

Sun Critical Illness Insurance

Based on issue age, plan type and payment period, one or more of these optional benefits may be included

Optional benefits

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The following policy wording is provided solely for your convenience and reference. It is incomplete and reflects only some of the general provisions that may be found in some of our insurance policies. We periodically make changes to policy wording and therefore this incomplete sample may not duplicate the wording of any actual issued policy. It is not to be construed or interpreted in any manner as a contract or an offer to contract. The actual policy issued to any given client will govern that relationship.

Total disability waiver

While the insured person for this benefit is totally disabled, you don't have to pay the premiums for this policy. We call this waiving premiums.

The *Policy summary* shows the following information about Total disability waiver:

- the insured person
- the date the benefit begins, and
- the date the benefit ends.

The maximum total annual amount we waive for an insured person is \$50,000 across all insurance policies issued by us, or for which we have assumed responsibility, on that person.

Qualifying for this benefit

To qualify for this benefit:

- Total disability waiver must be in effect
- the insured person's disability must begin after the policy anniversary nearest their 18th birthday and before the benefit end date shown on the *Policy summary*
- their disability must continue for at least 6 consecutive months, and
- we determine that the insured person is totally disabled and all requirements for this benefit have been satisfied.

To be considered totally disabled the insured person must be:

- under the active, continuous and medically appropriate care of a physician, or other health care practitioner acceptable to us, and
- following the treatment prescribed and any other recommendations made by a physician or health care practitioner.

Disabled while employed

If the insured person becomes disabled while employed, we consider them to be totally disabled if, as a result of injury or disease, they are completely unable, during the first 2 years following the date of their disability, to carry on the essential duties of their own occupation.

After the first 2 years, we consider the insured person to be totally disabled if they are unable, as a result of injury or disease, to perform the duties of any occupation within their education, training or experience. We do not consider an insured person to be totally disabled if they are earning money or profiting from any occupation.

In determining whether or not the insured person is able to perform the duties of any occupation, we do not take into account whether a suitable occupation is actually available. In addition, we do not consider whether a suitable occupation would provide earnings comparable to what the insured person was paid before becoming totally disabled.

Disabled while unemployed

If the insured person becomes disabled while unemployed, and is not earning money or profiting from any occupation, we consider them totally disabled if they are unable, as a result of injury or disease, to perform the duties of any occupation within their education, training or experience.

In determining whether or not the insured person is able to perform the duties of any occupation, we do not take into account whether a suitable occupation is actually available. In addition, we do not consider whether a suitable occupation would provide earnings comparable to what the insured person was paid before becoming totally disabled.

Disabled while a student

If the insured person is a student at the time they become disabled, we consider them to be totally disabled if they are unable, as a result of injury or disease, to:

- attend or participate as a student in an education program during the entire time they are totally disabled, or
- perform the duties of any occupation for earnings or profit within their education, training or experience.

In determining whether or not the insured person is able to perform the duties of any occupation, we do not take into account whether a suitable occupation is actually available. In addition, we do not consider whether a suitable occupation would provide earnings comparable to what the insured person was paid before becoming totally disabled.

When we start waiving

Premiums must be paid until we give notice that we approved the claim. At that time, we waive premiums starting from the month the insured person became totally disabled.

Premiums are waived until the earlier of:

- the date the insured person no longer qualifies for the benefit
- the date the policy ends
- the date premiums are no longer payable for this policy, and
- the date the insured person dies.

If any premium is paid and later waived, we credit the same amount to the withdrawable premium fund.

When we will not waive (exclusions and reductions of coverage)

We will not waive premiums if the insured person's disability begins:

- before the policy anniversary nearest their 18th birthday, or
- after the benefit end date, shown on the *Policy summary*.

We will not waive premiums if the disability is directly or indirectly caused by or associated with the insured person operating a vehicle while their blood alcohol level is more than 80 milligrams of alcohol per 100 milliliters of blood. A vehicle includes any form of ground, air or marine transportation that can be put into motion by any means, including muscular power. We do not take into account whether or not the vehicle is in motion.

We will not waive premiums if the disability is directly or indirectly caused by or associated with the insured person:

- committing or attempting to commit a criminal offence
- taking or attempting to take their own life, regardless of whether the insured person had a mental illness or understood or intended the consequences of their action(s)
- causing themselves bodily injury, regardless of whether the insured person had a mental illness or understood or intended the consequences of their action(s)
- taking any drug, unless the drug was taken as prescribed by a licensed medical practitioner
- inhaling or ingesting any poisonous substance, whether voluntarily or otherwise, or
- inhaling any type of gas, whether voluntarily or otherwise.

We will not waive premiums if the insured person's disability is directly or indirectly caused by or associated with civil disorder or war, whether declared or not.

Making a claim

To make a claim, contact your advisor or call us at the toll free phone number shown at the beginning of this policy. We will send the appropriate form to be completed.

We must receive proof of the insured person's disability:

- while the insured person is alive
- continuing for at least 6 consecutive months while this benefit is in effect, and
- within 1 year of the date the disability began.

