

Disability insurance and critical illness insurance

Product overview

Information accurate as of May 25, 2020

Not for use with clients

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Disability insurance

Personal products – lifestyle protection plan

Issue ages	18 – 60: for 24-month and to age 65 benefit periods 18 – 55: for 60- and 120-month benefit periods					
Graded premium issue ages	18 – 45					
Waiting periods	30, 60, 90, 120, 180, 365 and 730 days					
Benefit periods	24, 60, 120 months and to age 65					
Total disability	For the first 24 months, can't perform the substantial duties of the regular occupation and not engaged in any other gainful occupation. After that, can't work in any gainful occupation.					
Occupation classes	B	A	2A	3A	4A	
Issue limits (minimum \$500 per month)	18 – 55:	\$4,000	\$6,000	\$8,000	\$15,000	\$25,000
	56 – 60:	\$3,000	\$4,000	\$5,000	\$8,000	\$12,000

Basic policy benefits		
Occupation classes	3A, 4A	B, A, 2A
Non-cancellable	Non-cancellable to age 65	
Presumptive disability	Waive the waiting period and benefits payable to end of benefit period	
	One-time payment benefit and monthly benefit increased by 25%	n/a
Catastrophic disability	One-time payment benefit and monthly benefit increased by 25%	n/a
Survivorship benefit	✓	✓
Rehabilitation benefit (maximum six times the monthly benefit)	✓	✓
Accumulation of days to satisfy waiting period	24 months	Six months
Recurrent disability	12 months	Six months
Recovery benefit	✓	✓
Extension of benefits	✓	✓
Transplant surgery benefit	After 6 months	
Waiver of premium	After 90 days	
Conditional renewal (modified coverage)	Yearly after age 65 if working full-time	

Personal products – lifestyle protection plan (continued)

Optional additional benefits (riders)

The following optional additional benefits (riders) are available to customize the lifestyle protection plan to suit your client's individual needs:

- Own occupation
- Regular occupation period extender
- Residual disability
- Partial disability
- Extended partial disability
- Future insurability option
- Cost-of-living (maximum 3% or 8% per year)
- Catch-up
- First day accident
- Return-of-premium (50%)
- Lifetime benefit – accident and graded sickness
- Accidental death and dismemberment
- Healthcare profession

Personal products – independence plan

Issue ages	18–55: for one, two and five years and to age 65 56–60: for one and two years and to age 65
Waiting periods	14, 30, 90 and 120 days
Benefit periods	One, two and five years and to age 65
Issue limits (minimum \$500 per month)	\$3,000 maximum
Total disability	For the first two years of payment, can't perform the required duties of the regular job and don't have another job. After the two years, still can't work anywhere.
Partial disability	Partial disability benefit is based on a loss of earned income. During the first three months, the benefit is guaranteed to be at least 50% of the total monthly benefit. Benefit period is nine months.

Basic policy benefits

Renewability	Conditionally renewable to age 65. Premium payments and specific policy provision can be changed for a specific occupation class only.
Hospitalization	✓
Presumptive disability	✓
Rehabilitation benefit (maximum six times the monthly benefit)	✓
Recurrent disability	Six months
Waiver of premium	While benefits are payable

Optional additional benefit riders

Death by accidental means	✓
Cost of living – simple interest	✓
Future insurability option	✓
Sickness	✓

