

# CRITICAL ILLNESS INSURANCE

## Plot Twist Protection

Real life almost never sticks to the outline. When you own critical illness insurance, you control the narrative by giving yourself the time and space you need to recover.

### PLAN FOR THE UNEXPECTED: Critical illness is more common than you might think

- 227,000 Canadians will be diagnosed with cancer this year.<sup>1</sup>
- 2.6 million Canadians are living with heart disease.<sup>2</sup>
- Nearly 1 million Canadians will be living with dementia by 2030.<sup>3</sup>

### Benefits you can count on

- If you're diagnosed with a critical illness, you receive a tax-free, lump sum payment.
- You can also receive up to \$50,000 for the early detection of certain cancers, with no reduction in coverage.
- You can receive these payments even if you're healthy enough to continue working.
- There are no restrictions on how you use this money.
- Your coverage doesn't change if you leave the legal profession.

### What is critical illness insurance?

Critical illness insurance provides you with a tax-free, lump sum payment if you're diagnosed with one of 25 covered conditions. This money can be used for anything—including to help pay your bills so you can focus on getting well.

### Available to every member of Canada's legal community

Critical illness insurance is an optional rider on Lawyers Financial term life insurance. You must own (or concurrently apply for) at least \$5,000 of term life insurance when you apply for the critical illness insurance, and your term life insurance must remain in force for as long as you own this rider.

### Not-for-profit means superior value

Lawyers Financial critical illness insurance delivers essential benefits and superior value. Being a not-for-profit allows us to price this product to be among the five most affordable options in the Canadian market in nearly every age category.

In fact, a 30-year-old lawyer with a bundle of \$1,000,000 of term life insurance and \$100,000 of critical illness insurance could pay as little as \$1.36 per day.<sup>4</sup> Ask for a quote to learn how our rates apply to you.

## The following 25 conditions are covered:

- 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 repair or replacement
- 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 Parkinson's disorders
- Severe burns
- Stroke

Your claim may be subject to a specific diagnosis by a physician or specialist and the terms and conditions of the rider.

## BUILT-IN BENEFITS

### Early intervention benefit

This benefit rewards you for early detection and treatment of three relatively low-risk cancers by paying you 15% of the amount you're insured for, to a maximum of \$50,000, with no impact to your overall coverage. The three conditions are:

- Ductal carcinoma in situ of the breast
- Chronic lymphocytic leukemia Rai Stage 0
- Stage 1 malignant melanoma

### Exclusive access to WorldCare's Medical Second Opinion

A diagnosis can be an important first step on the way back to health—but then what? This built-in benefit puts an advocate in your corner. A registered nurse will act as your direct point of contact and can arrange to have your file reviewed by a team of 4 to 7 health specialists from top-rated hospitals to help ensure you have the right diagnosis and treatment plan.

### You choose your coverage

You can purchase between \$25,000 and \$1,000,000 of critical illness insurance, in units of \$1,000.

### Volume savings for larger purchases

Rate reductions for critical illness insurance are available at coverage bands of \$250,000, \$500,000, and \$750,000. Buying additional coverage can be an effective way to protect yourself and the people who rely on you from the financial consequences of a critical illness.

### Guaranteed coverage

We've been insuring Canada's legal community for more than 40 years. In the unlikely event that the Lawyers Financial master policy is terminated, your coverage is guaranteed to continue with Manulife at reasonable rates without having to provide proof of good health.

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Invest in your peace of mind. Talk to your Lawyers Financial advisor about the insurance plan that's right for you.

Learn more at [lawyersfinancial.ca](https://lawyersfinancial.ca)

The logo for Lawyers Financial, featuring the words "LAWYERS" and "FINANCIAL" stacked vertically in a bold, sans-serif font, enclosed within a yellow rectangular border.

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Sources: <sup>1</sup>Canadian Cancer Society, "Cancer statistics at a glance," last modified on May 1, 2024. <sup>2</sup>University of Ottawa Heart Institute, "Heart health education," © 2024. <sup>3</sup>Alzheimer Society, "Navigating the path forward for dementia in Canada: The landmark study report #1, September 6, 2022.

<sup>4</sup>This quote is for a 30-year-old non-smoking female purchasing a bundle that includes T5 life insurance at standard rates. The same coverage for a 30-year-old non-smoking male would cost approximately \$1.69 per day.

This document is intended to provide you with a brief description of this plan and should not be considered part of any contract. Certain benefits and conditions may have changed since this document was created and other conditions may apply. Coverage may be subject to proof of income, evidence of good health, and approval by our insurer. Other conditions may also apply. Ask your Lawyers Financial advisor about the exact conditions of your plan.

Critical illness insurance sponsored by Lawyers Financial, formerly The Canadian Bar Insurance Association (CBIA), is underwritten by **The Manufacturers Life Insurance Company (Manulife)**. P.O. Box 670, Stn Waterloo, Waterloo ON N2J 4B8.

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