

AdapCI and AdapCI Juvenile

Complete **critical illness** coverage available in amounts ranging from \$10,000 to \$2,000,000.

Available in
Underwriting



Regular
\$10,000 to \$2,000,000

Age at Issue

30 days to age 65

Premiums

7 payment options

For	Up to Age		
20 years	25	35	45
	55	65	75

AdapCI

24 critical illnesses

Including Loss of independent existence

AdapCI Juvenile

31 critical illnesses

Including Loss of independent existence

4 Non-critical Illnesses

10% up to \$50,000

- ▶ Coronary angioplasty
- ▶ Prostate cancer classified as T1A or T1B
- ▶ Stage 1 malignant melanoma
- ▶ Ductal carcinoma in situ of the breast

Premium Refund

- ▶ 100% upon death
- ▶ While the insured is alive (if a Chapter B has been added):
 - ▶ Partial or total
 - ▶ Available from the 10th contract anniversary

One-of-a-Kind Coverage in Canada! Extended Disability Included

If the insured remains on long-term disability 24 months after the diagnosis of any covered condition (excluding loss of independence and 4 non-critical conditions), **a monthly benefit equivalent to 1% of the insurance amount will be paid during the insured's lifetime for a maximum of 24 months.** The benefit cannot exceed \$1,500 per month.

Covered Conditions

AdapCI

- ▶ Aorte 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 transplant and major organ failure on waiting list
- ▶ Motor neuron disease
- ▶ Multiple sclerosis
- ▶ Occupational HIV infection
- ▶ Paralysis
- ▶ Parkinson's disease and specified atypical parkinsonian disorders
- ▶ Severe burns
- ▶ Stroke (cerebrovascular accident resulting in persistent neurological deficits)

Additional Conditions

AdapCI Juvenile

- ▶ Autism
- ▶ Cerebral palsy
- ▶ Congenital heart disease
- ▶ Cystic fibrosis
- ▶ Muscular dystrophy
- ▶ Rett syndrom
- ▶ Type 1 diabetes mellitus



AdapCI | Two Advantageous Chapters

Chapter A

Initial Insurance Amount

- ▶ Term insurance amount in effect until premium payment
- ▶ Premium payable for a selected period (7 options)
- ▶ Return of premium on death automatically included

Chapter B

Deferred Paid-up Insurance Amount

- ▶ Optional amount of insurance that can be added at issue, on the 3rd, 5th, and 7th contract anniversary, without exceeding the insurance amount in Chapter A
- ▶ Permanent insurance that comes into effect after the end of the premium payment period
- ▶ Access to partial (in exchange for a reduction of the sum insured) or total (in exchange for cancellation of the contract)



Profile

Ben
45 years old, non-smoker

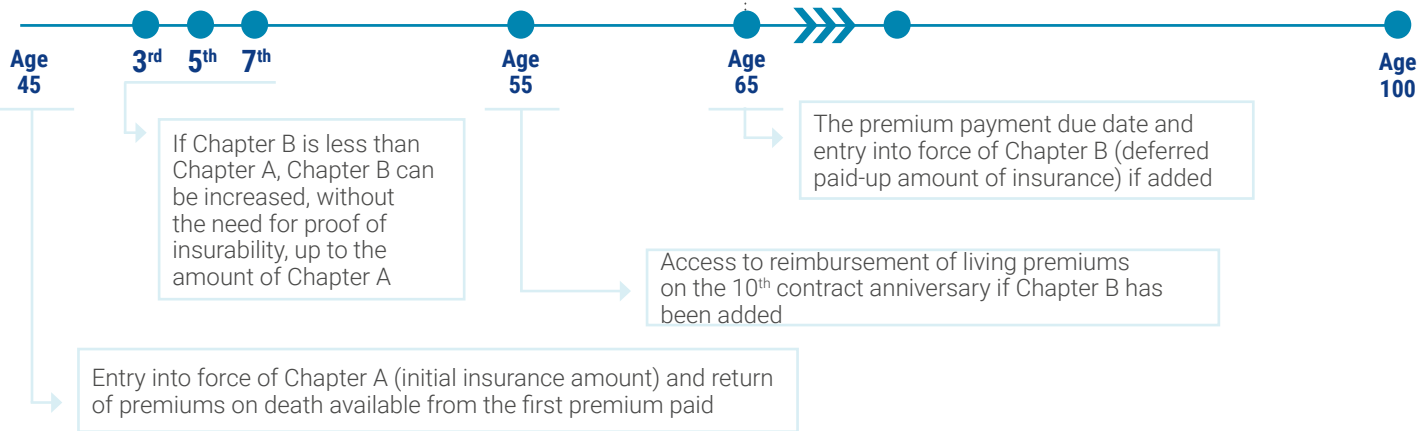
Needs

Product
AdapCI

Coverage
Permanent

Insurance Amount
\$100,000 Chapters A & B

Premium
20-Pay



Future Insurability Guaranteed Under Chapter B

Additional Paid-up Insurance Based on Needs

- ▶ Option to purchase paid-up insurance - Chapter B - at issue or on the 3rd, 5th, or 7th contract anniversary, without exceeding the insurance amount in Chapter A
- ▶ The insured's financial needs can be adapted to their reality, up to 7 years after purchasing their insurance policy
- ▶ Rates guaranteed from contract issue
- ▶ Without evidence of insurability

Personalized Assistance Services

Included without additional cost and available at any time for you and your immediate family



[For more information](#)