

## IWME CRITICAL ILLNESS

<b>Benefits available</b>	Minimum \$5,000, maximum \$100,000.
<b>Age limit upon purchase</b>	Available to persons ages 18 to 55 inclusively.
<b>Contract type</b>	Term of 10 or 20 years depending on the option chosen by the policyholder.
<b>Renewal</b>	Coverage for up to 65 years of age.
<b>Premium</b>	This <i>policy</i> comes with premiums that change every 10 or 20 years, depending on the option selected by the policyholder. The premium is <b>guaranteed</b> for the selected period. At the end of the 10- or 20-year period, depending on the option selected, the premium will be adjusted to reflect the <i>insured's</i> age, the <i>insured's</i> original <i>risk class</i> and the premium rates applicable at that date. The new premium will also be guaranteed for another 10 to 20 years.
<b>Illnesses covered</b>	<ul style="list-style-type: none"> <li>• Stroke (cerebrovascular accident)</li> <li>• Cancer</li> <li>• Heart surgery (coronary artery bypass)</li> <li>• Heart attack (myocardial infarction)</li> </ul> Please refer to the specimen policy document on critical illness insurance for the specific payable conditions.
<b>Survival period</b>	30 days
<b>Moratorium period for cancer</b>	90 days
<b>Refund of premiums upon death</b>	Yes
<b>Beneficiary</b>	The insured, unless otherwise indicated in the application.
<b>Pre-existing condition clauses</b>	Pre-existing condition clauses of 12 or 24 months apply (depending on the insured's policy).
<b>Rider (optional)</b>	After 20 years without claim, receive a premium refund of up to 75% of the total premiums paid.
<b>Exclusions and restrictions</b>	Please refer to the online specimen policy document on critical illness insurance for full details.