



## Critical Protection policy and critical illness rider comparison table

	CRITICAL PROTECTION	RIDER
<b>Minimum sum insured</b>	\$10,000	\$10,000
<b>Maximum sum insured</b>	\$100,000	\$25,000
<b>Terms</b>	T-15, T-20, T-25, T-75 with 20-year pay option	T-15, T-20 et T-25 (If attached to a FlexTerm or FlexOptions policy, the term will be the same as the term selected for the life insurance coverage.)
<b>Issue ages</b>	T-15 18 to 60 T-20 18 to 55 T-25 18 to 50 T-75 18 to 60 T-75 20-year pay 18 to 50	T-15 18 to 60 T-20 18 to 55 T-25 18 to 50
<b>Riders</b>	<ul style="list-style-type: none"> <li>Return of premiums upon death</li> <li>Flexible return of premiums</li> <li>Critical Protection on a different insured then on the policy (maximum of one)</li> </ul>	None
<b>Pre-existing condition clause</b>	None	12 months
<b>Annual fees</b>	Policy \$60 Rider \$45	\$45
<b>Rates</b>	Critical Protection and Critical Illness Rider have the same rates/premiums.	
<b>Covered illnesses</b>	Critical Protection and Critical Illness Rider have the same covered illnesses. <ol style="list-style-type: none"> <li>Accidental loss of limbs</li> <li>Aortic surgery</li> <li>Aplastic anemia</li> <li>Bacterial meningitis</li> <li>Blindness</li> <li>Cancer (life-threatening)</li> <li>Coma</li> <li>Coronary artery bypass surgery</li> <li>Heart attack</li> <li>Heart valve replacement or repair</li> <li>Kidney failure</li> <li>Major organ failure on waiting list</li> <li>Major organ transplant</li> <li>Paralysis due to an accident</li> <li>Severe burns</li> <li>Stroke (cerebrovascular accident)</li> </ol>	

	CRITICAL PROTECTION	RIDER
<p><b>Medical questions</b></p>	<p>Same medical questions as FlexTerm, FlexOptions and ParPlus life insurance products plus the two additional questions below:</p> <p>Have you ever been tested for, received treatments for, or had any known indication of:</p> <p>(a) cancer, leukemia, lymphoma, tumour, cyst, nodule, or any abnormal growth?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>(b) hepatitis B or C, or colon polyps?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>(c) any breast disorder or abnormal breast discharge or change in appearance (other than surgery for cosmetic reasons)?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>(d) transient ischemic attack (TIA)?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Other than previously declared, in the <b>past two (2) years</b>, have you had any other disease, disorder, or abnormal test results that have not yet been disclosed?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Same medical questions as FlexTerm, FlexOptions and ParPlus life insurance products.</p>