:

- **InterConsultationSM**: In-depth review of your medical records by world-class specialists to confirm the correct diagnosis and provide treatment recommendations so you and your doctor can make informed treatment decisions together.
- **FindBestDocSM**: If you don't have one, Best Doctors will tap into their network of leading Canadian physicians to find you a specialist best qualified to meet your medical needs and geographic preferences.¹
- **FindBestCareSM**: When an expert specialist located outside of Canada is required, Best Doctors will search their global database of 53,000+ specialists for the ones best suited to your needs.
- **Best Doctors 360^o**: Best Doctors can provide medical information and resources, one-on-one support and customized health coaching for a wide range of health concerns, from simple to serious. Support is not limited to the conditions covered under your EquiLiving critical illness insurance policy.

WHY IT MAKES SENSE

Best Doctors can help when you need:

- A second opinion related to anything from a straightforward surgical procedure to a chronic condition or life-threatening illness.
- Answers to questions about a diagnosis, medical condition, treatment, test results or a personal health issue.
- Access to a leading medical specialist in Canada.
- Information about medical specialists or treatment facilities outside of Canada.
- Help navigating the healthcare system.

¹ Expenses associated with medical treatment, travel and lodging related to FindBestDoc and FindBestCare services are the responsibility of the policyholder.