

Critical Illness Insurance



Surviving a serious illness can often lead to unexpected, and very significant, expenses that may not be covered by your regular health insurance benefits.

Treating and coping with an illness can mean significant and often unexpected costs for such things as specialized drugs, treatment outside of Canada, or even the need to take time off work. Lawyers Financial Critical Illness Insurance could pay you a lump sum benefit to help you focus on your health, not your bills.

Eligibility

Lawyers Financial Critical Illness Insurance is available to lawyers, judges, Québec notaries, and their spouses and adult children (including their spouses), as well as law firm staff and their spouses. Applicants must be under age 65 and residents of Canada. Lawyers and Québec notaries must be in good standing with a provincial law society or Chambre des notaires du Québec.

Critical Illness Insurance is a rider on our Term Life Insurance plan and is not available on a stand-alone basis. In order to apply for the Critical Illness Insurance rider, you must own or concurrently apply for Lawyers Financial Term Life Insurance. You must maintain Term Life Insurance in force in order to maintain Critical Illness Insurance. The amount of Term Life Insurance can be as low as \$5,000.

Coverage Amounts Available

You can purchase from \$25,000 up to \$1,000,000 of Critical Illness Insurance, in unit amounts of \$1,000.

Volume Savings for Larger Purchases

Rate reductions are available at amounts of \$250,000, \$500,000, and \$750,000. In addition, we may be able to combine all Critical Illness Insurance riders on your life for determining the rate reduction. This helps ensure that you are always paying the lowest rate available, no matter when you last purchased your coverage.

Covered Conditions

Lawyers Financial Critical Illness Insurance pays a lump sum benefit upon diagnosis of one of 25 covered conditions.

Eligibility for a claim may be subject to a specific diagnosis by a qualified physician or specialist, and the terms and conditions of the rider.

The following conditions are covered:

- ❑ Aortic Surgery
- ❑ Aplastic Anemia
- ❑ Bacterial Meningitis
- ❑ Benign Brain Tumour
- ❑ Blindness
- ❑ Cancer (Life-Threatening)
- ❑ Coma
- ❑ Coronary Artery Bypass Surgery
- ❑ Deafness
- ❑ Dementia, Including Alzheimer's Disease
- ❑ Heart Attack
- ❑ Heart Valve Repair or Heart Valve Replacement
- ❑ Kidney Failure
- ❑ Loss of Independent Existence
- ❑ 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

Early Intervention Benefit

The Early Intervention Benefit provides coverage for the early treatment of three conditions:

- ❑ Ductal carcinoma in situ of the breast
- ❑ Chronic lymphocytic leukemia Rai Stage 0
- ❑ Stage 1 malignant melanoma

This benefit pays 15% of your amount of insurance, to a maximum of \$50,000.

Health Service Navigator® (HSN)

HSN provides access to comprehensive health resources, information, and services, including a "world-class" second opinion service, that helps insureds and their eligible dependents manage their health care – anytime, anywhere.

Built-in Waiver of Premium Benefit

How would you pay for your insurance if a serious disability prevented you from earning a living? The Lawyers Financial Critical Illness Insurance rider includes a built-in Waiver of Premium benefit that will pay your premium if you are totally disabled for 6 months or longer before age 65. The Waiver of Premium benefit is also included in our Term Life plan, so your full premium may be waived. Most other companies charge an additional fee for this important benefit that we believe you shouldn't be without.

5-Year Level Premium Rates

Your risk of illness increases as you get older, and this is reflected in your premiums. Some plans allow you to pay a level premium by charging you a much higher premium now and then using part of this money to offset your increased risk in later years. However, we take a different approach.

We believe you should pay a premium that reflects the risk you present to the insurer today, not tomorrow. So, as you age, premiums gradually increase every 5 years. When compared to most level premium plans, the cost of owning Lawyers Financial Critical Illness Insurance can be much less over your lifetime.

Shared Success

Our success is your success. As a not-for-profit corporation we set our rates with a goal to break even. If plan performance is better than anticipated, what most companies would keep as profits, we share with our clients.

While past performance does not guarantee future results, since 2000, most of our clients have shared in over \$46 million in premium refunds.

Stability of Rates

The Lawyers Financial Critical Illness Insurance has a long history of stable rates. However, our rates are not guaranteed and can change in accordance with plan performance. This allows us the freedom to reduce your future cost to reflect better-than-anticipated overall plan experience and our break-even pricing goal.

While it is possible that poor experience could necessitate a future rate increase, we help insulate our clients against this possibility by maintaining large cash reserves that can be used to offset and even eliminate this need. In fact, over time better-than-anticipated financial results have led to rate reductions, improved benefits, and returned premiums.

Guaranteed Coverage

In the unlikely event that the master policy is terminated, your coverage is guaranteed to continue without proof of your good health and at a reasonable premium. In addition, your coverage will not be cancelled should you leave the legal profession.

The details of this document are intended to provide you with a brief description of this plan and should not be considered part of any contract. Certain benefits and conditions may have changed since this document was produced. Benefits may be subject to proof of income, evidence of good health and approval by our insurer. Other conditions may also apply. Please contact your Lawyers Financial Advisor for additional details.



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