Business products – overhead expense plan

Target market	Only available to these select class 3A and 4A occupations:		Classes 3A and 4A in all other occupations		Classes B, A and 2A		
	<ul style="list-style-type: none"> • Accountant (CA, CGA, CMA, CPA) • Architect • Chiropodist • Dentist • Lawyer • Notary (Quebec) 		<ul style="list-style-type: none"> • Optometrist • Physician • Podiatrist • Professional engineer • Psychiatrist • Psychologist • Veterinarian 				
Occupation classes	3A	4A	3A	4A	B	A	2A
Issue ages	18 – 60						
Waiting periods	30, 60 and 90 days						
Benefit periods	12 and 24 months						
Issue limits (minimum \$500 per month)	\$15,000	\$30,000	\$15,000	\$20,000	\$3,500	\$5,000	\$7,000
Total disability	Can't perform the substantial duties of the regular job and not working anywhere else.						
Basic policy benefits							
Renewability	Non-cancellable to age 65						
Presumptive disability	✓		✓			✓	
Survivorship benefit	✓		✓			✓	
Cumulative benefit	✓		✓			✓	
Accumulation of days to satisfy waiting period	12 months		12 months		n/a		
Recurrent disability	12 months		12 months		Six months		
Recovery benefit (maximum two payments)	✓		✓			✓	
Transplant surgery benefit	After six months						
Extension of benefits	✓		✓			✓	
Waiver of premium	After 90 days						
Conversion	✓		✓			✓	
Optional additional benefit riders							
Own occupation	✓		✓			n/a	
Residual disability	✓		✓			n/a	
Partial disability	✓		✓			✓	
Future insurability option	✓		✓			✓	
Catch-up	✓		✓			✓	
Return-of-premium (50%)	✓		✓			✓	
Healthcare profession	Eligible occupations only						

Business products – buy/sell plan

Buy/sell plan	
Occupation classes	2A (not upgraded) 3A 4A
Issue ages	18 – 55
Waiting periods	365 and 730 days
Benefit periods	Single, one-time payment
Issue limits	Minimum \$50,000 Maximum \$1 million
Total disability	Can't perform the important duties of the regular occupation and not working in any other occupation.
Basic policy benefits	
Renewability	Conditionally renewable to age 62
Accumulation of days to satisfy waiting period	Six months
Recurrent disability	n/a
Waiver of premium	After 90 days
Optional benefit riders	
Future insurability option	✓
Future needs	✓
Return-of-premium (50%)	n/a

Premium reductions

	Upgrader plus	Premier value	Wage loss replacement plan
Available plans	Lifestyle protection plan and overhead expense plan	Lifestyle protection plan, overhead expense plan and buy/sell plan	Lifestyle protection plan
Amount of premium reduction	5% applied at issue (excluding policy fee)	Applied at issue (excluding policy fee): Lifestyle protection plan and overhead expense plan: <ul style="list-style-type: none"> • 15% for classes 2A, 3A and 4A if premium paid yearly • 10% for classes B and A if premium paid yearly • 10% for all classes if premium paid other than yearly Buy/sell plan: <ul style="list-style-type: none"> • 10% for occupation classes 4A, 3A and 2A no matter what the premium payment frequency is 	5% applied at issue (excluding policy fee)
Criteria	<ul style="list-style-type: none"> • Must be one of the following true occupation class 4A risks – accountant, actuary, architect, computer consultant, executive*, lawyer, optometrist, pharmacist, professional engineer or physician specialist (excluding family and emergency medicine) • Earned income of at least \$100,000 for the past two years • Work for same employer for at least three years • Work outside the home more than 50% of the time • Premium reduction only available at issue • Premium reduction is applied to new policies issued under a future insurability option election if the above criteria continue to be met 	<ul style="list-style-type: none"> • Group must include three or more people working for a common employer or sharing office space and expenses • Available to all occupation classes • Premium payment reduction only available at issue • Premium payment reduction is applied to new policies issued under a future insurability option election if the above criteria continue to be met 	<ul style="list-style-type: none"> • Must be two or more employees purchasing a policy at the same time under a wage loss replacement plan • Available to all occupation classes • Premium reduction only available at issue • Premium payment reduction is applied to new policies issued under a future insurability option election if the above criteria continue to be met
Submission requirements	n/a	At least three applications must be submitted at same time for a new group	Applications must be submitted at same time
Combining with other premium reductions	Lifestyle protection plan: <ul style="list-style-type: none"> • Premier value • Wage loss replacement plan • Group complementer Overhead expense plan: <ul style="list-style-type: none"> • Premier value 	Lifestyle protection plan: <ul style="list-style-type: none"> • Upgrader plus • Wage loss replacement plan • Group complementer Overhead expense plan: <ul style="list-style-type: none"> • Upgrader plus 	<ul style="list-style-type: none"> • Upgrader plus • Premier value • Group complementer • StartRight disability insurance grad program**