Any initial or ongoing claim for benefits under the disability waiver provision must be supported by written evidence from a physician or other health care practitioner acceptable to us.

If we receive proof of the disability more than 1 year after the disability starts and the insured person qualifies for this benefit, we consider the disability to have begun 1 year before the date we received the proof. This means that we will only waive premiums starting from 1 year before we received the proof, regardless of when the disability actually started. We will not consider a late claim if you submit it more than 1 year after the end date of this benefit.

You must pay any cost associated with providing proof of disability.

We may also require the insured person to authorize us to gather and use additional information from other insurers or government agencies.

Before we approve a claim, the insured person's date of birth must be verified.

How to continue to qualify

We continue to waive premiums while the insured person:

- continues to be disabled and satisfies our total disability requirements
- is under the continuous care of a licensed physician
- follows a prescribed treatment program for the disability, and
- makes reasonable efforts to use any appropriate rehabilitation program.

From time to time, we will ask for proof, that we consider satisfactory, that the insured person is still disabled. You must pay any cost associated with providing this proof.

We may require the insured person to be examined by any health care practitioners that we appoint. These may be licensed physicians, physiotherapists, occupational therapists, psychiatrists, psychologists or others. We pay the cost of these examinations.

The physicians, specialists or health care practitioners who provide information to us may not be the owner of this policy, any insured person under this policy, anyone entitled to make a claim under this policy, or any relative or business associate of these people.

We may also require the insured person to authorize us to gather and use information from other insurers or government agencies.

When we stop waiving

We stop waiving premiums on the date the insured person:

- is no longer totally disabled
- is earning money or profiting from any occupation
- takes part in any educational program as a student without our approval
- fails to submit any required proof of disability
- refuses to attend any examinations or rehabilitation programs without a valid medical reason
- fails to meet any other requirements to have premiums waived, or
- dies.

Reoccurrence of a previous disability claim

You may apply to have premiums waived without having to wait another 6 months if there's a reoccurrence of a previous disability claim. We consider the disability to be a reoccurrence of the previous one if:

- we waived premiums for the previous disability
- the disabled insured person recovers from their disability and then becomes totally disabled again from the same cause within 6 months from the date we stopped waiving premiums, and
- the insured person is totally disabled as described under the heading, *Qualifying for this benefit*.

We waive the premiums from the date the disability started again.

When the benefit ends

Total disability waiver ends on the earliest of:

- the benefit end date, shown on the *Policy summary*
- the date you cancel the benefit
- the date the insured person dies, or
- the date this policy ends.

E17815A (if issue age 0-10)

Advanced return of premium with Return of premium on cancellation or expiry

You may be eligible to receive returnable premium payments as described below.

When we pay the advanced return of premium

You do not have to apply – we will automatically pay you an advance of 75% of the returnable premium amount on the policy anniversary nearest the insured person's 25th birthday.

The benefit has no value before this date.

Your policy does not end when we make this advanced payment.

The advanced return of premium amount

The advanced returnable premium amount is of the total of:

- 75% all premiums paid
- **minus** any premiums paid for the *Long term care conversion option*
- **minus** any unpaid premiums including interest.

When we pay the return of premium on cancellation or expiry

If you cancel this policy

We will pay you the available returnable premium amount if you cancel this policy at any time on or after the policy anniversary nearest the insured person's 40th birthday.

The benefit has no value if the policy is cancelled before this date.

If this policy expires

We will pay the available returnable premium amount to you if this policy expires on the policy end date shown on the *Policy summary*.

The returnable premium amount

The returnable premium amount is the total of:

- all premiums paid
- **minus** any advanced return of premium amount we paid
- **minus** any premiums paid for the *Long term care conversion option*
- **minus** any unpaid premiums including interest.

We will also pay you any amount in the withdrawable premium fund on the date the policy ends.

If the critical illness insurance benefit amount is decreased

Decreasing your critical illness insurance benefit amount will reduce the amount we pay on cancellation or expiry.

For a decrease before the policy anniversary nearest the insured person's 40th birthday

The returnable premium amount is calculated based on premiums that would have been paid if the benefit amount was the decreased amount from the policy date. It will not include premiums paid for the difference between the original benefit amount and the decreased benefit amount.

For a decrease on or after the policy anniversary nearest the insured person's 40th birthday

The returnable premium amount is calculated based on premiums that would have been paid if the benefit amount was the decreased amount from the policy date. Premiums paid for the difference between the original critical illness benefit amount and the decreased benefit amount will be transferred to the withdrawable premium fund.

SAMPLE

E17820A (if issue age 11-17)

Advanced return of premium with Return of premium on cancellation or expiry

You may be eligible to receive returnable premium payments as described below.

When we pay the advanced return of premium

You do not have to apply – we will automatically pay you an advance of 75% of the returnable premium amount on the 15th policy anniversary.

The benefit has no value before this date.

Your policy does not end when we make this advanced payment.

The advanced return of premium amount

The advanced returnable premium amount is of the total of:

- 75% all premiums paid
- **minus** any premiums paid for the *Long term care conversion option*
- **minus** any unpaid premiums including interest.

