

CancerGuard



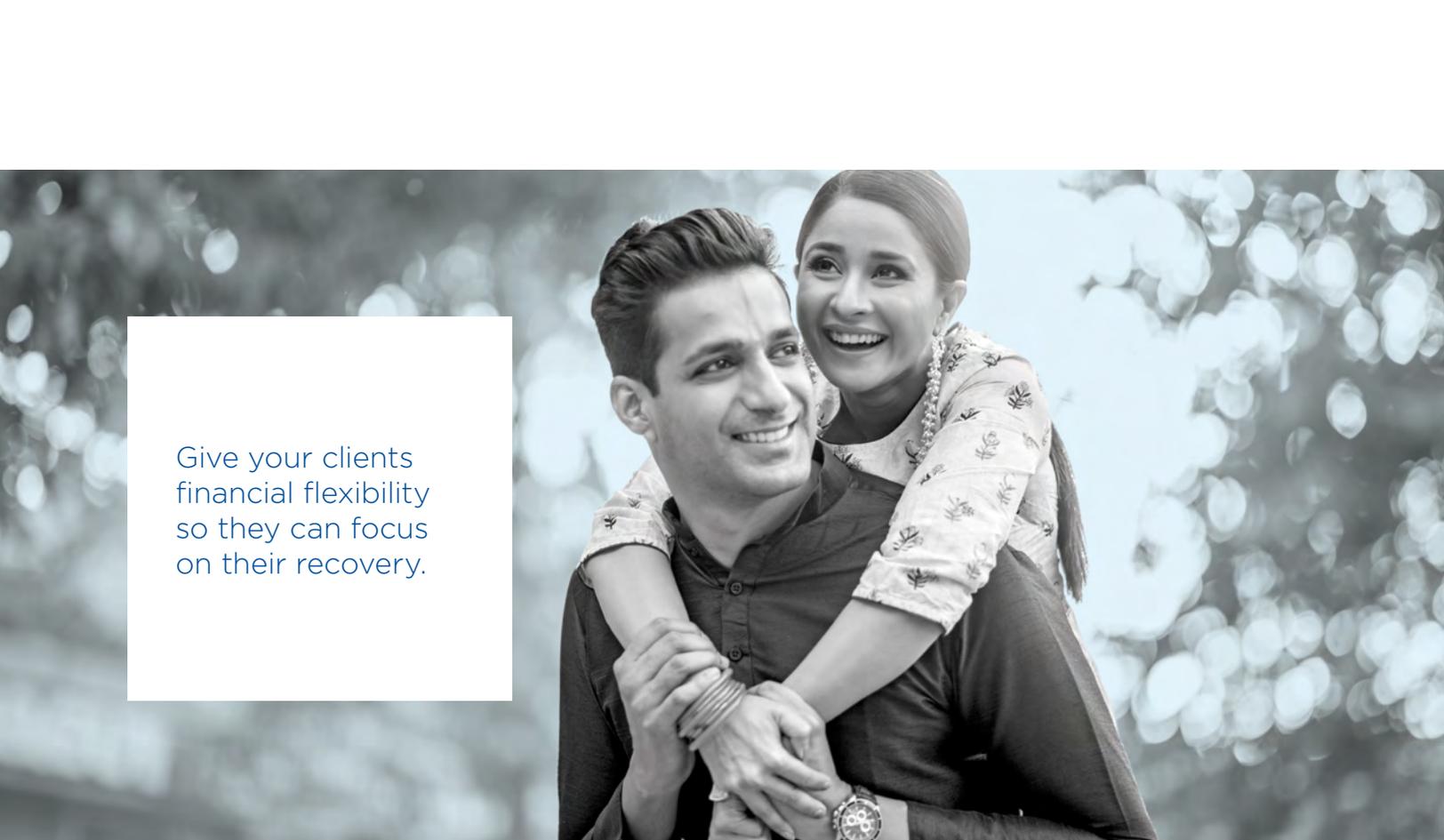
CRITICAL ILLNESS
INSURANCE

CANCERGUARD

Simple, affordable and with no medical exam



For advisor use only



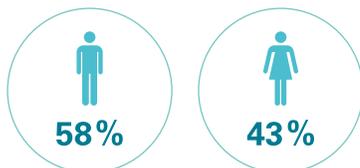
Give your clients financial flexibility so they can focus on their recovery.