*Office and consulting duties only (if any sales, must be less than 25% of duties), no direct supervision of employees with manual duties and minimum of 10 full-time year-round employees

**Can't be combined with the premier value premium reduction

Premium reductions (continued)

	Group complements								
Available plans	Lifestyle protection plan when individual has mandatory group or association coverage								
Amount of premium reduction	<ul style="list-style-type: none"> • 10% applied at issue (excluding policy fee) • Premium payment reduction will be applied to new policies issued under a future insurability option election if mandatory group or association coverage is still in-force. 								
Payment offset	<p>Canada Life™ will be second payor to benefits received from group or association coverage. We'll use the maximum amount of monthly disability benefit we would normally then issue for insured person's age, earned income and class of risk, according to our issue and participation limits then in effect and reduce this amount by:</p> <ul style="list-style-type: none"> • 100% of monthly amount of group/association benefits – if group/association benefits and Canada Life benefits are both taxable or both non-taxable • Monthly amount of group/association benefits multiplied by applicable factor found in table below, if group/association benefits are non-taxable and Canada Life benefits are taxable <table border="1"> <thead> <tr> <th>Maximum amount of monthly benefit</th> <th>Factor</th> </tr> </thead> <tbody> <tr> <td>Under \$5,000</td> <td>1.33</td> </tr> <tr> <td>\$5,000 – \$11,000</td> <td>1.67</td> </tr> <tr> <td>Over \$11,000</td> <td>1.82</td> </tr> </tbody> </table> <ul style="list-style-type: none"> • 75% of monthly amount of group/association benefits – if group/association benefits are taxable and Canada Life benefits are non-taxable <p>Disability benefit payable under the policy won't be greater than the disability benefit selected. If the insured person isn't covered under any association or group coverage at time of disability claim, the Canada Life monthly benefit will be reduced by 10%.</p>	Maximum amount of monthly benefit	Factor	Under \$5,000	1.33	\$5,000 – \$11,000	1.67	Over \$11,000	1.82
Maximum amount of monthly benefit	Factor								
Under \$5,000	1.33								
\$5,000 – \$11,000	1.67								
Over \$11,000	1.82								
Combining with other premium reductions	<ul style="list-style-type: none"> • Upgrader plus • Premier value • Wage loss replacement plan • StartRight disability insurance grad program 								

Waived policy fee

Market	If two or more non-cancellable disability insurance policies are purchased within three months of each other, insuring the same person, the policy fee will be charged on only one of the policies.
Available plans	<ul style="list-style-type: none"> • Lifestyle protection plan • Overhead expense plan • Buy/sell plan

Occupation class

The applicant's occupation class determines the type of policy you can offer, the benefits available and the premium charged. The specific job duties and Canada Life's experience with that occupation – not the job title – determine the occupation class. When completing the application, describe the specific duties the applicant performs; if necessary, use the advisor's report section of the application or attach a memo.

This information is important when determining occupation classes:

- Daily duties and percentage of time spent on each
- Number of years in occupation
- Nature of business
- Number of employees in the firm

If the proposed insured person performs a variety of duties, indicate the percentage of time spent performing each duty. For example, if your client's job title is vice-president, ask what their specific duties include. A vice-president may perform administrative or supervisory duties, or much more including supervising construction sites, making sales calls or working with other workers in a manufacturing or retail operation.

Remember it's the job duties that count – not the job titles.

There are five occupation classes. Here's how they work:

- **Class 4A** – Most professionals and individuals who have very stable employment history with office duties only excluding those involved in teaching, laboratory work, plant or outside supervision
Examples: physician, lawyer, accountant.
- **Class 3A** – Professionals in jobs with very little manual duties and/or outside, non-hazardous duties
Examples: computer operator, dentist, speech therapist.
The least hazardous occupations with office and clerical work only.
Examples: office worker, librarian, bookkeeper.
- **Class 2A** – Non-hazardous occupations with clerical duties, but not full-time at a desk.
Examples: auctioneer, real estate appraiser, health inspector.
Supervisors and superintendents with strictly supervisory duties.
Examples: most plant superintendents and foremen.
- **Class A** – Select, non-hazardous occupations or people doing light manual work of a skilled or semi-skilled nature in a non-hazardous industry.
Examples: baker, chef.
Tradesmen who are fully qualified and whose occupation has shown good experience for this type of coverage.
Examples: certified mechanic, pipefitter, plumber.
- **Class B** – Occupations listed under this category often require heavy physical exertion, such as heavy equipment operators, unskilled workers with light duties in stable industries and tradesmen in trades who have little experience.
Examples: transport driver, factory employee, drywall.