When we pay the return of premium on cancellation or expiry

If you cancel this policy

We will pay you the available returnable premium amount if you cancel this policy at any time on or after the 30th policy anniversary.

The benefit has no value if the policy is cancelled before this date.

If this policy expires

We will pay the available returnable premium amount to you if this policy expires on the policy end date shown on the *Policy summary*.

The returnable premium amount

The returnable premium amount is the total of:

- all premiums paid
- **minus** any advanced return of premium amount we paid
- **minus** any premiums paid for the *Long term care conversion option*
- **minus** any unpaid premiums including interest.

We will also pay you any amount in the withdrawable premium fund on the date the policy ends.

If the critical illness insurance benefit amount is decreased

Decreasing your critical illness insurance benefit amount will reduce the amount we pay on cancellation or expiry.

For a decrease before the 30th policy anniversary

The returnable premium amount is calculated based on premiums that would have been paid if the benefit amount was the decreased amount from the policy date. It will not include premiums paid for the difference between the original benefit amount and the decreased benefit amount.

For a decrease on or after the 30th policy anniversary

The returnable premium amount is calculated based on premiums that would have been paid if the benefit amount was the decreased amount from the policy date. Premiums paid for the difference between the original critical illness benefit amount and the decreased benefit amount will be transferred to the withdrawable premium fund.

SAMPLE

Advanced return of premium with Return of premium on cancellation

You may be eligible to receive returnable premium payments as described below.

When we pay the advanced return of premium

You do not have to apply – we will automatically pay you an advance of 75% of the returnable premium amount on the policy anniversary nearest the insured person's 25th birthday.

The benefit has no value before this date.

Your policy does not end when we make this advanced payment.

The advanced return of premium amount

The advanced returnable premium amount is of the total of:

- 75% all premiums paid
- **minus** any premiums paid for the *Long term care conversion option*
- **minus** any unpaid premiums including interest.

If you cancel this policy

We will pay you the available returnable premium amount if you cancel this policy at any time on or after the policy anniversary nearest the insured person's 40th birthday.

The benefit has no value if the policy is cancelled before this date.

The returnable premium amount

The returnable premium amount is the total of:

- all premiums paid
- **minus** any advanced return of premium amount we paid
- **minus** any premiums paid for the *Long term care conversion option*
- **minus** any unpaid premiums including interest.

We will also pay you any amount in the withdrawable premium fund on the date the policy ends.

If the critical illness insurance benefit amount is decreased

Decreasing your critical illness insurance benefit amount will reduce the amount we pay on cancellation.

For a decrease before the policy anniversary nearest the insured person's 40th birthday

The returnable premium amount is calculated based on premiums that would have been paid if the benefit amount was the decreased amount from the policy date. It will not include premiums paid for the difference between the original benefit amount and the decreased benefit amount.

For a decrease on or after the policy anniversary nearest the insured person's 40th birthday

The returnable premium amount is calculated based on premiums that would have been paid if the benefit amount was the decreased amount from the policy date. Premiums paid for the difference between the original critical illness benefit amount and the decreased benefit amount will be transferred to the withdrawable premium fund.

Advanced return of premium with Return of premium on cancellation

You may be eligible to receive returnable premium payments as described below.

When we pay the advanced return of premium

You do not have to apply – we will automatically pay you an advance of 75% of the returnable premium amount on the 15th policy anniversary.

The benefit has no value before this date.

Your policy does not end when we make this advanced payment.

The advanced return of premium amount

The advanced returnable premium amount is of the total of:

- 75% all premiums paid
- **minus** any premiums paid for the *Long term care conversion option*
- **minus** any unpaid premiums including interest.

If you cancel this policy

We will pay you the available returnable premium amount if you cancel this policy at any time on or after the 30th policy anniversary.

The benefit has no value if the policy is cancelled before this date.

The returnable premium amount

The returnable premium amount is the total of:

- all premiums paid
- **minus** any advanced return of premium amount we paid
- **minus** any premiums paid for the *Long term care conversion option*
- **minus** any unpaid premiums including interest.

We will also pay you any amount in the withdrawable premium fund on the date the policy ends.

If the critical illness insurance benefit amount is decreased

Decreasing your critical illness insurance benefit amount will reduce the amount we pay on cancellation.

For a decrease before the 30th policy anniversary

The returnable premium amount is calculated based on premiums that would have been paid if the benefit amount was the decreased amount from the policy date. It will not include premiums paid for the difference between the original benefit amount and the decreased benefit amount.

For a decrease on or after the 30th policy anniversary

The returnable premium amount is calculated based on premiums that would have been paid if the benefit amount was the decreased amount from the policy date. Premiums paid for the difference between the original critical illness benefit amount and the decreased benefit amount will be transferred to the withdrawable premium fund.

Return of premium on cancellation or expiry - 15 years

We will pay either the returnable premium amount or a critical illness insurance benefit, but not both.

