

AdapCI and AdapCI Juvenile

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

Available in
Underwriting



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

Age at subscription

30 days at age 65

Premiums

7 payment options

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

AdapCI

24 critical illnesses

Including Loss of independence

AdapCI Juvenile

31 critical illnesses

Including Loss of independence

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 anniversary of the contract

One-of-a-kind coverage in Canada!

Extended disability included

If the insured is on long-term disability 24 months after the diagnosis of one of the conditions covered condition (excluding loss of autonomy and non-critical 4 non-critical conditions), **a monthly benefit equivalent to 1% of the 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

- ▶ Stroke (cerebrovascular accident resulting in persistent neurological deficits)
- ▶ Aplastic anemia
- ▶ Severe burns
- ▶ Cancer
- ▶ Blindness
- ▶ Aorte surgery
- ▶ Coma
- ▶ Heart attack (Acute myocardial infarction)
- ▶ Dementia, including Alzheimer's disease
- ▶ Major organ transplant and major organ failure on waiting list
- ▶ Occupational HIV infection
- ▶ Kidney failure
- ▶ Parkinson's disease and specified atypical parkinsonian disorders
- ▶ Motor neuron disease
- ▶ Bacterial meningitis
- ▶ Paralysis
- ▶ Loss of independent existence
- ▶ Loss of speech
- ▶ Loss of limbs
- ▶ Coronary artery bypass surgery
- ▶ Heart valve replacement or repair
- ▶ Multiple sclerosis
- ▶ Deafness
- ▶ Benign brain tumour

Additional conditions

AdapCI Juvenile

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



AdapCI | Two advantageous Chapters

Chapter A

Initial insurance amount

- ▶ Term insurance amount in effect until premium payment
- ▶ Premium payable for selected period (7 options)
- ▶ Remboursement des primes au décès inclus d'office

Chapter B

Deferred paid-up insurance amount

- ▶ Optional amount of insurance that can be added at issue, on the 3rd, 5th and 7th anniversary of the contract, without exceeding the amount of insurance in Chapter A
- ▶ Permanent insurance that comes into effect after end of 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, no-smoker

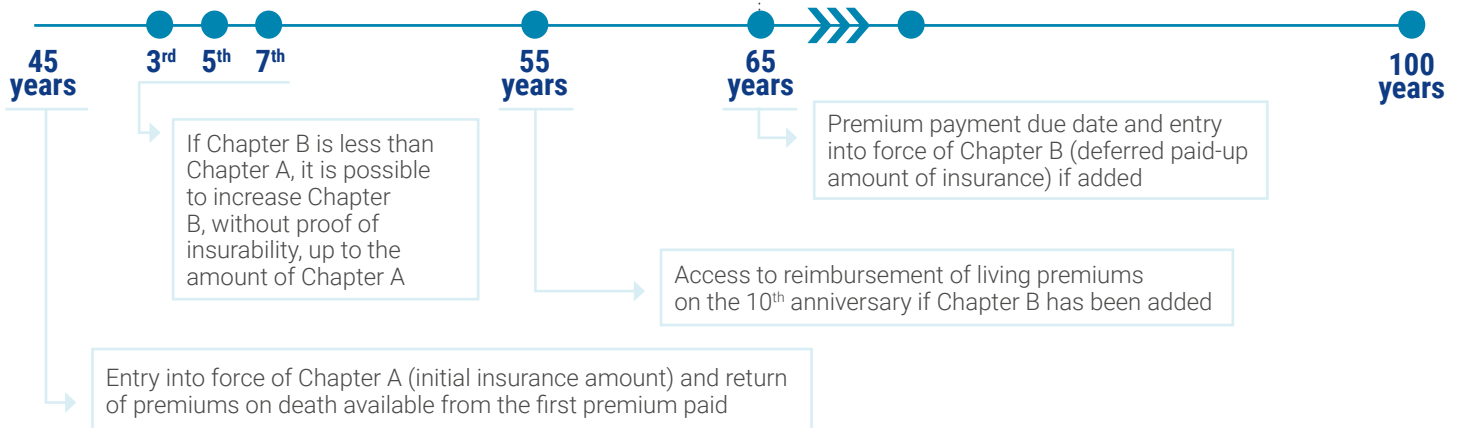
Needs

Product
AdapCI

Coverage
Permanent

Amount
\$100,000 Chapters A & B

Premiums
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 at 3rd, 5th or 7th policy anniversary
- ▶ Financial needs of insureds can be adapted to their reality, up to 7 years after purchasing their insurance policy
- ▶ Rates guaranteed from contract issue

Personalized assistance services

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



[For more information](#)