

**WAWANESA LIFE
EARNING YOUR TRUST**

The Wawanesa Life Insurance Company has been a proud member of the Wawanesa Group of Companies since 1960. Wawanesa Life complements the insurance lines of Wawanesa Mutual and expands the reach of "Earning your Trust since 1896."

Wawanesa Life's beginnings were first focused on expanding the product offerings available to the Wawanesa Mutual's broker network and their clients. Our roots are firmly grounded in the traditions of Wawanesa Mutual and with their support, Wawanesa Life has since expanded its distribution channels to include independent producers, group insurance brokers and third party administrators. Wawanesa Life's product offerings have also expanded and today include a full range of individual life insurance, savings and group insurance products.

Wawanesa Life offers the following plans and services:

- Life Insurance Planning
- Mortgage Protection
- Family Insurance
- Children's Plans
- Critical Illness Plans
- Guaranteed Investment and Segregated Funds
- Retirement Plans, RRSPs, RRIAs, Annuities
- Business Insurance
- Key-Person Insurance
- Buy-Sell Agreements & Funding
- Estate Planning
- Group Insurance
- Non-medical Instant Issue Plan

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



Toll Free: 1-888-997-9965
www.wawanesalife.com

Quick Issue Critical Illness



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



Will you suffer a Critical Illness?

While we would all like to believe that we are healthy and will not experience a life threatening illness during our working years, the facts tell a different story.

- CANCER**
- 1 in 3 Canadians will develop some form of life threatening cancer.
 - There has been a 1% increase in the incidence of cancer per year since 1970.
- HEART ATTACK**
- 1 in 4 Canadians will contract some form of heart disease.
 - 75,000 Canadians suffer heart attacks each year.
- STROKE**
- 50,000 Canadians suffer a stroke each year.
 - 1 in 20 Canadians run the risk of having a stroke before age 70.
 - Of the 85% of people that would typically survive a stroke, 88% will be living with some sort of impairment.

Why Do You Need Quick Issue Critical Illness?

It is a fact that at least 25% of all Canadians over age 45 will suffer a critical illness within the next 20 years.



With today's advances in medical science and technology, the chances of surviving a critical illness are better than ever ... but often at high financial cost. The recovery from a life threatening illness may take months, even years – cutting into savings and severely affecting lifestyle and retirement plans.

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

What will Quick Issue Critical Illness do for you?

You may already own life insurance and/or disability insurance which meets specific needs. Unfortunately, these products are not designed to cover the often overwhelming expenses incurred by a life threatening illness where a lengthy period of treatment and convalescence is required. Quick Issue Critical Illness is a valuable addition to your existing portfolio of protection, regardless of existing life insurance and disability protection. While you cannot prevent the onset of serious illness, you can protect both you and your family from its financial consequences.

Quick Issue Critical Illness 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 pays a **lump sum tax-free benefit**, which will help ease the financial burden linked to a decrease in productivity of a self employed person, repayment of an existing debt, or the expenses incurred by making the necessary changes to your lifestyle. The full amount will be paid 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. If death occurs prior to the expiry of the policy, Quick Issue Critical Illness will refund all basic premiums paid into the plan, to the beneficiary.



What is Covered by Quick Issue Critical Illness?

The plan provides a tax-free payment to the owner, if living, 30 days after the diagnosis of one of the following critical illnesses*:

1. Heart Attack
2. Stroke
3. Cancer (Life-Threatening)
(Note: No benefit is payable if cancer is diagnosed within 90 days of policy issue)
4. Coronary Artery Bypass Surgery
5. Failure of Both Kidneys
6. Major Organ Transplant
7. Major Organ Failure on Waiting List
8. Paralysis
(90 day waiting period after diagnosis)
9. Occupational HIV Infection
10. Blindness
11. Deafness
12. Loss of Speech
(180 day waiting period after diagnosis)
13. Loss of Limbs
14. Severe Burns

*This brochure provides a summary only of the features and benefits of Quick Issue Critical Illness. Please see policy for complete descriptions of covered illnesses.

Coverage is issued upon answering 'no' to **8 qualifying questions**, provided there are no unfavorable reports from the Medical Insurance Bureau.

What are the available plan types?

Quick Issue Critical Illness provides you with flexibility – you choose the plan type that fits your specific needs. All premiums are guaranteed at issue, and the lump sum payment would give you and your family peace of mind, when you need it most.

Plan Types:	Issue ages	Coverage amounts
	18-60	\$10,000-\$100,000
<ul style="list-style-type: none"> ⊕ 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 Return of Premium (ROP) 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. 		

Non-Smoker Rates

- ⊕ Available to applicants who have not used tobacco products in the preceding 12 months.



8 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 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
Over 6'0"	Over 183 cm	290 lbs	132 kg