When we pay

If you cancel this policy

We will pay you the returnable premium amount if you cancel this policy after it has been in effect for at least 15 completed policy years.

The benefit has no value if the policy is cancelled before this date.

If this policy expires

We will pay the returnable premium amount to you if this policy expires on the policy end date shown on the *Policy summary*.

The returnable premium amount

The returnable premium amount is the total of:

- all premiums paid
- **minus** any premiums paid for the *Long term care conversion option*
- **minus** any unpaid premiums including interest.

We will also pay you any amount in the withdrawable premium fund on the policy end date.

If the critical illness insurance benefit amount is decreased

Decreasing your critical illness insurance benefit amount will reduce the amount we pay on cancellation or expiry.

For a decrease before the 15th policy anniversary

The returnable premium amount is calculated based on premiums that would have been paid if the benefit amount was the decreased amount from the policy date. It will not include premiums paid for the difference between the original benefit amount and the decreased benefit amount.

For a decrease on or after the 15th policy anniversary

The returnable premium amount is calculated based on premiums that would have been paid if the benefit amount was the decreased amount from the policy date. Premiums paid for the difference between the original critical illness benefit amount and the decreased benefit amount will be transferred to the withdrawable premium fund.

Return of premium on cancellation - 15 years

We will pay either the returnable premium amount or a critical illness insurance benefit, but not both.

When we pay

We will pay you the returnable premium amount if you cancel this policy after it has been in effect for at least 15 completed policy years.

The benefit has no value if the policy is cancelled before this date.

The returnable premium amount

The returnable premium amount is the total of:

- all premiums paid
- **minus** any premiums paid for the *Long term care conversion option*
- **minus** any unpaid premiums including interest.

We will also pay you any amount in the withdrawable premium fund on the policy end date.

If the critical illness insurance benefit amount is decreased

Decreasing your critical illness insurance benefit amount will reduce the amount we pay on cancellation.

For a decrease before the 15th policy anniversary

The returnable premium amount is calculated based on premiums that would have been paid if the benefit amount was the decreased amount from the policy date. It will not include premiums paid for the difference between the original benefit amount and the decreased benefit amount.

For a decrease on or after the 15th policy anniversary

The returnable premium amount is calculated based on premiums that would have been paid if the benefit amount was the decreased amount from the policy date. Premiums paid for the difference between the original critical illness benefit amount and the decreased benefit amount will be transferred to the withdrawable premium fund.

Return of premium on cancellation or expiry - age 35

We will pay either the returnable premium amount or a critical illness insurance benefit, but not both.

When we pay

If you cancel this policy

We will pay you the returnable premium amount if you apply to cancel this policy at any time on or after the policy anniversary nearest the insured person's 35th birthday.

The benefit has no value if the policy is cancelled before this date.

If this policy expires

We will pay the returnable premium amount to you if this policy expires on the policy end date shown on the *Policy summary*.

The returnable premium amount

The returnable premium amount is the total of:

- all premiums paid
- **minus** any unpaid premiums including interest.

We will also pay you any amount in the withdrawable premium fund on the date the policy ends.

If the critical illness insurance benefit amount is decreased

Decreasing your critical illness insurance benefit amount will reduce the amount we pay on cancellation or expiry.

For a decrease before the policy anniversary nearest the insured person's 35th birthday

The returnable premium amount is calculated based on premiums that would have been paid if the benefit amount was the decreased amount from the policy date. It will not include premiums paid for the difference between the original benefit amount and the decreased benefit amount.

For a decrease on or after the policy anniversary nearest the insured person's 35th birthday

The returnable premium amount is calculated based on premiums that would have been paid if the benefit amount was the decreased amount from the policy date. Premiums paid for the difference between the original critical illness benefit amount and the decreased benefit amount will be transferred to the withdrawable premium fund.

Return of premium on cancellation - age 35

We will pay either the returnable premium amount or a critical illness insurance benefit, but not both.

When we pay

We will pay you the returnable premium amount if you apply to cancel this policy at any time on or after the policy anniversary nearest the insured person's 35th birthday.

The benefit has no value if the policy is cancelled before this date.

The returnable premium amount

The returnable premium amount is the total of:

- all premiums paid
- **minus** any unpaid premiums including interest.

We will also pay you any amount in the withdrawable premium fund on the date the policy ends.

If the critical illness insurance benefit amount is decreased

Decreasing your critical illness insurance benefit amount will reduce the amount we pay on cancellation.

For a decrease before the policy anniversary nearest the insured person's 35th birthday

The returnable premium amount is calculated based on premiums that would have been paid if the benefit amount was the decreased amount from the policy date. It will not include premiums paid for the difference between the original benefit amount and the decreased benefit amount.

For a decrease on or after the policy anniversary nearest the insured person's 35th birthday

The returnable premium amount is calculated based on premiums that would have been paid if the benefit amount was the decreased amount from the policy date. Premiums paid for the difference between the original critical illness benefit amount and the decreased benefit amount will be transferred to the withdrawable premium fund.

Return of premium on cancellation or expiry - age 65

We will pay either the returnable premium amount or a critical illness insurance benefit, but not both.

