



TIME LIMITED CRITICAL ILLNESS INSURANCE OFFER

Exclusively for new employees
and their families



Coverage that takes care of the expenses, so you can take care of yourself.

Coping with a serious illness is one of the greatest challenges any family can face. Even with the best extended health and disability plans, a serious illness can end up costing you money. Critical illness insurance is designed to provide some extra financial resources to help your entire family through a difficult time. It provides you with a lump-sum payment following the diagnosis of a covered condition.

WHY TAKE ADVANTAGE OF THIS EXCLUSIVE OFFER?



No medical questions or exams

Normally it can be difficult to qualify for critical illness insurance. Because you're an employee, applying is quick and simple.



No limitations on how you spend your money

Spend your tax-free lump-sum payment any way you want. It could be on medical and living expenses, mortgage payments, a vacation once you're better — it's really up to you!

GUARANTEED ACCEPTANCE FOR THE ENTIRE FAMILY

Do you have a spouse? They are eligible for the same coverage as you.

Take this opportunity to cover your children too. For one low price, you can protect all your children.

Each child will be protected for the following six child specific conditions:

- Cerebral Palsy
- Down Syndrome
- Congenital Heart Disease
- Muscular Dystrophy
- Cystic Fibrosis
- Type 1 Diabetes

Plus 22 of the 25 covered conditions.

Dependent child coverage is only available if you are also insured under the plan.



WHAT'S INCLUDED

Coverage for 25 life changing illnesses

- Aortic Surgery
- Aplastic Anemia
- Bacterial Meningitis
- Benign Brain Tumour
- Blindness
- Cancer
- 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 and Specified Atypical Parkinsonian Disorders*
- Severe Burns
- Stroke

For definitions of all covered conditions and the AdvanceCare Benefit, please visit specialmarkets.ia.ca/critical-illness-definitions

AdvanceCare Benefit*

Receive 10% of the total benefit amount for coronary angioplasty and several early stage cancers without affecting the benefit payment for a covered condition.

Multiple event coverage*

Claim multiple times for separate and unrelated covered conditions.

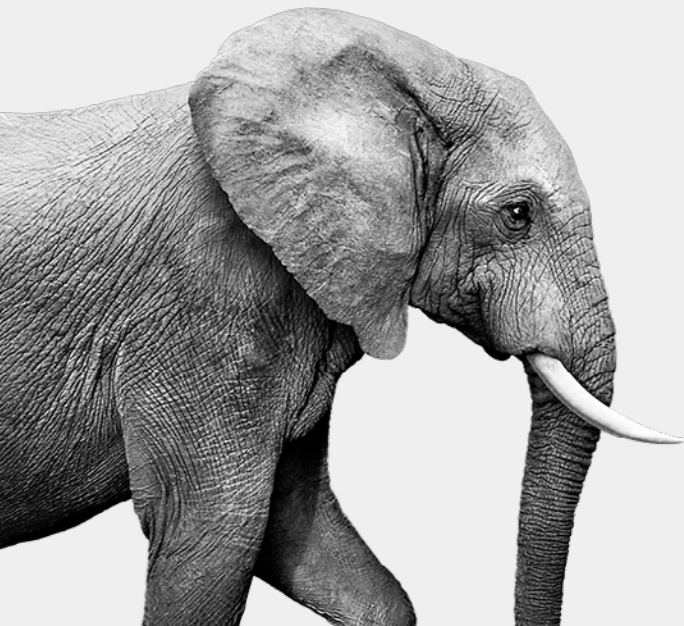
Cancer recurrence*

If you are diagnosed with cancer, while insured under this policy, and after 60 consecutive months of being cancer-free you are diagnosed with cancer again, the full benefit amount may be payable.

Claims at TuGo

Should you choose to use private medical facilities, **Claims at TuGo** may help you make your money go considerably further than if you personally arrange medical treatment. You can find more information at tugo.com/tms. Note that utilization fees may apply.

*Not available to dependent children



QUESTIONS?

We're here to help.

Contact a Client Service Specialist at
1 800 266-5667 (toll-free)
604 737-3802 (Vancouver)
specialmarkets@ia.ca

Monday to Friday
6:30 am – 4:30 pm Pacific Time

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The specific and detailed information requested pursuant to this application from you and which may be subsequently requested by us, from time to time, is required to process your application, and process any claim for benefits made by you. To protect the confidentiality of such personal information, access to your information is restricted to any person you authorize or as authorized by law as well as those Industrial Alliance Insurance and Financial Services Inc. (the "Company") employees, its reinsurers, third party administrators, agents or brokers of the Company, plan sponsors and any agents or brokers of such sponsors or other market intermediaries for the purposes of (a) sponsoring a plan for you, (b) marketing and administration of Company products or services, (c) assessment of risk (underwriting) and (d) investigation of claims (where applicable). **Your file will be kept in our offices.**

You are entitled to review your personal information contained in our files, subject to certain limited exceptions established by law, and if necessary, to have it rectified by sending a written request to us at: 400-988 West Broadway, P.O. Box 5900, Vancouver, BC V6B 5H6, Attention: Director, iA Special Markets. Corrections will be noted in the file. If a requested correction is in dispute, we nonetheless note your requested correction in the file. Further information on our privacy practices can be found online at ia.ca or alternatively, contact us at 1.800.266.5667 and request that a copy be faxed or mailed to you.



INVESTED IN YOU.

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