Did you know...

Only 3% of Canadians

have individual critical illness insurance? Just imagine how many of your clients are not covered, especially considering the financial and personal impact a critical illness diagnosis can cause.

The odds of being diagnosed with a critical illness before age 75¹ for a healthy 35 year old are:



And **63%** of all critical illness claims in the industry are due to a **cancer diagnosis**².

¹ Critical illness probability based on the Canadian Institute of Actuaries' 2008 CANCI gender distinct tables.

² Munich RE

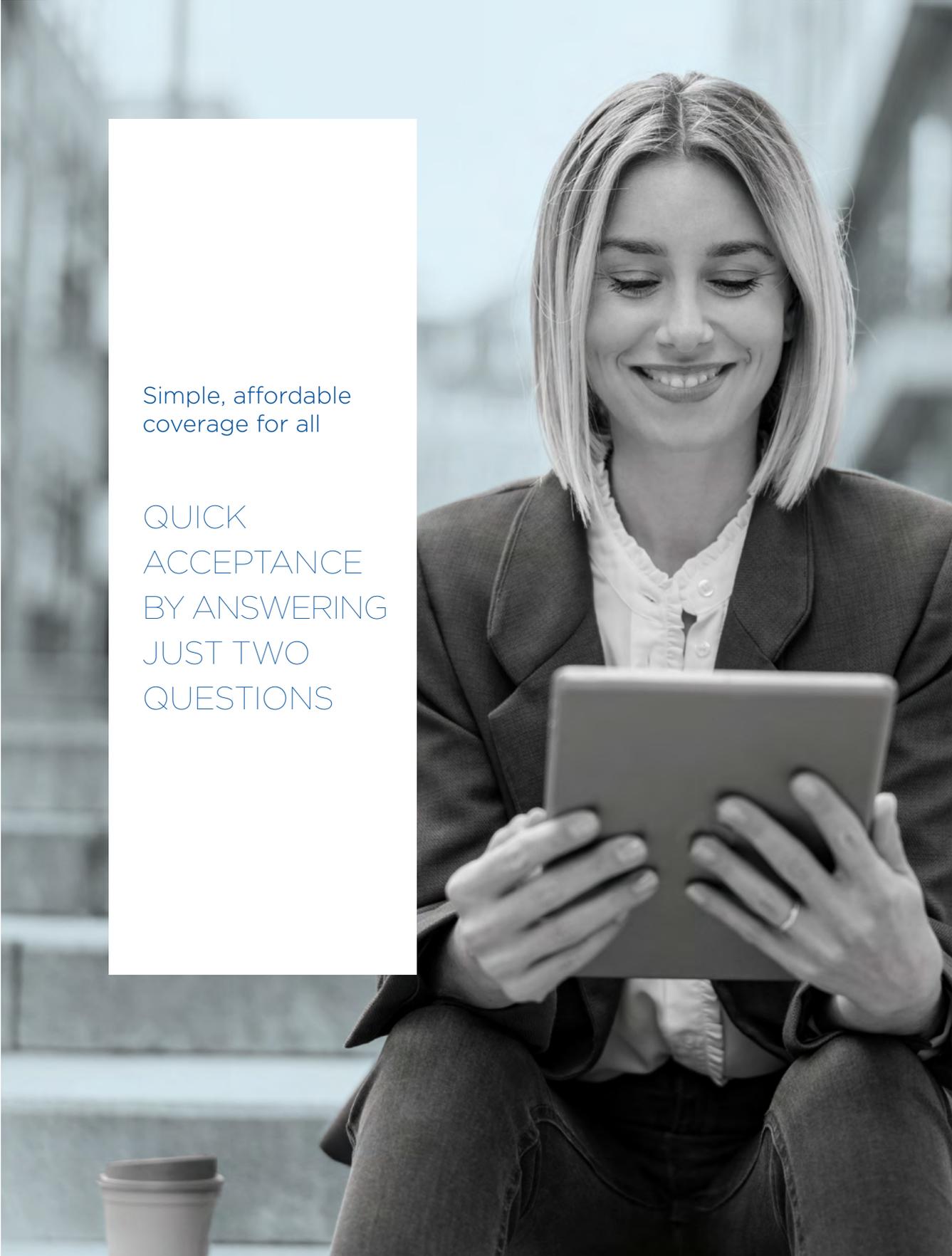
1 in 2 Canadians
will develop cancer during their lifetime³