Split duties – People with various duties that span multiple occupation classes are more difficult to classify because it's the duties that count – not the job titles. It's important to establish all of their duties and the percentage of time spent doing each. Even though your client may not be an executive, you may find the information contained under executive and business owners in the occupation class guide helpful to choose the right occupation class. The occupation class guide can be found in the *Disability insurance advisor guide (2781 CAN)*.

Quality risk upgrade program

The quality risk upgrade program is designed to enable quality risks to upgrade up to two classes. It's available to classes A, 2A and 3A applicants (excludes classes B and 4A). A minimum score of 55 points enables you to improve an applicant's occupation class by one and a minimum score of 75 points improves the class by two.

Upgraded applicants will be eligible for the contract limits, additional benefits (riders), for example, available to the higher class. You'll find a copy of the quality risk upgrade program rater below.

Using the quality risk upgrade program can:

- Get a better rate for your client
- Improve the coverage available
- Give you an edge in a competitive situation

Available plans:

- Lifestyle protection plan
- Overhead expense plan
- Buy/sell plan

The own occupation rider is only available to true occupation class 3A and 4A risks that haven't been upgraded to occupation class 3A or 4A through this program.

Completing the quality risk upgrade program:

- Select the correct occupation class
 - Refer to the occupation class guide in the *Disability insurance advisor guide* (2781 CAN)
- Complete each of the categories, taking the appropriate points, if applicable. Points can only be taken once in each of the categories
- Determine how many classes you may upgrade (if any)

Quality risk upgrade program rater (classes A – 3A)

The point score for the following 3 categories will determine if a higher occupation class is available.

Category	Points
1. Earned income* Minimum net-earned income after business expenses and before income tax in the past two years:	
\$60,000 – \$74,999	15
\$75,000 – \$119,999	25
\$120,000 or more	35
Acceptable financial evidence must be submitted for earned income points. Self-employed individuals may be able to enhance their insurable income by 20% to a yearly maximum of \$40,000 (see 20% enhancement of income section in the <i>Disability insurance advisor guide</i> for more details). For real estate representatives, deduct five points from each earned income category.	
2. Number of years in current occupation	
Three years	15
Four years	25
Five years and over	35
3. Return-of-premium (50%) rider will be included	15
Total points	

* Minimum net-earned income in the past two years includes 20% gross-up if self-employed.

If the total of all points is:

- Less than 55: No upgrade
- 55 – 74: Upgrade 1 class
- 75 or more: Upgrade 2 classes

Terms and conditions

The quality risk upgrade program isn't guaranteed. Canada Life reserves the right to review and alter the quality risk upgrade program at any time.

Taxation of disability insurance plans

For information on the taxation of disability insurance plans, please see the *Taxation reference guide for disability and critical illness insurance* (92 CAN).

The Canada Revenue Agency (CRA) and Revenue Quebec have not provided a formal ruling regarding the tax treatment of return-of-premium benefits that are included in a disability policy. The tax treatment of an optional return-of-premium benefit is, therefore, subject to interpretation. However, where a disability policy forms a part of a Wage Loss Replacement Plan, the CRA has stated the view that "a group sickness or accident insurance" (GSAI) plan does not include any plan or contract of insurance that provides benefits other than sickness or accident insurance benefits. Therefore, the existence of other benefits, such as return-of-premium, would in the CRA's view disqualify the plan as a GSAI plan. According to the CRA it does not matter whether the employee or employer is the recipient of a return-of-premium benefit. The CRA expressed this view in technical interpretation # 2012-0435761C6. Technical interpretations are subject to change, and are neither law nor binding upon the CRA.

