



## Equitable Life of Canada® A wise choice for YOU!

Throughout its more than 85 years in operation, Equitable Life® has provided generations of policyholders with sound financial protection. We remain committed to delivering long-term value to our many clients as an independent mid-sized mutual Canadian life insurance company.

In the financial services industry of the new millennium, Equitable Life of Canada provides a choice... a wise choice for our policyholders... now, and for many years to come!

Equitable Life offers our clients a wide selection of quality products to meet their financial needs, including life and critical illness insurance, annuities, employee benefit plans and segregated funds.

Only a broad overview of the EquiLiving policy and its optional riders is given in this brochure. While Equitable Life has made every effort to ensure the accuracy of the information presented here, the policy contract governs in ALL cases.

The Best Doctors service is not a contractual service or benefit under the policy. Equitable Life may, in its sole discretion, cancel access to the service at any time. Services are provided solely by Best Doctors. Equitable Life shall have no liability or responsibility for such services.

1 in 3 Canadians may suffer from a critical illness.

Chances are that one day, you may suffer from a critical illness, too.



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## Why Critical Illness Coverage?



THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA

## How does EquiLiving work?

EquiLiving provides you with a lump sum benefit, following the survival period, usually 30 days after diagnosis of one of the covered conditions.

- Heart Attack
- Cancer (Life-Threatening)
- Stroke
- Alzheimer's Disease
- Aortic Surgery
- Aplastic Anaemia
- Bacterial Meningitis
- Benign Brain Tumour
- Blindness
- Coma
- Coronary Artery Bypass Surgery
- Deafness
- Heart Valve Replacement
- Kidney Failure
- Loss of Independent Existence
- Loss of Limbs
- Loss of Speech
- Major Organ Failure on Waiting List for Transplant
- Major Organ Transplant
- Motor Neuron Disease
- Multiple Sclerosis
- Occupational HIV Infection
- Paralysis
- Parkinson's Disease
- Severe Burns

## About EquiLiving:

EquiLiving is an easy-to-understand critical illness insurance plan that provides financial protection when it's critical against a comprehensive list of covered critical conditions.

- Three plan types to best meet your needs
- Automatically includes a Return of Premium On Death
- Automatically includes an Early Detection Benefit providing you with a lump sum of up to \$25,000 if you are diagnosed with one of the following four non life-threatening conditions:
  - Early Prostate Cancer
  - Ductal Breast Cancer
  - Superficial Malignant Melanoma
  - Coronary Angioplasty
- At claim time, you have access to Best Doctors®, a company linking you to the best medical advice, the best doctors, personalized service, and access to the best treatment centres worldwide
- Additional optional riders, including Return of Premium on Surrender/Expiry Riders, are available to tailor your EquiLiving plan to fit your life

## But I already have disability/medical/life insurance...

EquiLiving "fills the coverage gap" between these other forms of coverage. The lump sum benefit is payable at a time when you may face a real financial need brought on by illness—a time when disability, medical, and life insurance plans don't always provide enough!

- Disability insurance only partially replaces your income to cover everyday expenses.
- Medical coverage reimburses only covered medical expenses.
- Life insurance typically provides a benefit to your beneficiaries upon your death. EquiLiving provides a benefit pay out to you if you are diagnosed with and survive a covered condition. EquiLiving provides you with protection when it's critical.

## The challenge:

Thanks to improving medical technology, life expectancy has increased, and surviving a critical condition is more likely today than ever before. But diminishing government-sponsored health care programs have made individuals responsible for a greater portion of the medical costs associated with the best and most timely medical treatment possible. Will you be able to cover these costs at a time when you are made vulnerable by a critical condition?

## The remedy:

EquiLiving—by providing you with a lump sum payment when it's critical. So if you survive diagnosis of a covered condition, your finances will, too.

## How can I use the lump sum EquiLiving benefit?

Use the lump sum benefit any way you wish! From mortgage or other debt repayment to maintaining your current lifestyle, retiring early, or keeping your existing retirement plans on track, with EquiLiving, the possibilities are endless!

## To sum it up:

*"Life belongs to the living, and he who lives must be prepared for changes."*

Johann Wolfgang von Goethe

## Be prepared for the changes.

## EquiLiving...

protection when it's critical

