



WHY IT MAKES SENSE

- **Income replacement.** Take a leave from work to focus on recovery and enjoy the peace of mind knowing tax-free funds are available to cover day-to-day expenses.
- **Living with your illness.** Use the funds to pay expenses incurred as a result of your illness including things like medications not covered by government health care programs or modifications to your home or car to improve mobility.
- **No medical exam** means getting critical illness insurance has never been easier.

Peace of mind can be this simple.

Talk to your advisor about **Living Protection** today.

living protection

Works for me.™

Canadians have turned to Equitable Life since 1920 to protect what matters most. We work with your independent financial advisor to offer individual insurance and savings and retirement solutions that provide good value and meet your needs – now and in the future.

But we're not your typical financial services company. We have the knowledge, experience and ability to find solutions that work for you. We're friendly, caring and interested in helping. And we're owned by our participating policyholders, not shareholders. So we can focus on your interests and provide you with personalized service, security and wellbeing.

The information in this brochure is not a substitute for tax or legal advice. Please consult your tax or legal professional for independent advice with respect to your personal situation.



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FOCUS ON LIVING NOT FINANCES



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Nobody plans to get sick. But anybody could. Don't let finances get in the way of your recovery. Living Protection™ critical illness insurance is a simple solution that can help you focus on living.

Do you know anyone who has had a:

- ☒ Heart attack
- ☒ Stroke
- ☒ Cancer
- ☒ Coronary artery bypass surgery

Chances are you do. And thanks to medical advances, more people are surviving and living not only with the physical, but also the financial effects of these illnesses.

While insurance can't prevent a critical illness, it can help reduce the financial worry so you can focus on recovery.



WHAT IT IS

Living Protection is a critical illness insurance plan that provides a lump sum payment following the diagnosis and survival¹ of heart attack, stroke, cancer and coronary artery bypass surgery. Less expensive than more comprehensive plans, it insures you for the four most prevalent illnesses facing Canadians today.

SIMPLE ISSUE. SIMPLY FASTER

Our simple issue approach means no medical exam is required². No need to go through intensive medical underwriting. Simply answer a few health questions to qualify. And our electronic application means getting your policy will be quick and easy.

FOCUS ON RECOVERY

Living Protection makes funds available to cover day-to-day expenses, pay additional costs incurred as a result of the critical illness or replace your income so you can take a leave from work. It allows you time to recover without jeopardizing your family's financial security.

CUSTOMIZING YOUR PLAN

Tailor your plan to meet your needs:

- **Premiums are guaranteed** and you have a choice between level premiums to age 75 or a lower initial cost with level premiums renewing every 10 years to age 75.
- **Optional benefits** including Return of Premiums at Expiry and Return of Premiums on Death³ give you the opportunity to have your premiums returned if you do not make a claim.

¹ The person insured must survive the diagnosis or surgery for a period of 30 days to be eligible to make a claim. ² Results of the MIB (Medical Information Bureau) check may require additional medical information. ³ The policy must be in effect at the time of death.