Medical underwriting requirements

For lifestyle protection, overhead expense and buy/sell plans

Amount	Age		
	18 – 35	36 – 45	46 – 60
Up to \$2,500	NM	NM	NM
\$2,501 – \$5,000	NM, Labs	NM, Labs	PM, Labs
\$5,001 and over	PM, Labs	PM, Labs	PM, Labs

NM = non-medical (or telephone interview)*

PM = paramedical (or telephone interview and vitals)

Labs = blood profile and urine**

* When applying for a healthcare profession rider, a blood profile and urine test (including hepatitis B and C screen) is required. Also, look at the height and weight guidelines and set up paramedical if applicable.

** If a blood profile and urine test is required and the insured person is a healthcare worker (as defined in the healthcare profession rider section or is eligible for the healthcare profession additional benefit (rider)) hepatitis B and C screens are also required.

Note:

If the client completes a telephone application and a paramedical is indicated as a requirement, vitals are accepted in lieu of the paramedical.

Evidence required is considered current for a period not exceeding 12 months.

In determining evidence required, include all disability insurance amounts currently applied for as well as any amounts issued within the last 12 months, unless those coverages are to be replaced.

Previous evidence received for prior Canada Life disability coverage should not be duplicated unless required for current coverage.

If both disability insurance and life insurance are applied for simultaneously, requirements are determined independently for disability insurance and life insurance, but the more stringent of the two sets of requirements should be considered. For example, if the life insurance requirements are a paramedical and vitals and the disability insurance requirements are a paramedical and blood profile, then order a paramedical and blood profile.

Canada Life reserves the right to request any requirement deemed necessary, regardless of age, amount, or product.

Benefit calculation for medical underwriting

1. Future insurability option rider: Add 25% of the future insurability option rider amount to the monthly benefit.
2. Overhead expense plan: Use 50% of the monthly disability benefit applied for. If applying for both overhead expense coverage and individual disability insurance coverage, use 50% of the overhead expense coverage plus the total individual disability insurance coverage.
3. Buy/sell plan: Divide the one-time payment amount (plus 50% of the future needs rider or future insurability option rider amount, if any) by 60 and refer to the above medical requirement limits.
4. Requirements are based amounts currently applied for and any amounts issued by Canada Life in the last 12 months. But, current evidence to Canada Life shouldn't be duplicated unless required based on the current amount applied for.
5. When applying for more than one policy, such as individual and overhead expense coverage, the total monthly disability benefit applied for, including 25% of any future insurability option rider amount, should be used to determine the medical requirements.
6. Attending physician's statements: The head office underwriter uses age/amount limits to determine the need for an attending physician's statement. Discretion is used in applying these limits. Factors such as reason for consultation, recency of consultation, waiting period, benefit period and other risk factors are used to determine the need for a report.

Independence plan: Canada Life considers up to \$3,000 a month on a non-medical basis. This includes all amounts currently applied for and any amounts issued by Canada Life in the last 12 months. Underwriters may request medical evidence at their discretion.

Height and weight guidelines

Submit a paramedical exam as indicated below based on the applicant's height and weight. A change in weight due to voluntary dieting must be taken into consideration. Half the weight loss within 12 months should be added to the present weight in determining probable action. A paramedical exam may also be requested at the discretion of the underwriter.

Risk assessment (paramedical required)		Risk assessment (paramedical required)	
Height (feet/inches)	Weight (pounds)	Height (centimetres)	Weight (kilograms)
4' 10"	155 – 210	147	70 – 95
4' 11"	159 – 215	151	73 – 97
5' 0"	162 – 220	153	74 – 99
5' 1"	166 – 225	156	76 – 102
5' 2"	170 – 230	158	78 – 104
5' 3"	175 – 237	161	80 – 107
5' 4"	180 – 244	163	82 – 109
5' 5"	185 – 251	166	84 – 113
5' 6"	190 – 257	168	86 – 116
5' 7"	194 – 263	171	88 – 119
5' 8"	199 – 269	173	90 – 122
5' 9"	204 – 276	176	93 – 125
5' 10"	210 – 285	179	96 – 129
5' 11"	215 – 291	180	98 – 131
6' 0"	221 – 301	184	102 – 135
6' 1"	226 – 307	186	104 – 139
6' 2"	232 – 315	189	107 – 142
6' 3"	239 – 324	191	109 – 146
6' 4"	246 – 334	194	113 – 151
6' 5"	254 – 344	196	115 – 156
6' 6"	261 – 354	199	120 – 160

For applicants whose weight is below the paramedical limit, submit normal age and amount requirements. People who are within the paramedical exam limits may have coverage that is standard or may require changes like an extra rating. Coverage might also include other changes like a limited benefit period, declination of an optional benefit rider or may be uninsurable.

