

# Critical illness: EquiLiving

For children



<b>Plan summary</b>	If an EquiLiving® plan is in effect and the insured child is diagnosed with a covered critical condition and satisfies all requirements for that condition, the client will receive a lump sum payment. Parents can use the benefit payment to help cover expenses so they can take a leave from work to care for a sick child, access alternate treatment, or help ensure the costs associated with a critical illness do not impact the financial security of the family.
<b>Target market</b>	<ul style="list-style-type: none"> <li>• Parents wanting to be by their child’s side through treatment and recovery while protecting the family’s ongoing financial security</li> </ul>
<b>Covered conditions</b>	<p>EquiLiving provides coverage for the following 5 childhood conditions until age 25:</p> <ul style="list-style-type: none"> <li>• Cerebral palsy</li> <li>• Congenital Heart Disease</li> <li>• Cystic Fibrosis</li> <li>• Muscular Dystrophy</li> <li>• Type 1 Diabetes Mellitus</li> </ul> <p>It also provides coverage for the following adult conditions:</p> <ul style="list-style-type: none"> <li>• Acquired Brain Injury</li> <li>• Aortic Surgery</li> <li>• Aplastic Anemia</li> <li>• Bacterial Meningitis</li> <li>• Benign Brain Tumour</li> <li>• Blindness</li> <li>• Cancer</li> <li>• Coma</li> <li>• Coronary Artery Bypass Surgery</li> <li>• Deafness</li> <li>• Dementia, including Alzheimer’s Disease</li> <li>• Heart Attack (Acute Myocardial Infarction)</li> <li>• Heart Valve Replacement or Repair</li> <li>• Kidney Failure</li> <li>• Loss of Independent Existence</li> <li>• Loss of Limbs</li> <li>• Loss of Speech</li> <li>• Major Organ Failure on Waiting List</li> <li>• Major Organ Transplant</li> <li>• Motor Neuron Disease</li> <li>• Multiple Sclerosis</li> <li>• Occupational HIV Infection</li> <li>• Paralysis</li> <li>• Parkinson’s Disease and Specified Atypical Parkinsonian Disorders</li> <li>• Severe Burns</li> <li>• Stroke (Cerebrovascular Accident)</li> </ul>
<b>8 Early detection benefit covered conditions</b>	<p>The early detection benefit will pay the lesser of 15% of the EquiLiving face amount and \$50,000 following diagnosis and satisfaction of all requirements of one of the following 8 non-life threatening conditions. This benefit can be paid once for each condition</p> <ul style="list-style-type: none"> <li>• Coronary Angioplasty</li> <li>• Ductal Breast Cancer</li> <li>• Early Prostate Cancer</li> <li>• Gastrointestinal Stromal Tumours (AJCC Stage 1) (Carcinoid)</li> <li>• Grade 1 Neuroendocrine Tumours</li> <li>• Papillary or Follicular Thyroid Cancer Stage T1</li> <li>• Rai Stage 0 Chronic Lymphocytic Leukemia (CLL)</li> <li>• Superficial Malignant Melanoma</li> </ul>

<b>Plan types / issue ages</b>	<p>Issue age for all plans is 30 days-17 years</p> <ul style="list-style-type: none"> <li>• 10 year renewable to age 75</li> <li>• Level to age 75</li> <li>• Level to age 100 (coverage for life)</li> <li>• 20 Pay coverage to age 75</li> <li>• 20 Pay coverage for life</li> </ul>
<b>Availability</b>	<ul style="list-style-type: none"> <li>• Single life</li> <li>• Available as a rider on Equitable Generations, Equation Generation IV universal life and Equimax participating whole life plans where the child is the life insured</li> </ul>
<b>Change privilege</b>	<p>Gives the client the option to change from one plan type to another without evidence of insurability.</p> <ul style="list-style-type: none"> <li>• T10 can be changed to any level pay plan including 20 Pay</li> <li>• T75 can be changed to any 20 Pay plan</li> <li>• T100 can be changed to 20 Pay coverage for life</li> </ul> <p>The age at which changes can be made from one plan to another depends on the plan the client is changing to.</p> <p>Up to the policy anniversary nearest the insured's 60<sup>th</sup> birthday for change to:</p> <ul style="list-style-type: none"> <li>• level to age 75</li> <li>• level to age 100</li> <li>• 20 Pay coverage for life</li> </ul> <p>Up to the policy anniversary nearest the insured's 54<sup>th</sup> birthday for change to:</p> <ul style="list-style-type: none"> <li>• 20 Pay coverage to age 75</li> </ul>
<b>Expiry</b>	Age 75 or life, depending on plan type
<b>Sum insured</b>	Minimum: \$10,000                      Maximum: \$500,000
<b>Rate bands</b>	\$10,000 - \$49,999                      \$100,000 - \$250,000+ \$50,000 - \$99,999
<b>Admin/ policy fees</b>	\$50 per year / \$4.34 per month
<b>Optional riders</b>	<ul style="list-style-type: none"> <li>• Waiver of Premium (Owner/Payor death and disability)</li> <li>• Return of premiums at expiry rider (10 year renewable to age 75)</li> <li>• Return of premiums on death rider</li> <li>• Return of premium at surrender/expiry rider (level pay plans and 20 pay plans)*</li> </ul> <p>* 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.</p>
<b>EZcomplete® online application</b>	<ul style="list-style-type: none"> <li>• Use it for in-person or non-face-to-face meetings</li> <li>• EZcomplete easily guides you through only the required sections of the application</li> <li>• EZcomplete allows clients to sign the application using their own electronic device</li> <li>• Login to EquiNet and click on the EZcomplete icon on the menu bar</li> </ul>

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