

# Technical Sheet

## Income Insurance - Accident and Sickness

### TYPE OF CONTRACT

**Premium**

- Level premium until age 65
- Guaranteed for the first 5 years of the contract

**Renewal**

Guaranteed renewable to age 100

**Contract Continuation**

Contract continuation with the following reductions in coverage at age 65:

- 50% of the indemnity, maximum of \$2,000
- Benefit Period: 2 years
- Total Disability: 1 activity of daily living
- No Partial Disability

**Type of Coverage**

Accident and sickness

**Issue Age**

18 to 64 years old

### WAITING PERIOD

**Choices**

14, 30, 90, 120, 180, 365 or 730 days

**1<sup>st</sup> day Hospitalization**

- Included in contracts with a waiting period of 90 days or less
- Hospitalization for at least 18 hours or day surgery

### BENEFIT PERIOD

**Choices**

2 years, 5 years, to age 65

**Recurrent Disability**

6 months

BENEFIT AMOUNT	
<b>Minimum and Maximum</b>	From \$500 to \$10,000 (available for taxable and non-taxable benefits)
<b>Offer for unemployed, part-time, seasonal, students and retirees</b>	\$1,000
<b>Coordination and Integration</b>	<ul style="list-style-type: none"> <li>• First \$2,500 not coordinated or integrated for 36 months</li> <li>• Over and above: coordination equal to 90% of earned income</li> </ul>
<b>Minimum Guaranteed</b>	Up to \$2,500 for 36 months
<b>Earned Income</b>	<p>Salaried employee: employment income</p> <p>Self-employed and business owner: the greater of the net profit of the company + employment income or 50% of gross profit of the company</p>
INCLUDED COVERAGE	
<b>Total Disability</b>	<p>Duration of the Regular Occupation period:</p> <ul style="list-style-type: none"> <li>• Essential Plan: 36 months</li> <li>• Superior Plan: to age 65</li> <li>• Elite Plan: to age 65</li> </ul> <p>Without exceeding the Benefit Period</p>
<b>Partial Disability</b>	<p>Duration of the Partial Disability period:</p> <ul style="list-style-type: none"> <li>• Essential Plan: 6 months</li> <li>• Superior Plan: 12 months</li> <li>• Elite Plan: 24 months</li> </ul> <p>50% of the monthly benefit payable without the obligation of being totally disabled before</p>
<b>Unemployed at Time of Claim</b>	After more than 90 days at the onset of Disability, the insured is still covered but some changes apply (see page 18 of the product guide)
<b>Waiver of Premium</b>	Included - equal to Waiting Period
<b>Assumed Total and Permanent Disability</b>	Included
<b>Rehabilitation</b>	Included
<b>Death Benefit</b>	Included - 5 times the monthly benefit, maximum \$10,000
<b>Critical Illness</b>	<p>Covered conditions:</p> <ol style="list-style-type: none"> <li>1. Cerebrovascular accident (stroke)</li> <li>2. Cancer</li> <li>3. Coronary surgery</li> <li>4. Heart attack</li> </ol> <p>Lump-sum amount paid:</p> <ul style="list-style-type: none"> <li>• Essential Plan: 3 times the total disability benefit</li> <li>• Superior Plan: 3 times the total disability benefit</li> <li>• Elite Plan: 5 times the total disability benefit</li> </ul>

## INCLUDED COVERAGE BASED ON SELECTED PLAN

### Additional Insurance Option

Individuals aged between 18 to 50  
5 options of 20%; with proof of income  
Availability based on the plan:

- Essential Plan: No
- Superior Plan: \$1,500
- Elite Plan: \$2,500

### Indexation

Linked to the Consumer Price Index (CPI), maximum 5%  
Availability based on the plan:

- Essential Plan: No
- Superior Plan: No
- Elite Plan: Yes

Does not apply to contracts with a 2-year Benefit Period

# 3 Distinct Plans:

## Summary of Included Coverage Based on Selected Plan

PLANS	ESSENTIAL	SUPERIOR	ELITE
<b>Regular Occupation</b>	3 years *	To age 65 *	To age 65 *
<b>Partial Disability</b>	6 months	12 months	24 months
<b>Critical Illness (4 conditions)</b>	3 X monthly benefits	3 X monthly benefits	5 X monthly benefits
<b>Additional Insurance Option</b>	No	\$1,500	\$2,500
<b>Indexation</b>	No	No	Yes

\* Without exceeding the Benefit Period

## INCLUDED COVERAGE BASED ON SELECTED PLAN

### Additional Insurance Option

Individuals aged between 18 to 50  
5 options of 20%; with proof of income  
Availability based on the plan:

- Essential Plan: No
- Superior Plan: \$1,500
- Elite Plan: \$2,500

### Indexation

Linked to the Consumer Price Index (CPI), maximum 5%  
Availability based on the plan:

- Essential Plan: No
- Superior Plan: No
- Elite Plan: Yes

Does not apply to contracts with a 2-year Benefit Period

## ATTRACTIVE OPTIONS

### Accidental Death, Dismemberment or Total Loss of Use Benefit following an accident

\$50,000 to \$300,000

### Premium Refund

Two options available:

- 20-Year Premium Refund (75%)
- Premium Refund at Age 65 (50% or 100% based on issue age)