More weight affects morbidity experience. It plays an independent factor in increasing morbidity risk factors such as cardiovascular disease, diabetes or hypertension and may potentially lengthen the normal recovery period following a disability. The final outcome may also be influenced by things like smoker status, waist circumference, family history, lifestyle concerns and the presence of other impairments.

Critical illness insurance

LifeAdvance™ critical illness insurance

Benefit type	Level benefit
Coverage period	<ul style="list-style-type: none"> • Permanent level premium, paid up at 100 • Permanent level premium, paid up in 15 years • Permanent level premium, paid up in 20 years • 10-year renewable term to 75, convertible to 65 (term 10) • 20-year renewable term to 75, convertible to 65 (term 20) • Level premium term to 75 • Level premium term to 75, paid in 20 years
Benefit payment	One-time payment
Issue ages	18 – 54: Level premium term to 75, paid up in 20 years 18 – 54: Term 20 18 – 55: Permanent level premium, paid up in 20 years 18 – 60: Permanent level premium, paid up in 15 years 18 – 65: All other plans

Policy features

Renewable	Non-cancellable – policy can't be modified, premium raised (except as provided under the term 10 and term 20 and second event additional benefit (rider)) or policy terminated by Canada Life (other than what's listed in the termination provision)
Critical illness insured conditions	<ul style="list-style-type: none"> • Acquired brain injury • Aortic surgery • Aplastic anaemia • Bacterial meningitis • Benign brain tumour • Blindness • Coma • Coronary artery bypass surgery • Deafness • Dementia, including Alzheimer's disease • Heart attack • Heart valve replacement or repair • Kidney failure • Life-threatening cancer • Loss of limbs • Loss of speech • Major organ failure on waiting list • Major organ transplant • Motor neuron disease • Multiple sclerosis • Occupational HIV infection • Paralysis • Parkinson's disease and specified atypical Parkinsonian disorders • Severe burns • Stroke
Illness assist benefit	The illness assist benefit (15% of the critical illness benefit amount up to \$50,000) is payable a maximum four times, provided each payment occurs for a different illness assist insured condition. <ul style="list-style-type: none"> • Coronary angioplasty • Ductal breast cancer in situ • Early chronic lymphocytic leukemia • Early prostate cancer • Early thyroid cancer • Gastrointestinal stromal tumours • Grade 1 neuroendocrine tumours (carcinoid) • Superficial malignant melanoma
Surgery advance	10% of benefit amount up to \$15,000 <ul style="list-style-type: none"> • Pays upon date of diagnosis or surgery • The advance reduces the critical illness benefit
Survival period	If the insured person is still living and hasn't experienced irreversible cessation of all functions of the brain, a one-time payment will be made after the diagnosis of, or surgery for, one of the insured conditions. Exceptions include: <ul style="list-style-type: none"> • 30 days for aortic surgery, coronary artery bypass surgery, heart attack, heart valve replacement or repair, stroke and coronary angioplasty • 90 days for bacterial meningitis, loss-of-independent existence and paralysis • 180 days for acquired brain injury and loss of speech • Six months for dementia, including Alzheimer's disease • One year for Parkinson's disease • The number of days until the serum HIV tests are taken as specified in the definition for occupational HIV infection
Policy extension	If the policy expiry date occurs during the survival period, the policy will continue in force until the earlier of: <ul style="list-style-type: none"> • The insured person's death • The date the survival period for the insured condition is complete