44%
of patients will tap into their savings and investments⁴

26%
will return to work before being ready⁴

³ Canadian Cancer Society and Canadian Cancer Statistics, 2019

⁴ Canadian Breast Cancer Network (2010). *Breast Cancer: Economic Impact and Labour Force Re-Entry*



Simple, affordable
coverage for all

QUICK
ACCEPTANCE
BY ANSWERING
JUST TWO
QUESTIONS

CANCERGUARD

Designed to financially support your clients if they are diagnosed with a life-threatening cancer.



Tax-free lump sum payment of up to \$150,000 that clients can use however they want

- Meet their current financial obligations (mortgage, auto loan, credit cards, etc.)
- Take a break from their job
- Pay indirect expenses related to the illness, such as medical expenses, medications, travel, hospitalization
- Pay for services (caregiver, babysitter, etc.)
- Support their insured sick child during recovery
- Cover expenses and treatments not covered by the public plan.

Coverage for the #1 critical illness, cancer:

- Affordable premium
- No medical or blood test
- Instant acceptance at the point of sale, no underwriting
- Flexible coverage: T10, T20 or T75
- Conversion privilege for T10 and T20
- Guaranteed renewable contract until age 75
- No 30-day survival period required following diagnosis

MediGuide, a free second medical opinion that gives you peace of mind

By purchasing CancerGuard, clients also get unlimited access to the MediGuide Medical Second Opinion service at no additional charge, whether or not the illness or medical condition is covered. In the event of a critical illness diagnosis, this service provides access to a group of expert physicians who can confirm the initial diagnosis and recommend the treatment plan best adapted to the situation.

Help your clients stay in control with CancerGuard

CancerGuard lets your clients live more peacefully, minimizing their financial concerns.

Who is it for?

- The whole family without exception
- Children, from birth
- Young adults who have no dependents
- Self-employed workers and entrepreneurs without group insurance
- Clients who already have an illness or medical condition and who are harder to insure
- Newcomers to Canada (the only requirement is to have lived in Canada for at least 12 months)

Good to know

Clients who suspect they might have a critical illness or who consulted a physician regarding critical illness or cancer will be subject to the 24/24 pre-existing condition clause.

Quick and easy enrolment with Assure&go!

Standard rate

Two eligibility questions for coverage up to \$50,000

Preferred rate

Two additional questions for coverage up to \$100,000

Preferred PLUS rate

One additional question for coverage up to \$150,000

Answer the eligibility questions with your client and then compare three scenarios with the Decision Maker tool available in the illustration.

Actual costs for a parent caring for a sick child

Here is an example of what just the travel costs would be for a family with a child who needs care in a large city.

Transportation	22 round trips between Bancroft and Toronto (10,450 km) at \$0.45/km	\$4,700
Parking	\$25 x 44 days	\$1,100
Accommodations	24 nights at the Ronald McDonald House (\$240) + 1 night at a hotel (\$130)	\$370
Food	\$75/day for 68 days	\$5,100
Miscellaneous	44 days x \$20/day	\$880
Loss of earnings	44 working days at \$300/day	\$13,200

TOTAL \$25 350

If a client's child were diagnosed with cancer tomorrow, would the caregiver parent return to work the next day? Certainly not, so the loss of earnings would be far greater than just the days spent travelling to and from the hospital.

