



The Foundation Series

We'll help you get it.

Individual disability income protection with return to work benefits. Premiums are level and are guaranteed for the life of the contract.

Who should purchase this type of insurance?

- The Foundation Series™ policy is suitable for a wide variety of occupations such as business owners, employees, blue-collar workers, farmers and the middle income market.
- Farmers — Ask us about our enhanced guidelines for proprietors of farms.

Availability

- Ages 18 – 60.
- Step rates available to certain occupations if you are 35 years or younger; step rate premiums allow you to pay less during the formative years of your business.
- Benefit periods: to age 65, two or five years (10 years for certain occupations).
- Elimination periods: 30, 60, 90, 120, 180, 365 and 730 days.

Renewability

- Non-cancellable with premiums guaranteed to age 65.
- Conditionally renewable for life.

Income protection

Total disability benefits are payable if, as a result of an injury or illness, the following applies:

- **First 24 months:** You are unable to perform the important duties of your occupation, you are not engaged in any other gainful occupation and you are receiving the appropriate physician's care.
- **After 24 months:** You are unable to engage in any gainful occupation for which you are reasonably fitted by education, training or experience, considering prior economic status.

In order for benefits to continue, you must not be engaged in any other gainful occupation and must be receiving the appropriate physician's care.

Exclusions

Benefits are not paid for disabilities that are due to the following:

- An act or accident of war
- Normal pregnancy or childbirth, but we do cover disabling complications
- A period of incarceration

Return to work assistance

- Return to work assistance benefits may start as early as the first day of your injury or illness. If we determine that such services would assist you in returning to work, we may arrange and/or pay for items such as medical treatment, physical or psychological rehabilitation, vocational evaluation and retraining, business and financial planning, and worksite modifications.
- A recovery benefit is available with the purchase of our long-term partial rider. Following recovery from a partial disability, you will continue to receive partial benefits for two months.

Flexible options

- **Family Compassionate Care Benefit** — This benefit pays an amount equal to your monthly benefit should your spouse or child be diagnosed with a terminal illness. This benefit can help fill the income gap if you can't work in your regular occupation, or you can remain working and use the money to help pay for the care that is needed to support your family member during a terminal illness.

(continued on back)



Insurance

- **Long-term care conversion option** — If in the later policy years you find you have a reduced need for disability income protection, you have the option to convert your policy to a long-term care policy. From ages 55 to 65, you can convert all or a portion of your disability insurance benefit (up to \$6,000 per month) to an equivalent amount of long-term care benefit, without having to provide evidence of good health. Some conversion restrictions apply.
- **Additional monthly benefits** — Depending on your particular needs, you can have additional coverage added to your base coverage.
- **Enhanced definition of disability benefit** — This benefit extends the regular occupation definition of disability from 24 months to the end of the benefit period.
- **Partial disability benefit** — While you are partially disabled, you may be eligible for 50% of the total disability benefit during your first 24 months of a partial disability, and 25% thereafter. You may select a short-term partial (6, 12 or 24 months) or long-term partial (five years, 10 years or to age 65) benefit period. The 24-month and 10-year partial benefit periods are not available to all occupations.
- **Future income option** — To help your coverage keep pace with your rising income, you can purchase additional coverage on each policy anniversary date, up to age 55, without having to prove your health status.
- **Cost of living benefits** — While you are disabled, the cost of living benefit protects you against inflation by ensuring that your disability benefit is adjusted by the change in the Consumer Price Index (CPI), with a 2% minimum and a 10% maximum, compounded annually.
- **Retirement protection** — This feature helps you continue to contribute to a retirement savings program while totally disabled.
- **First day of hospitalization** — We'll waive the waiting period for total disability as long as you satisfy the definition of total disability and you have been hospitalized for 72 consecutive hours. This ensures payment of the total disability benefit from the first day of hospitalization.
- **Accidental death and dismemberment** — If you sustain an accidental injury as outlined in the specific loss benefit, or you die as a result of your disability, you or your beneficiaries will receive specific benefits.
- **Health care profession rider** — If you are a qualified health care professional, you may be at risk of exposure to HIV or hepatitis B and C. As a result, we require that you purchase this rider at no cost to you. However, we reserve the right to charge premiums in the future. If you become HIV impaired or hepatitis impaired, and due to your impairment you meet one of the conditions of the rider, you will be considered disabled.
- **Critical Illness Recovery Plan™** — Available as a separate policy; please refer to the Critical Illness Recovery Plan fact sheet for full details. The Critical Illness Recovery Plan provides lifestyle protection that pays a lump-sum benefit if you are diagnosed with any one of the covered catastrophic illnesses or injuries. You may use this benefit in any way you wish, such as seeking medical treatment, securing nursing care or paying down debt.

Unparalleled support

Medical Confidence[‡]

This unique high touch navigation service provides, at the time of your claim, timely access to Canadian specialists who offer the shortest possible wait time and the ideal skill set to diagnose and treat your health condition. Governed by the Canadian Health Act, they work in partnership with primary care practitioners while leveraging their proprietary national network of more than 11,000 highly qualified practicing specialists. Medical Confidence services provide:

- Initial medical history and ongoing one-on-one telephonic access to a registered nurse
- Access to leading physician specialists suited to assess, diagnose and treat your specific condition
- Reduced wait times and faster access to treatment
- End-to-end support including pre-appointment coaching, first-appointment booking and post-appointment follow-up

Value

- **Flexibility** — The modular design of The Foundation Series policy, along with its built-in features and wide selection of optional benefits, allows you to design a plan that meets your particular needs.
- **Portability** — The Foundation Series policy travels with you throughout your career.
- **Special underwriting guidelines** — Available for the proprietors of farms, these guidelines are sensitive to the needs of Canadian farm owners and some of the challenges they face in terms of financial underwriting.
- **Premiums** — You can control premiums by choosing the plan design and the benefit amount that suits your budget.
- **Discounts** — May be available in multi-life situations. In addition, larger benefits may be available to groups where the members have existing group long-term disability coverage.

There are limitations and exclusions attached to this policy. Actual policy language will prevail. Please refer to the policy for the complete list of limitations and exclusions and for more information about this coverage.

For more information, please speak with your insurance advisor today.



Insurance

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