When we pay

If you cancel this policy

We will pay you the returnable premium amount if you cancel this policy at any time on or after the policy anniversary nearest the insured person's 65th birthday.

The benefit has no value if the policy is cancelled before this date.

If this policy expires

We will pay the returnable premium amount to you if this policy expires on the policy end date shown on the *Policy summary*.

The returnable premium amount

The returnable premium amount is the total of:

- all premiums paid
- **minus** any premiums paid for the *Long term care conversion option*
- **minus** any unpaid premiums including interest.

We will also pay you any amount in the withdrawable premium fund on the date the policy ends.

If the critical illness insurance benefit amount is decreased

Decreasing your critical illness insurance benefit amount will reduce the amount we pay on cancellation or expiry.

For a decrease before the policy anniversary nearest the insured person's 65th birthday

The returnable premium amount is calculated based on premiums that would have been paid if the benefit amount was the decreased amount from the policy date. It will not include premiums paid for the difference between the original benefit amount and the decreased benefit amount.

For a decrease on or after the policy anniversary nearest the insured person's 65th birthday

The returnable premium amount is calculated based on premiums that would have been paid if the benefit amount was the decreased amount from the policy date. Premiums paid for the difference between the original critical illness benefit amount and the decreased benefit amount will be transferred to the withdrawable premium fund.

Return of premium on cancellation - age 65

We will pay either the returnable premium amount or a critical illness insurance benefit, but not both.

When we pay

We will pay you the returnable premium amount if you cancel this policy at any time on or after the policy anniversary nearest the insured person's 65th birthday.

The benefit has no value if the policy is cancelled before this date.

The returnable premium amount

The returnable premium amount is the total of:

- all premiums paid
- **minus** any premiums paid for the *Long term care conversion option*
- **minus** any unpaid premiums including interest.

We will also pay you any amount in the withdrawable premium fund on the date the policy ends.

If the critical illness insurance benefit amount is decreased

Decreasing your critical illness insurance benefit amount will reduce the amount we pay on cancellation.

For a decrease before the policy anniversary nearest the insured person's 65th birthday

The returnable premium amount is calculated based on premiums that would have been paid if the benefit amount was the decreased amount from the policy date. It will not include premiums paid for the difference between the original benefit amount and the decreased benefit amount.

For a decrease on or after the policy anniversary nearest the insured person's 65th birthday

The returnable premium amount is calculated based on premiums that would have been paid if the benefit amount was the decreased amount from the policy date. Premiums paid for the difference between the original critical illness benefit amount and the decreased benefit amount will be transferred to the withdrawable premium fund.

Return of premium on expiry - age 75

We will pay either the returnable premium amount or a critical illness insurance benefit, but not both.

When we pay

We will pay the returnable premium amount to you if this policy expires on the policy end date shown on the *Policy summary*.

The benefit has no value before this date.

The returnable premium amount

The returnable premium amount is the total of:

- all premiums paid
- **minus** any premiums paid for the *Long term care conversion option*
- **minus** any unpaid premiums including interest.

We will also pay you any amount in the withdrawable premium fund on the date the policy ends.

If the critical illness insurance benefit amount is decreased

Decreasing your critical illness insurance benefit amount will reduce the amount we pay on expiry.

The returnable premium amount is calculated based on premiums that would have been paid if the benefit amount was the decreased amount from the policy date. It will not include premiums paid for the difference between the original benefit amount and the decreased benefit amount.

Return of premium on cancellation - age 75

We will pay either the returnable premium amount or a critical illness insurance benefit, but not both.

When we pay

We will pay you the returnable premium amount if you cancel this policy at any time on or after the policy anniversary nearest the insured person's 75th birthday.

The benefit has no value if the policy is cancelled before this date.

The returnable premium amount

The returnable premium amount is the total of:

- all premiums paid
- **minus** any premiums paid for the *Long term care conversion option*
- **minus** any unpaid premiums including interest.

We will also pay you any amount in the withdrawable premium fund on the date the policy ends.

If the critical illness insurance benefit amount is decreased

Decreasing your critical illness insurance benefit amount will reduce the amount we pay on cancellation.

For a decrease before the policy anniversary nearest the insured person's 75th birthday

The returnable premium amount is calculated based on premiums that would have been paid if the benefit amount was the decreased amount from the policy date. It will not include premiums paid for the difference between the original benefit amount and the decreased benefit amount.

For a decrease on or after the policy anniversary nearest the insured person's 75th birthday

The returnable premium amount is calculated based on premiums that would have been paid if the benefit amount was the decreased amount from the policy date. Premiums paid for the difference between the original critical illness benefit amount and the decreased benefit amount will be transferred to the withdrawable premium fund.

Return of premium on death

We will pay either the returnable premium amount or a critical illness insurance benefit, but not both.

When we pay

If the insured person dies, we pay the returnable premium amount on death to the person named on your application as the return of premium on death beneficiary, unless you make a change in writing.

The benefit has no value before this date.