Optional benefit riders

		Issue ages
Loss-of-independent existence	All plans	Same as basic plan
Disability waiver of premium	Term to 75, paid up in 20 years	18 – 54
	Term 20	18 – 54
	All other plans	18 – 55
Second event	All plans	18 – 60
	Permanent, paid up in 20 years	18 – 55
	Term to 75, paid up in 20 years	18 – 54
	Term 20	18 – 54
Return-of-premium at withdrawal (year 15)	Permanent, paid up at 100	18 – 65
	Permanent, paid up in 15 years	18 – 55
Return-of-premium at withdrawal (year 20)	Permanent, paid up at 100	18 – 65
	Permanent, paid up in 20 years	18 – 50
Return-of-premium at withdrawal (age 65)	Permanent, paid up at 100	18 – 49
Return-of-premium at withdrawal (year 15) or expiry	Term to 75	18 – 60
	Term 10	50 – 60
Return-of-premium at withdrawal (year 20) or expiry	Term to 75	18 – 55
Return-of-premium at withdrawal (age 65) or expiry	Term to 75	18 – 49
	Term 10	18 – 49
Return-of-premium at expiry	Term to 75	18 – 60
	Term to 75, paid up in 20 years	18 – 54
	Term 10	18 – 60
Return-of-premium at death	Permanent, paid up at 100	18 – 65
	Permanent, paid up in 15 years	18 – 60
	Permanent, paid up in 20 years	18 – 55
	Term-to-age 75	18 – 65
	Term-to-age 75, paid up in 20 years	18 – 54
	Term 10	18 – 65
	Term 20	18 – 54

Certain additional benefits (riders) are only available at issue. Please see the advisor guide for more information.

Child LifeAdvance critical illness insurance

Benefit type	Level benefit
Coverage period	To age 25
Benefit payment	One-time payment
Issue ages	60 days to age 17

Policy features

Renewal	Non-cancellable – policy can't be modified, premium payments can't be increased, and the policy can't be terminated by Canada Life (other than what's listed in the termination provision)
Critical illness covered conditions	<ul style="list-style-type: none"> • Acquired brain injury • Aortic surgery • Aplastic anaemia • Bacterial meningitis • Benign brain tumour • Blindness • Cerebral palsy* • Coma • Congenital heart disease* • Coronary artery bypass surgery • Cystic fibrosis* • Deafness • Heart attack • Heart valve replacement or repair • Kidney failure • Life-threatening cancer • Loss of limbs • Loss of speech • Major organ failure on waiting list • Major organ transplant • Multiple sclerosis • Muscular dystrophy* • Paralysis • Severe burns • Stroke • Type 1 diabetes mellitus*
Illness assist benefit	<p>The illness assist benefit (15% of the critical illness benefit amount up to a maximum of \$37,500) is payable a maximum of four times, provided that each payment occurs for a different illness assist insured condition.</p> <ul style="list-style-type: none"> • Coronary angioplasty • Ductal breast cancer in situ • Early chronic lymphocytic leukemia • Early prostate cancer • Early thyroid cancer • Gastrointestinal stromal tumours • Grade 1 neuroendocrine tumours (carcinoid) • Superficial malignant melanoma
Surgery advance	<p>10% of benefit amount up to \$15,000</p> <ul style="list-style-type: none"> • Pays upon date of diagnosis or surgery • The advance reduces the critical illness benefit
Survival period	<p>If the insured child is still living and hasn't experienced irreversible cessation of all functions of the brain, a one-time payment will be made after the diagnosis of, or surgery for, one of the insured conditions. Exceptions include:</p> <ul style="list-style-type: none"> • 30 days for aortic surgery, congenital heart disease, coronary artery bypass surgery, heart attack, heart valve replacement or repair, stroke and coronary angioplasty • 90 days for bacterial meningitis, paralysis and type 1 diabetes mellitus • 180 days for acquired brain injury and loss of speech
Policy extension	<p>If the policy expiry date occurs during the survival period, the policy will continue in force until the earlier of:</p> <ul style="list-style-type: none"> • The insured person's death • The date the survival period for the insured condition is complete

*Childhood-related insured conditions

Additional benefits (riders)

Return-of-premium at death	Issue ages: 60 days to age 17
Return-of-premium at expiry	Issue ages: 60 days to age 15

