

Live Well

Plan Description

Live Well¹ provides a lump sum benefit, which may pay out after the diagnosis/confirmation of a critical illness covered condition. Live Well has been designed for Canadians looking for simple and affordable basic critical illness insurance or want to have critical illness insurance protection without going through extensive health underwriting.

Coverage options and issue ages

Plan	Issue Ages
Live Well Term 10	18-55
Live Well Term 20	18-55
Live Well Term to Age 80	18-55

Issue Amounts

\$25,000 to \$100,000

Modal factors

Monthly PAC: 0.09	Quarterly: 0.27	Semi-annual: 0.54
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Policy fee

None

Exchange Privilege

Live Well Term 10 or Live Well Term 20 may be exchanged for Live Well Term to Age 80. Riders can be included in the exchange if offered on the new policy. The Exchange Privilege is available during the exchange period.

Defined covered conditions

- Cancer (life-threatening)
- Coronary artery bypass surgery
- Heart attack
- Stroke

Return of Premium at Death (no additional premium)

If the insured dies while the policy is in effect and no benefit amount or a non-life-threatening illness benefit has been paid under the policy, Foresters will return eligible premiums, without interest.

Non-Life-Threatening Illness Benefit (no additional premium)

Provides a lump sum payment, which may pay a portion of the benefit, if the insured has been diagnosed with, or undergone, a non-life-threatening illness covered condition. Maximum payment is the lesser of 15% of the benefit amount and \$50,000. The benefit amount will be reduced by the amount of each payment of this benefit. The defined non-life-threatening illness covered conditions are:

- Coronary angioplasty
- Ductal breast cancer in-situ
- Early chronic lymphocytic leukemia
- Early prostate cancer
- Early thyroid cancer
- Gastrointestinal stromal tumours
- Grade 1 neuroendocrine tumours (carcinoid)
- Superficial malignant melanoma

Riders

- Return of Premium on Surrender or Expiry
- Disability Waiver of Premium

Expert Medical Opinion Program²

Insured and their spouse, domestic partner and children up to 18, may be eligible to receive, for no additional premium, access to Advance Medical's Expert Medical Opinion Program. The program provides an authoritative second opinion from some of the world's leading medical experts.