

Critical Illness: EquiLiving

Adult Policies

If an EquiLiving policy is in effect and your client is diagnosed with a covered critical condition and satisfies all requirements for that condition, they will receive a lump sum payment. Your client can use the benefit payment any way they wish to make living with a life-altering condition more comfortable.

Target market

- Individuals seeking to reduce the impact of a critical illness on their financial plans
- Business owners planning for the continuation of their business in case a critical illness strikes

Adult Policies 26 Covered Critical Conditions

- Acquired Brain Injury
- Aortic Surgery
- Aplastic Anemia
- Bacterial Meningitis
- Benign Brain Tumour
- Blindness
- Cancer
- Coma
- Coronary Artery Bypass Surgery
- Deafness
- Dementia, including Alzheimer's Disease
- Heart Attack (Acute Myocardial Infarction)
- Heart Valve Replacement or Repair
- Kidney Failure
- Loss of Independent Existence
- Loss of Limbs
- Loss of Speech
- Major Organ Failure on Waiting List
- Major Organ Transplant
- Motor Neuron Disease
- Multiple Sclerosis
- Occupational HIV Infection
- Paralysis
- Parkinson's Disease and Specified Atypical Parkinsonian Disorders
- Severe Burns
- Stroke (Cerebrovascular Accident)

8 Early Detection Benefit Covered Conditions

The early detection benefit will pay the lesser of 15% of the EquiLiving face amount and \$50,000 following diagnosis and satisfying all requirements of one of the following eight non-life threatening conditions. This benefit can be paid once for each condition.

- Coronary Angioplasty
- Ductal Breast Cancer
- Early Prostate Cancer
- Gastrointestinal Stromal Tumours (AJCC Stage 1)
- Grade 1 Neuroendocrine Tumours (Carcinoid)
- Papillary or Follicular Thyroid Cancer Stage T1
- Rai Stage 0 Chronic Lymphocytic Leukemia (CLL)
- Superficial Malignant Melanoma

Plan types/issue ages

- 10 year renewable to age 75 (ages 18 - 65)
- Level to age 75 (ages 18 - 64)
- Level to age 100 coverage for life (ages 18 - 65)
- 20 Pay coverage to age 75 (ages 18 - 54)
- 20 Pay coverage for life (ages 18 - 65)

Availability

- Single life
- Available as a rider on Equation Generation IV universal life, Equimax participating whole life, and term life insurance plans

NOTE: 20 Pay EquiLiving is not available on term life insurance plans.

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Change privilege

Gives your client the option to change from one plan type to another without evidence of insurability.

- T10 can be changed to any level pay plan including 20 Pay
- T75 can be changed to any 20 Pay plan
- T100 can be changed to 20 Pay coverage for life

The age at which changes can be made from one plan to another depends on the plan your client is changing to.

Up to the policy anniversary nearest the insured's 60th birthday for change to:

- level to age 75
- level to age 100
- 20 Pay coverage for life

Up to the policy anniversary nearest the insured's 54th birthday for change to:

- 20 Pay coverage to age 75.

Expiry	Age 75 or life, depending on plan type.	
Sum insured	Minimum: \$10,000 Maximum: \$2,000,000.	
Rate bands	\$10,000 - \$49,999 \$50,000 - \$99,999	\$100,000 - \$249,999 \$250,000 +
Admin/policy fees	\$50 per year / \$4.50 per month.	
Optional riders	<ul style="list-style-type: none"> • Waiver of Premium (Insured Disability) • Waiver of Premium (Owner/Payor's Disability) • Return of premiums at expiry rider (10 year renewable to age 75) • Return of premiums on death rider • Return of premiums at surrender/expiry rider (level to age 75 & 20 Pay coverage to age 75)* 	<ul style="list-style-type: none"> • Return of premiums at surrender rider (level to age 100 & 20 Pay coverage for life)* • Term life insurance riders
Built-in features	<ul style="list-style-type: none"> • Change privilege on 10 year renewable, Level to age 75 and Level to age 100 plans • Guaranteed premiums 	
EZcomplete® online application	<ul style="list-style-type: none"> • Use it for in person or non-face-to-face meetings • EZcomplete easily guides you through only the required sections of the application • It includes functionality that allows your clients to sign the application using their own electronic device • Log in to EquiNet® and click on the EZcomplete icon on the menu bar 	

* 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 apply.