

## Did You Know?

### Cancer

- Nearly 1 in 2 Canadians are expected to be diagnosed with cancer in their lifetime.
- Over 200,000 new cases of cancer is diagnosed in Canada per year.

### Heart Attack

- There are an estimated 70,000 heart attacks in Canada each year.
- Nearly 95% of Canadians who have a heart attack and get to a hospital will survive.

### Stroke

- Approximately 405,000 Canadians are living with the effects of stroke.
- More than 62,000 strokes occur in Canada each year.

## Why This Plan Makes Sense

The Quick Issue Critical Illness plan is designed to provide funds to help you financially care for yourself and your family while allowing you to focus on recovery.

The plan pays a **tax-free lump sum living benefit** which can be used to offset the cost of managing the illness without impacting your savings, retirement plans and lifestyle.

The Quick Issue Critical Illness plan can help with:

- Easing financial strain from loss of income
- Repayment of existing debt
- Covering unexpected medical expenses

## Wawanesa Life Earning Your Trust

The Wawanesa Life Insurance Company has been a proud member of the Wawanesa Group of Companies since 1960. Wawanesa Life complements the insurance lines of Wawanesa Mutual and expands the reach of “Earning your Trust since 1896.”

Wawanesa Life’s beginnings were first focused on expanding the product offerings available to the Wawanesa Mutual’s broker network and their clients. Our roots are firmly grounded in the traditions of Wawanesa Mutual and with their support, Wawanesa Life’s product offerings have also expanded and today include a full range of individual life insurance, savings and group insurance products.

Wawanesa Life offers the following plans and services:

- |  |   |
|--|---|
| • Life Insurance Planning                    | • Retirement Plans, RRSPs, RRIFs, Annuities |
| • Mortgage Protection                        | • Key-Person Insurance                      |
| • Family Insurance                           | • Buy/Sell Agreement Funding                |
| • Business Insurance                         | • Estate Planning                           |
| • Children’s Plans                           | • Group Insurance                           |
| • Quick Issue Critical Illness Plans         | • Non-medical Instant Issue Plan            |
| • Guaranteed Investment and Segregated Funds |   |

For additional information on how Wawanesa Life can benefit you and your family, contact your broker or Wawanesa Life today.



Toll Free: 1-888-997-9965 [www.wawanesalife.com](http://www.wawanesalife.com)

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# QUICK ISSUE CRITICAL ILLNESS



Surviving the financial  
aftershock of a critical illness



## What is Covered by Quick Issue Critical Illness?

The plan provides a tax-free lump sum payment to the owner, if living, 30 days after the diagnosis of one of the following critical illnesses\*:

1. Heart Attack
2. Stroke
3. Cancer (Life-Threatening)  
(Note: No benefit is payable if cancer is diagnosed within 90 days of policy issue)
4. Coronary Artery Bypass Surgery
5. Failure of Both Kidneys
6. Major Organ Transplant
7. Major Organ Failure on Waiting List
8. Paralysis (90 day waiting period after diagnosis)
9. Occupational HIV Infection
10. Blindness
11. Deafness
12. Loss of Speech (180 day waiting period after diagnosis)
13. Loss of Limbs
14. Severe Burns

\*This brochure provides a brief overview of the features and benefits of Quick Issue Critical Illness. Please see policy for complete descriptions of covered illnesses.

Coverage is issued upon answering 'no' to **8 QUALIFYING QUESTIONS**, provided there are no unfavorable reports from the Medical Information Bureau.

## Available Plan Types

Quick Issue Critical Illness provides you with flexibility – you choose the plan type that fits your specific needs. All premiums are guaranteed at issue, and the lump sum payment would give you and your family peace of mind when you need it most.

As a built-in feature, all Quick Issue Critical Illness plans include a **Return of Premium on Death (ROPD)** benefit, which will return all of your premiums if you do not survive the required waiting period.

Plan Types:	Issue Ages	Coverage Amounts
	18-60	\$10,000-\$100,000

### 10 Year Term Renewable to Age 75 (ROPD)

- Provides level insurance coverage with premiums that increase every 10 years as the plan is renewed.
- Provides coverage to age 75.

### Level Term to Age 75 (ROPD)

- Provides level insurance coverage with premiums that remain level and never increase.
- Provides coverage to age 75.

### Level Term to Age 75 with Flexible Return of Premium (ROP) (ROPD)

- Provides level insurance coverage with premiums that remain level and never increase.
- If no claim has been made, Flexible Return of Premium (ROP) offers the ability to surrender the policy for a return of 50% of all premiums paid starting after the later of 10 years or at age 65, increasing to 100% return of premium at age 75.



## Qualification & Requirements

One of the key benefits of choosing Wawanesa Life's Quick Issue Critical Illness plan is the quick and easy application process.



**Only 8 qualifying questions**



**Clear of any unfavorable reports from The Medical Information Bureau Inc.**

**Non-Smoker Rates** available if no tobacco products used in the last 12 months.

*You may already own life insurance and/or disability insurance which meets specific needs, however, you may discover some critical illness expenses can remain unpaid.*

*The Quick Issue Critical Illness plan is a valuable addition to your existing portfolio of protection.*