OPTIONAL COVERAGES THAT MAKE ALL THE DIFFERENCE

Customize your clients' coverage to make it even more comprehensive!

1

Prevention

- Additional coverage for some common, but non life-threatening, cancers
- Payment of a partial benefit equal to 50% of the insured amount up to a maximum of \$25,000 for the following cancers:
 - Breast: carcinoma in situ of the breast
 - Skin: Stage 1A malignant melanoma (≤ 1.0 mm in thickness, not ulcerated and without Clark Level IV or V invasion)
 - Prostate: Stage A (T1a or T1b) prostate cancer

A single Prevention benefit is payable for the entire life of the contract. The sum insured is then reduced by the amount of the benefit paid.

2

Critical illness

- Addition of the following critical illnesses to the coverage:
 - Stroke (cerebrovascular accident)
 - Coronary artery bypass surgery
 - Heart attack (myocardial infarction)
 - Paralysis
 - Coma
- Same three premium levels as for cancer insurance; benefit up to \$150,000
- Amount underwritten must not exceed the amount of the cancer insurance policy
- Includes juvenile diseases diagnosed before the child's 25th birthday:
 - Type 1 diabetes mellitus
 - Muscular dystrophy
 - Cystic fibrosis
 - Congenital heart disease
 - Cerebral palsy

3

Return of premiums⁵

- 50% of premiums paid⁶ will be returned at age 75 if the insured doesn't receive the cancer insurance benefit
- 100% return of premiums paid⁶ if the insured passes away while the policy is in force

⁵ Only for insureds 55 and under at the time this coverage is purchased.

⁶ Less any claims paid

And even more coverage with riders

Accidental fracture	Up to \$10,000
AD&D	Up to \$350,000 as the result of an accident
Extended medical care	Medical care following an accident, up to a lifetime maximum of \$100,000 for life (hospitalization, ambulance, home nurse, chiropractor, osteopath, physiotherapist, etc.)

This document is a non-exhaustive summary of the policy coverages and conditions. Please refer to the policy provisions, including limitations and exclusions, for all coverages and conditions.

SUMMARY OF ELIGIBILITY QUESTIONS

CancerGuard

	1 2 QUESTIONS + 1	2 2 QUESTIONS + 1	3 1 QUESTION + 1
	Standard rate up to \$50,000	Preferred rate up to \$100,000	Preferred PLUS rate up to \$150,000
Cancer insurance	AIDS	Previous refusal within the last two years	Family history of breast, ovarian, colorectal or familial adenomatous polyposis before the age of 60 for one or more family members
	Cancer	Family history of cancer before age 60 for two or more members	
Critical illness insurance	Chronic neurodegenerative diseases, diabetes, any heart condition, stroke, TIA, chronic kidney failure, polycystic kidney disease	Family history of heart condition, stroke or TIA before age 60 for two or more family members	Family history of polycystic kidney disease, Huntington's chorea or motor neuron disease before age 60 for one or more family members

An insured amount of \$50,000 in cancer insurance is available by answering just two questions. Clients who answer "yes" to either of the first two questions are not eligible for insurance. Clients who answer the three additional questions may be entitled to a better premium rate, regardless of the insured amount. Clients interested in only cancer insurance are not required to answer the critical illness insurance questions.

