

Live Well Plus

Plan Description



Live Well Plus¹ provides a lump sum benefit, which may pay out after the diagnosis/confirmation of a critical illness covered condition. Live Well Plus has been designed for Canadians who would like comprehensive critical illness insurance coverage. No paramedical exam or lab work is required for ages up to 65 with coverage of up to \$100,000.

Coverage options and issue ages

Plan	Issue Ages
Live Well Plus Term 10	18-65
Live Well Plus Term 20	18-55
Live Well Plus Term to Age 80	18-65

Issue Amounts

\$25,000 to \$2,000,000

Modal factors

Monthly PAC:	Quarterly:	Semi-annual:
0.09	0.27	0.54

Policy fee

None

Exchange Privilege

Live Well Plus Term 10 or Live Well Plus Term 20 may be exchanged for Live Well Plus Term to Age 80. Riders can be included in the exchange if offered on the new policy. The Exchange Privilege is available during the exchange period.

Defined covered conditions

- 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 replacement or repair
- 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
- Severe burns
- Stroke

Return of Premium at Death (no additional premium)

Returns eligible premiums, without interest, minus the amount of each payment made under the Juvenile Critical Illness Insurance rider, if the insured dies while the policy is in effect. We will not pay the eligible premium if the benefit amount or a non-life-threatening illness benefit has been paid under this policy.

Non-Life-Threatening Illness Benefit (no additional premium)

Provides a lump sum payment, which may pay a portion of the benefit, if the insured has been diagnosed with, or undergone, a non-life-threatening illness covered condition. Maximum payment is the lesser of 15% of the benefit amount and \$50,000. The benefit amount will be reduced by the amount of each payment of this benefit.

The defined non-life-threatening illness covered conditions are:

- Coronary angioplasty
- Ductal breast cancer in-situ
- Early chronic lymphocytic leukemia
- Early prostate cancer
- Early thyroid cancer
- Gastrointestinal stromal tumours
- Grade 1 neuroendocrine tumours (carcinoid)
- Superficial malignant melanoma

Riders

- Return of Premium on Surrender or Expiry
- Disability Waiver of Premium
- Juvenile Critical Illness (convertible)

Expert Medical Opinion Program²

Insured and their spouse, domestic partner and children up to 18, may be eligible to receive, for no additional premium, 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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¹ Underwritten by Foresters Life Insurance Company. Product summary is subject to the terms and conditions of the policy.

² This Program is provided solely by Advance Medical Inc., subject to eligibility requirements and limitations and may be changed or cancelled at any time without notice. This benefit is not part of the policy.

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