The returnable premium amount

The returnable premium amount on death is the total of:

- all premiums paid
- **minus** any premiums paid for the *Long term care conversion option*
- **minus** any unpaid premiums including interest.

We will also pay you any amount in the withdrawable premium fund on the date the insured person dies.

Making a claim

To make a claim, contact your advisor or call us at the toll free phone number shown at the beginning of this policy. We will send the appropriate form to be completed.

The person making the claim and completing the form must be the return of premium on death beneficiary. We require proof that the insured person died while this policy was in effect.

SAMPLE

Return of premium on death

We will pay either the returnable premium amount or a critical illness insurance benefit, but not both. If we pay the returnable premium amount on death, we will not pay a returnable premium amount for any other benefit in this policy.

When we pay

If the insured person dies, we pay the returnable premium amount on death to the person named on your application as the return of premium on death beneficiary, unless you make a change in writing.

The benefit has no value before this date.

The returnable premium amount

The returnable premium amount on death is the total of:

- all premiums paid
- **minus** any advanced return of premium amount we paid
- **minus** any premiums paid for the *Long term care conversion option*
- **minus** any unpaid premiums including interest.

We will also pay you any amount in the withdrawable premium fund on the date the insured person dies.

If the critical illness insurance benefit amount is decreased

If you decreased the critical illness insurance benefit amount, the returnable premium amount on death is reduced by any returnable premium amount we transferred to the withdrawable premium fund at the time of the decrease.

Making a claim

To make a claim, contact your advisor or call us at the toll free phone number shown at the beginning of this policy. We will send the appropriate form to be completed.

The person making the claim and completing the form must be the return of premium on death beneficiary. We require proof that the insured person died while this policy was in effect.

Long term care conversion option

You may convert a portion of or the entire critical illness insurance benefit from this policy to a long term care insurance policy on the insured person, without giving us new evidence of insurability.

When you may apply

You may only apply to convert on or after the policy anniversary nearest the insured person's 60th birthday, and no later than the policy anniversary nearest the insured person's 65th birthday.

The last date to convert this option is shown on the *Policy summary*.

Converting a portion of the critical illness insurance benefit to long term care insurance

If only a portion of the critical illness insurance benefit is converted and this policy remains in effect, the critical illness insurance benefit is reduced by the amount converted to long term care insurance. Each policy must have at least the minimum amount of insurance, determined by our rules on the date of conversion. If your application is approved, the coverage amount converted from this policy ends on the date the new policy takes effect.

Converting the entire critical illness insurance benefit to long term care insurance

If we approve your application to convert the entire critical illness insurance benefit from this policy to long term care insurance, this policy ends on the date the new policy takes effect.

The amount available to convert

The amount available to convert will never be more than \$250,000.

The amount available for conversion is:

- the critical insurance benefit amount in effect for this policy on the date you ask for conversion to a maximum of \$250,000
- **minus** any critical illness insurance benefit amount already converted to long term care insurance.

On the date you apply to convert, we will review any existing long term care insurance on the insured person that resulted from a critical illness conversion by us. We will tell you the amount available to convert, if any.

If a claim was submitted for a critical illness insurance benefit

If a claim was submitted for a critical illness insurance benefit and we're assessing that claim, you must wait until after we have made our decision to apply to convert to long term care insurance.

For an illness eligible for full benefit payout (Group 1):

- if we approve the claim, this policy ends and the option to convert also ends.
- if we don't approve the claim, and the last date to convert has passed while we assessed the claim, we will extend the time you may apply by another 30 days, beginning on the date we deny the claim.

For an illness eligible for partial benefit payout (Group 2):

- you may apply to convert after we have made our decision. If the last date to convert has passed while we assessed the claim, we will extend the time you may apply by another 30 days, beginning on the date we approve or deny the claim.

The new long term care insurance

You may apply for any long term care insurance we offer when you apply, subject to the terms and conditions of that insurance and our administrative rules. Your application must be in a form acceptable to us. The new long term care insurance will be based on:

- the information about the insured person in the application we received for this policy, and
- the age of the insured person on the date you apply to convert.

A long term care insurance policy with an unlimited benefit period will be available for conversion. The weekly benefit amount for the new policy is calculated by dividing the critical illness insurance benefit amount that we've approved for conversion by 200.

If this policy includes a *Return of premium on cancellation benefit* and the benefit has been in effect long enough for you to be eligible to receive that returnable premium amount, we will transfer:

- that returnable premium amount to the withdrawable premium fund in the new policy if this policy ends, or
- a portion of that returnable premium amount to the withdrawable premium fund in the new policy if this policy remains in effect. The portion we transfer is the premiums paid for the difference between the critical illness insurance benefit amount on the date you apply to convert and the remaining critical illness insurance benefit amount.

If on the date of conversion this policy has not been in effect long enough for you to receive a returnable premium amount on cancellation, you will lose the premiums paid for the difference between the critical illness insurance benefit amount on the date immediately before the conversion and the remaining critical illness insurance benefit amount.

