

LifeCare T75¹ covers the insured in the event of a specified critical illness. LifeCare T75 is a level premium term plan to the policy anniversary closest to the insured's 75th birthday. Premiums are guaranteed. Benefits are payable to the insured as a one-time, lump sum benefit if the insured is diagnosed with one of the covered illnesses or has undergone a covered procedure listed below:

- Cancer (Life-Threatening)
- Heart Attack (Myocardial Infarction)
- Stroke (Cerebrovascular Accident)
- Coronary Artery Bypass Surgery
- Kidney Failure (End Stage Renal Disease)
- Major Organ Transplant
- Aortic Surgery
- Heart Valve Replacement
- Blindness
- Deafness
- Paralysis
- Multiple Sclerosis
- Burns
- Coma
- Loss of Speech
- Loss of Limbs
- Motor Neuron Disease
- Alzheimer's Disease
- Parkinson's Disease
- Occupational HIV Infection
- Loss of Independent Existence, as defined and specified in the policy.

ISSUE AGES

18-65 (based on age nearest birthday).

ISSUE AMOUNTS

Band 1: \$25,000 - \$250,000

Band 2: \$250,001 - \$2,000,000

ANNUAL POLICY FEE \$75

MULTIPLE POLICY DISCOUNTS

Policies with a common billing & issue date will be issued with a full \$75 policy fee on the first policy and a \$50 policy fee on subsequent policies (up to a maximum of 6).

RETURN OF PREMIUM AT DEATH

Should the insured not survive the occurrence of a critical illness for a period as defined in the policy, or should the insured die of another cause, 100% of premiums paid will be returned (excluding all riders, ratings and modal loadings).

DISABILITY WAIVER

Available at issue ages 18-60 and the benefit expires at age 65. Rates for males and females are 10% and 15% of the base rates (and ROP rider, if purchased), respectively. Premiums are waived once the insured has been totally disabled for a continuous period of at least 6 months.

ROP/RPU RIDER

This rider is available at issue ages 18-55. The premium is 30% of the base rate. It provides the insured with the option, anytime after the 10th policy year, to discontinue premium payments and choose either the Return of Premium (ROP) option, where a specified % of premiums paid to date (excluding any premium ratings and modal loadings), are refunded and the policy expires, or the Reduced Paid-Up (RPU) Option, where the face amount becomes a specified % and the policy continues. The specified % is as follows:

End of Policy Year	%	End of Policy Year	%
10	40	16	64
11	44	17	68
12	48	18	72
13	52	19	76
14	56	20+	80
15	60		

If no claim has been made at policy expiry (policy anniversary closest to the insured's 75th birthday) 80% of premiums paid will be refunded. ROP will never exceed the face amount of the policy.

JUVENILE LIFECARE RIDER

The Juvenile LifeCare rider provides critical illness coverage to all children (see Insured Child Definition below), up to age 17, in a family and remains in force until each child's 21st birthday. Benefits are payable to the insured as a one-time, lump sum benefit if the insured is diagnosed with one of the covered illnesses or has undergone a covered procedure listed below:

- Cancer (Life-Threatening)
- Kidney Failure (End Stage Renal Disease)
- Major Organ Transplant
- Blindness
- Deafness
- Paralysis
- Congenital Heart Disease
- Cerebral Palsy
- Down's Syndrome
- Cystic Fibrosis
- Muscular Dystrophy
- Autism
- Type 1 Diabetes Mellitus, as defined and specified in the policy.

The single rider covers all eligible children. If one child has a claim, only that child is excluded from future claims. The other eligible children are still covered under the rider.

PREMIUMS

The premium rate is \$10 per \$1,000 of coverage.

COVERAGE AMOUNT

Maximum coverage is the lesser of \$50,000 or 50% of the LifeCare base coverage.

INSURED CHILD DEFINITION

Any child, stepchild or legally adopted child named in the application under 18 years of age. Adopted children and stepchildren are underwritten when added to the rider subsequent to issue.

Any children born within 10 months of the effective date are excluded from coverage if any covered condition is diagnosed within 30 days of birth.

Coverage is limited to children of parents between the ages of 18-55 and one parent must be insurable.

CONVERSION

There is no conversion option. Upon expiry of the rider a child must be underwritten if they wish to apply for standalone coverage.

MODAL FACTORS

Semi Annual	= 0.52
PAC	= 0.09

ADVANCE MEDICAL

LifeCare policyholders and their spouse, domestic partner and children up to 18, may be eligible to receive, at no extra cost, complete access to Advance Medical's Expert Medical Opinion Program. The program provides an authoritative second opinion from some of the world's leading medical experts.

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