

Critical illness: EquiLiving

For children



Plan summary	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.	
Target market	<ul style="list-style-type: none"> • Parents wanting to be by their child's side through treatment and recovery while protecting the family's ongoing financial security 	
Covered conditions	<p>EquiLiving provides coverage for the following 5 childhood conditions until age 25:</p> <ul style="list-style-type: none"> • Cerebral palsy • Congenital Heart Disease • Cystic Fibrosis • Muscular Dystrophy • Type 1 Diabetes Mellitus <p>It also provides coverage for the following adult conditions:</p> <ul style="list-style-type: none"> • 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	<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"> • Coronary Angioplasty • Ductal Breast Cancer • Early Prostate Cancer • Gastrointestinal Stromal Tumours (AJCC Stage 1) (Carcinoid) • Grade 1 Neuroendocrine Tumours • Papillary or Follicular Thyroid Cancer Stage T1 • Rai Stage 0 Chronic Lymphocytic Leukemia (CLL) • Superficial Malignant Melanoma 	

Plan types / issue ages	<p>Issue age for all plans is 30 days-17 years</p> <ul style="list-style-type: none"> • 10 year renewable to age 75 • Level to age 75 • Level to age 100 (coverage for life) • 20 Pay coverage to age 75 • 20 Pay coverage for life 	
Availability	<ul style="list-style-type: none"> • Single life • 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 	
Change privilege	<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"> • 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 <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 60th birthday for change to:</p> <ul style="list-style-type: none"> • level to age 75 • level to age 100 • 20 Pay coverage for life <p>Up to the policy anniversary nearest the insured's 54th birthday for change to:</p> <ul style="list-style-type: none"> • 20 Pay coverage to age 75 	
Expiry	Age 75 or life, depending on plan type	
Sum insured	Minimum: \$10,000	Maximum: \$500,000
Rate bands	\$10,000 - \$49,999 \$50,000 - \$99,999	\$100,000 - \$250,000+
Admin/ policy fees	\$50 per year / \$4.34 per month	
Optional riders	<ul style="list-style-type: none"> • Waiver of Premium (Owner/Payor death and disability) • Return of premiums at expiry rider (10 year renewable to age 75) • Return of premiums on death rider • Return of premium at surrender/expiry rider (level pay plans and 20 pay plans)* <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>	
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 • EZcomplete allows clients to sign the application using their own electronic device • Login to EquiNet and click on the EZcomplete icon on the menu bar 	