

Living Benefits Product Overview

360 degree coverage for all your client's needs



Critical Illness Insurance

Transition

- 25 Illnesses or 4 Illnesses (level or decreasing option available) Complete Protection
- Benefit Coverage amount up to \$2.5 million
 - Prevention+ Benefit (can be paid till 4 times)
 - Potential instant acceptance up to \$199,000 and age 50 & below on Evo (Online Only, additional vitals can be requested)
 - Flexible ROP option & ROPD
 - Policy Loan Feature
 - Individual & Corporate Strategies

Cancer Guard

- Cancer insurance with critical illness and prevention riders:
- up to \$150,000 in coverage
 - no medical exam
 - three levels of coverage
 - up to 5 questions + 3 for CI rider
 - Prevention & ROP

Underwritten Disability

Superior Program

- Comprehensive personal disability insurance:
- Benefit coverage amounts till \$10,000 (based on occupation class)
 - Non-Integrated Benefit of \$1,200
 - Guarantee Benefit Option available
 - Partial, Indexation, ROP, AD&D, Fracture and Extended Medical Care
 - Potential non medical acceptance up to \$2,000 and age 50 and below on Assure & Go (Online applications only, additional information such as vitals might be requested)

Universal Loan Insurance

- Creditor disability protection (Mortgage, Rent, LOC, Lease etc.):
- Portable Injury & Illness coverage
 - Benefit Coverage till \$5000
 - Non Taxable & Non Integrated
 - ROP, AD&D, Fracture, Extended Medical Care

Credit Disability Rider

- Creditor Protection Rider on life contracts:
- Injury & Illness coverage till \$3,500
 - Non-Taxable and Non-Integrated
 - Mortgage, Rent, LOC etc.

Simplified Disability

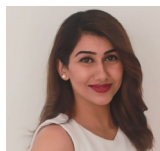
Acci7

- Insurance in the event of an accident:
- Fracture
 - AD&D
 - Hospital Benefit (Accident or Accident & Illness)
 - Extended Medical Care
 - Disability Benefit (Non-Taxable, Non-Integrated)

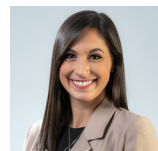
Acci-Jet Program

- Disability insurance in the event of accident or soft tissue and Illness coverage:
- No Medical Exams for Injury and Illness
 - 3 Qualifying questions for Injury and soft tissue coverage
 - Non-Integrated Benefit of \$1,000
 - ROP, Fracture, AD&D, Extended Medical Care

Vancouver Sales Team



Rishu Bains
Regional Sales Director
Living Benefits, BC
604-354-2711 / rishu.bains@ia.ca



Danielle Fairbank
Marketing Associate
Living Benefits, BC
778-886-8492 / danielle.fairbank@ia.ca



Vancouver Marketing & Sales Support
iav-marketing@ia.ca / 604-737-9110

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