If this policy includes a *Return of premium on death benefit* and a similar benefit is included in the new policy, we will transfer to the new policy:

- any returnable premium amount on death for this policy
- **minus** any returnable premium amount for cancellation transferred to the withdrawable premium fund of the new policy.

If premiums for this policy are being waived

You may convert critical illness insurance from this policy to a long term care insurance policy while premiums are being waived.

The new long term care insurance policy cannot include an *Owner waiver benefit* or *Total disability waiver benefit*. This means if we are waiving premiums on the date you apply to convert, we will not waive premiums on the new policy.

We only pay benefits under the new long term care insurance policy if the insured person qualifies according to the terms of that policy.

If we receive an application for more insurance than we offer for conversion, we require new evidence of insurability that we consider satisfactory.

Paying for the new policy

The premiums for the new policy will be based on:

- the same evidence of insurability we used to determine the premiums for this policy
- the premium rates we charge for the new insurance on the date you apply, and
- the age of the insured person on the date you apply.

When the option ends

The Long term care conversion option ends on the earliest of:

- the date we approve an application to convert to long term care insurance
- the last date to convert this option, shown on the *Policy summary*
- the date the insured person dies, or
- the date this policy ends.

SAMPLE

Owner waiver disability

In this provision, *you* and *owner* mean the owner covered under this benefit. You may qualify to stop paying the premiums for this policy if you become totally disabled while this benefit is in effect. We call this waiving premiums.

The *Policy summary* shows the following information about Owner waiver disability:

- the owner with the benefit, and
- the date the benefit ends.

If you change ownership by transferring your rights under this policy to another person, this benefit ends and the new owner will not qualify to have premiums waived.

The maximum total annual amount we waive for an insured person is \$50,000 across all insurance policies issued by us, or for which we have assumed responsibility, on that person.

Qualifying for this benefit

To qualify for this benefit:

- Owner waiver disability must be in effect
- the owner's disability must begin before the benefit end date shown on the *Policy summary*
- the owner's disability must continue for at least 6 consecutive months, and
- we determine that the owner is totally disabled and all requirements for this benefit have been satisfied.

To be considered totally disabled the owner must be:

- under the active, continuous and medically appropriate care of a physician, or other health care practitioner acceptable to us, and
- following the treatment prescribed and any other recommendations made by a physician or health care practitioner.

Disabled while employed

If the owner becomes disabled while employed, we consider them to be totally disabled if, as a result of injury or disease, they are completely unable, during the first 2 years following the date of their disability, to carry on the essential duties of their own occupation.

After the first 2 years, we consider the owner to be totally disabled if they are unable, as a result of injury or disease, to perform the duties of any occupation within their education, training or experience. We do not consider an owner to be totally disabled if they are earning money or profiting from any occupation.

In determining whether or not the owner is able to perform the duties of any occupation, we do not take into account whether a suitable occupation is actually available. In addition, we do not consider whether a suitable occupation would provide earnings comparable to what the owner was paid before becoming totally disabled.

Disabled while unemployed

If the owner becomes disabled while unemployed, and is not earning money or profiting from any occupation, we consider them totally disabled if they are unable, as a result of injury or disease, to perform the duties of any occupation within their education, training or experience.

In determining whether or not the owner is able to perform the duties of any occupation, we do not take into account whether a suitable occupation is actually available. In addition, we do not consider whether a suitable occupation would provide earnings comparable to what the owner was paid before becoming totally disabled.

Disabled while a student

If the owner is a student at the time they become disabled, we consider them to be totally disabled if they are unable, as a result of injury or disease, to:

- attend or participate as a student in an education program during the entire time they are totally disabled, or
- perform the duties of any occupation for earnings or profit within their education, training or experience.

In determining whether or not the owner is able to perform the duties of any occupation, we do not take into account whether a suitable occupation is actually available. In addition, we do not consider whether a suitable occupation would provide earnings comparable to what the owner was paid before becoming totally disabled.

When we start waiving

Premiums must be paid until we give notice that we approved the claim. At that time, we waive premiums starting from the month the owner became totally disabled.

Premiums are waived until the earlier of:

- the date the owner no longer qualifies for this benefit
- the date the policy ends
- the date premiums are no longer payable for this policy, and
- the date the owner dies.

If any premium is paid and later waived, we credit the same amount to the withdrawable premium fund.

When we will not waive (exclusions and reductions of coverage)

We will not waive premiums if the owner's disability begins after the Owner waiver disability benefit end date shown on the *Policy summary*.

We will not waive premiums if the disability is directly or indirectly caused by or associated with the owner operating a vehicle while their blood alcohol level is more than 80 milligrams of alcohol per 100 milliliters of blood. A vehicle includes any form of ground, air or marine transportation that can be put into motion by any means, including muscular power. We do not take into account whether or not the vehicle is in motion.