Family history involves immediate family members: father, mother and siblings

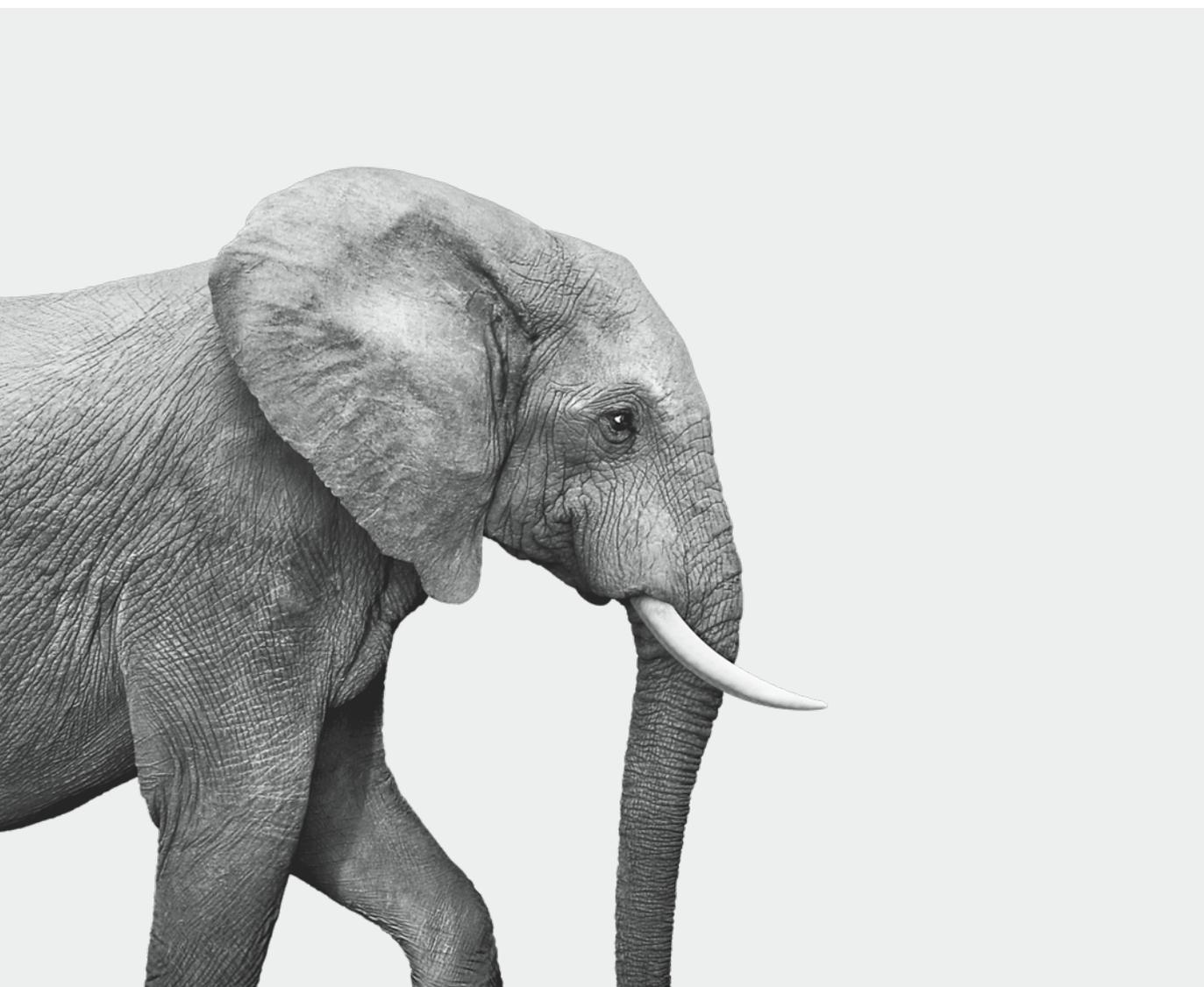
Stroke = cerebrovascular accident

TIA = transient ischemic attack

See full questions on Assure&go or the paper application (F43A).

Find out more

For an overview of product features, please refer to the document [F13-1090A, *Summary of Living Benefits*](#), available in the Document Centre.



F13-1122A(21-04) ACC

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