




The Best of Both Worlds

A simplified issue critical illness insurance product that can also be underwritten.

 <p>FULLY UNDERWRITTEN</p>	 <p>ASSUMPTION LIFE'S CRITICAL PROTECTION</p>	 <p>SIMPLIFIED ISSUE</p>
<p>Competitors' Fully Underwritten Products</p> <ul style="list-style-type: none"> Too many questions Too long to underwrite Too long to issue Too much paperwork 20-25 covered illnesses No preexisting condition clause 	<p>Assumption Life's Critical Protection</p> <ul style="list-style-type: none"> Same easy questions as for FlexTerm, FlexOptions & ParPlus Simplified issue if all answers are "NO" Able to submit application even if there is a "YES" answer 16 covered illnesses No preexisting condition clause 	<p>Competitors' Simplified Issue Products</p> <ul style="list-style-type: none"> Short questionnaire Automatically declined if there is a "YES" answer Questions hard to understand 4-6 covered illnesses Most have preexisting condition clauses that may be up to 24 months

16 ILLNESSES COVERED

- Accidental loss of limbs
- Aortic surgery
- Aplastic anemia
- Bacterial meningitis
- Blindness
- Cancer (life-threatening)
- Coma
- Coronary artery bypass surgery
- Heart attack
- Heart valve replacement or repair
- Kidney failure
- Major organ failure on waiting list
- Major organ transplant
- Paralysis due to an accident
- Severe burns
- Stroke (cerebrovascular accident)

OTHER FEATURES INCLUDE:

Coverage from \$10,000 – \$100,000

Available as T-15, T-20, T-25 and T-75

20-year pay option available

Optional riders:

- Return of premiums upon death
- Flexible return of premiums

IDEAL FOR PEOPLE WHO...

Want a financial resource to help them cover additional expenses such as:

- Time off work.
- Traveling to receive treatments.
- Home care.
- Home renovations.
- Cost of treatments not covered by public health insurance.

DOING BUSINESS WITH US IS EASY!



Learn about our wide range of products and solutions on our Producer's Corner:

producerscorner.ca

or call our toll free number:

1 (800) 455-7337