



# QUICK ISSUE CRITICAL ILLNESS

*Can you and your family survive the financial aftershock of a critical illness?*

## Quick Facts:

### 14 Covered Illnesses

*Includes: Heart Attack, Stroke, Cancer (Life-Threatening), Coronary Artery Bypass Surgery, Failure of Both Kidneys, Major Organ Transplant, Major Organ Failure on Waiting List, Paralysis, Occupational HIV Infection, Blindness, Deafness, Loss of Speech, Loss of Limbs, and Severe Burns. (Industry Benchmark Definitions)*

### 3 Plan Types

*10 Year Term Renewable to Age 75  
Level Term to Age 75  
Level Term to Age 75 with Flexible ROP (Return of Premium)*

### Issue Ages

*18 - 60 years for all plan types*

### Issue Amounts

*\$10,000 - \$100,000 volumes*

### 8 Qualifying Questions

*Coverage issued upon answering 'no' to qualifying questions, provided there are no unfavourable reports from the Medical Information Bureau*

*You need to protect yourself and your family against the high cost of rebuilding your lifestyle following a critical illness.*

The Quick Issue Critical Illness plan is designed to provide funds to help you financially care for yourself and your family and maintain the same quality of life after surviving a critical illness. The plan provides a tax-free lump sum living benefit to the owner of the plan on the occurrence of the first of the 14 covered illnesses, provided the insured survives the waiting period following the onset of the critical illness (30 days from diagnosis, except for the Loss of Speech (180 days) and Paralysis (90 days)). No living benefit is payable if cancer is diagnosed within 90 days of issue.

## The 3 Plan Options:

### 10 Year Term Renewable to Age 75

*Provides level insurance coverage with premiums that increase every 10 years as the plan is renewed. Coverage can be provided until age 75.*

### Level Term to Age 75

*Provides level insurance coverage with premiums that remain level and never increase. Provides coverage to age 75.*

### Level Term to Age 75 with Flexible ROP (Return of Premium)

*Provides level insurance with premiums that remain level and never increase. Provides coverage to age 75. Flexible Return of Premium (ROP) is an option that becomes available when you reach the later of age 65 or the 10th policy year with no critical illness benefit having been paid and the policy still in force. The Flexible ROP benefit gives you the option to surrender the policy and receive 50% of the annual premiums paid on the in force volume, with the percentage of return proportionately increasing to a 100% return of premium at age 75.*

**Surviving a life threatening illness such as a heart attack, stroke or cancer often imposes more of a financial strain on a family than death.**

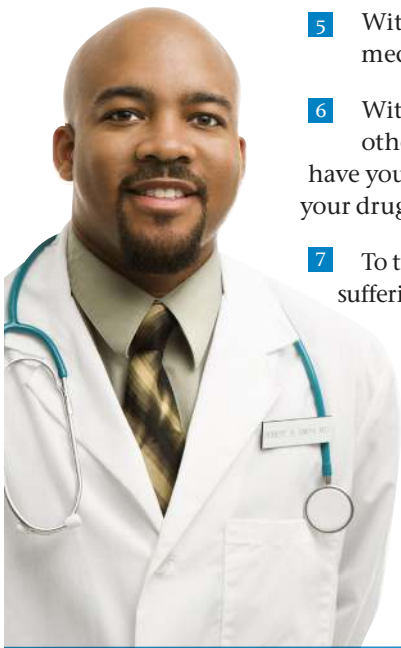
## Did you know?

- 1 in 3 Canadians will contract some sort of life threatening cancer.
- It is estimated that there are 70,000 heart attacks per year in Canada. That equates to 1 every 7 minutes.
- More than 36,600 Canadians were living with kidney failure by the end of 2008.



# QUICK ISSUE CI *Qualifying Questions*

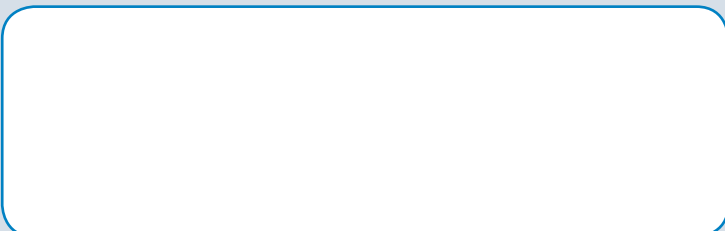
- 1 Within the last two years, have you had an application for individual life insurance or critical illness insurance rated, declined, postponed or had exclusions added by Wawanesa Life or any other company?
- 2 Have you ever been treated for, diagnosed, consulted a doctor, received abnormal test results or experienced symptoms of the following:
  - a) Heart attack, congenital cardiac defects, angina, angioplasty, coronary artery bypass, congestive heart failure, stroke, transient ischemic attack (TIA), arteriosclerosis or any other cerebrovascular disease or disease of the heart or the blood vessels, or an abnormal electrocardiogram (EKG)?
  - b) Type 1 (insulin-dependent) diabetes or type 2 diabetes?
  - c) Cancer or other malignant disease, growth, tumour or colon polyp?
  - d) Multiple sclerosis or motor neuron disease?
  - e) Any breast disorders (mass, cyst, unusual discharge, physical change, abnormal mammogram or biopsy) or prostate disorders (nodule or abnormal PSA)?
  - f) Any eye or ear problems or diseases other than corrected by glasses, contact lenses or hearing aids?
- 3
  - a) Have you consulted a physician for an illness or condition which has not yet been diagnosed or for which testing is still in progress?
  - b) Have you noticed any symptoms or health problems for which you have not yet consulted a physician, such as: lump or mass of the breasts, shortness of breath, chest pain, dizziness, loss of balance, numbness, rectal bleeding, prostate or other problems?
- 4 Have you ever tested positive for HIV or been diagnosed, treated for or had any indication of AIDS, AIDS related complex, liver or kidney failure, cirrhosis, chronic kidney disease, hepatitis B or C, or carrier of hepatitis B?
  - 5 Within the last five years, have you received treatment or been advised to seek treatment or medical advice because of your alcohol usage?
  - 6 Within the last five years, have you used: heroin, cocaine, hallucinogens or any other hard drugs other than as prescribed by a doctor, or methadone whether prescribed by a doctor or not, or have you received treatment or been advised to seek treatment or medical advice because of your drug usage?
  - 7 To the best of your knowledge, has one of your natural parents or siblings ever suffered from, or are suffering from heart disease, cancer, stroke or transient ischemic attack (TIA) prior to the age of 55?
  - 8 Does your current weight exceed the weight indicated in the maximum weight table below?



HEIGHT		WEIGHT	
FEET/INCHES	CENTIMETERS	POUNDS	KILOGRAMS
5'0" - 5'3"	150 - 162 cm	200 lbs	91 kg
5'4" - 5'6"	163 - 169 cm	230 lbs	104 kg
5'7" - 5'9"	170 - 177 cm	250 lbs	113 kg
5'10" - 6'0"	178 - 183 cm	275 lbs	125 kg
6'1" - 6'2"	184 - 188 cm	290 lbs	132 kg
Over 6'2"	Over 188 cm	315 lbs	143 kg

*Note: Must be a Canadian citizen or landed immigrant to be eligible for coverage.*

For additional information on how Wawanesa Life can benefit you and your family, contact your broker or your nearest Wawanesa Life branch today.



www.wawanesalife.com  
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