We will not waive premiums if the disability is directly or indirectly caused by or associated with the owner:

- committing or attempting to commit a criminal offence
- attempting to take their own life, regardless of whether the owner had a mental illness or understood or intended the consequences of their action(s)
- causing themselves bodily injury, regardless of whether the owner had a mental illness or understood or intended the consequences of their action(s)
- taking any drug, unless the drug was taken as prescribed by a licensed medical practitioner
- inhaling or ingesting any poisonous substance, whether voluntarily or otherwise, or
- inhaling any type of gas, whether voluntarily or otherwise.

We will not waive premiums if the owner's disability is directly or indirectly caused by or associated with civil disorder or war, whether declared or not.

Making a claim

To make a claim, contact your advisor or call us at the toll free phone number shown at the beginning of this policy. We will send the appropriate form to be completed.

We must receive proof of the owner's disability:

- while the owner is alive
- continuing for at least 6 consecutive months while this benefit is in effect, and
- within 1 year of the date the disability began.

Any initial or ongoing claim for benefits under the disability waiver provision must be supported by written evidence from a physician or other health care practitioner acceptable to us.

If we receive proof of the disability more than 1 year after the disability starts and the owner qualifies for this benefit, we consider the disability to have begun 1 year before the date we received the proof. This means that we will only waive premiums starting from 1 year before the date we received the proof, regardless of when the disability actually started. We will not consider a late claim if you submit it more than 1 year after the end date of this benefit.

You must pay any cost associated with providing proof of disability.

We may also require the owner to authorize us to gather and use additional information from other insurers or government agencies.

Before we approve a claim, the owner's date of birth must be verified.

How to continue to qualify

We continue to waive premiums while the owner:

- continues to be disabled and satisfies our total disability requirements
- is under the continuous care of a licensed physician
- follows a prescribed treatment program for their disability, and
- makes reasonable efforts to use any appropriate rehabilitation program.

From time to time, we will ask for proof, that we consider satisfactory, that the owner is still disabled. You must pay any cost associated with providing this proof.

We may require the owner to be examined by any health care practitioners we appoint. These may be licensed physicians, physiotherapists, occupational therapists, psychiatrists, psychologists or others. We pay the cost of these examinations.

The physicians, specialists or health care practitioners who provide information to us may not be the owner of this policy, any insured person under this policy, anyone entitled to make a claim under this policy, or any relative or business associate of these people.

We may also require the owner to authorize us to gather and use information from other insurers or government agencies.

When we stop waiving

We stop waiving premiums on the date the owner:

- is no longer totally disabled
- is earning money or profiting from any occupation
- takes part in any educational program as a student without our approval
- fails to submit any required proof of disability
- refuses to attend any examinations or rehabilitation programs without a valid medical reason
- fails to meet any other requirements to have premiums waived, or
- dies.

Reoccurrence of a previous disability claim

You may apply to have premiums waived without having to wait another 6 months if there's a reoccurrence of a previous disability claim. We consider the disability to be a reoccurrence of the previous one if:

- we waived premiums for the previous disability
- the disabled owner recovers from their disability and then becomes totally disabled again from the same cause within 6 months from the date we stopped waiving premiums, and
- the owner is totally disabled as described under the heading, *Qualifying for this benefit*.

We waive premiums from the date the disability started again.

When the benefit ends

Owner waiver disability ends on the earliest of:

- the benefit end date, shown on the *Policy summary*
- the date you transfer ownership of this policy to a new owner
- the date you cancel the benefit
- the date the owner dies, or
- the date this policy ends.

SAMPLE

Owner waiver death

In this provision, *you* and *owner* mean the owner covered under this benefit. If you die while this benefit is in effect, premiums are no longer payable for this policy. We call this waiving premiums.

The *Policy summary* shows the following information about Owner waiver death:

- the owner with the benefit, and
- the date the benefit ends.

If you change ownership by transferring your rights under this policy to another person, this benefit ends and the new owner will not qualify to have premiums waived.

The maximum total annual amount we waive for an insured person is \$50,000 across all insurance policies issued by us, or for which we have assumed responsibility, on that person.

When we start waiving

Premiums must be paid until we give notice that we approved the claim. At that time, we waive premiums starting from the month the owner died.

If we approve the claim, we waive premiums until the earlier of:

- premiums are no longer payable for this policy, or
- the date the policy ends.

If any premium is paid and later waived, we credit the same amount to the withdrawable premium fund.

When we will not waive (exclusions and reductions of coverage)

We will not waive premiums if the owner takes their own life, regardless of whether the owner has a mental illness or understands or intends the consequences of their action(s), within 2 years of the later of:

- the date the application for this benefit was signed
- the policy date, shown on the *Policy summary*, or
- the most recent date your policy was put back into effect, if it has been reinstated.

Making a claim

To make a claim, contact your advisor or call us at the toll free phone number shown at the beginning of this policy. We will send the appropriate form to be completed. The person making the claim must give us any information we need to assess the claim, including proof that the owner died while this benefit was in effect.

Before we approve a claim, the owner's date of birth must be verified.

When the benefit ends

Owner waiver death ends on the earliest of:

- the benefit end date, shown on the *Policy summary*
- the date you transfer ownership of this policy to a new owner
- the date you cancel the benefit, or
- the date this policy ends.