

Nobody can avoid the risk of critical illness and its consequences.

Have you taken steps to alleviate any financial worries that could arise, while looking after your well-being and that of your loved ones?

By obtaining **LifeBeat protection**, you determine the tax-free benefit you will receive.

By planning ahead in order to fulfill your financial obligations and acquiring the best tools to overcome the challenges posed by your illness, LifeBeat allows you to focus on healing by giving you financial peace of mind.

Our complete line of products and additional benefits allow us to offer customized coverage that satisfies your needs and gives you peace of mind.

To learn more, please do not hesitate to contact your advisor, who will be pleased to provide you with all the information you need.

The purpose of this document is to provide a summary description of an insurance product offered by AXA. It is not intended to describe all the provisions, exclusions and limitations applicable to a benefit or to a specific insurance policy. For a complete description of the provisions, exclusions and limitations, please refer to the contract.

Your AXA Advisor:

Building confidence / to become the preferred company

Across Canada, AXA supports its clients—whether individuals or businesses—by offering them, through its brokers and advisors, the best solutions for meeting their financial protection needs at every stage of their lives.

Our clients are well protected thanks to our solid expertise and comprehensive offer, which gives them access to property/casualty, life and health insurance products. This helps them achieve their goals and plan for a secure future.

Every day at AXA, we renew our commitment to our clients by providing services that are available, attentive and reliable.

That is how AXA intends to make the difference, build clients' confidence and achieve its ambition to become the preferred company.

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critical illness insurance

I'm in charge of my financial security / I protect myself against critical illness



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LifeBeat

Did you know that in Canada...

- 3 out of 4 families are affected by a critical illness
- 1 in 3 will develop some form of life-threatening cancer
- 60% of breast cancer cases involve women with no risk factors at all
- 1 in 3 stroke victims are under 65
- 75% of stroke victims survive the initial event
- 1 in 2 heart attack victims are under 65
- 95% of heart attack victims survive the initial attack

Source: Canadian Cancer Society, Heart and Stroke Foundation of Canada, Kidney Foundation of Canada.

Long Term Care Privilege

If you reach age 70 without having suffered a covered critical illness, LifeBeat gives you the option of extending your coverage to age 100 with special long-term care coverage, while maintaining full critical illness protection.

If after age 70, your state of health requires long-term care or a critical illness occurs:

Receive your face amount or a monthly allowance for the rest of your life, reduce financial stress and protect your quality of life.

. 1 in 4 elderly suffers from a disability or handicap.

. 70% of the disabled elderly receive care from family and friends.

- Foremost, **quality care** is expensive and **costs are increasing** steadily.



LifeBeat

- Avoid surprises: Following diagnosis of one of the covered critical illnesses, receive a tax-free benefit that you predetermine.
- Use the benefit any way you choose: preserve lifestyles for yourself and your loved ones; pay your medical bills and treatments; alleviate funds shortages; honour your financial obligations; and so on.
- Renew your Term 10 insurance coverage up to age 70, without evidence of insurability.
- Convert your Term 10 insurance coverage into a fixed-premium policy (Term to age 70), without evidence of insurability.
- Complement your coverage and that of your family with the following additional benefits:
 - Children's Endorsement: lump-sum for the insured's children, and for any children not yet born, diagnosed with one of the critical illnesses covered
 - Benefit in case of fracture
 - Waiver of Premium in case of total disability
 - Return of Premiums upon death
 - Return of Premiums at age 70
 - Comprehensive Critical Care Benefit: coverage for almost any conceivable serious or critical condition resulting from accidental injury or illness that is not covered under the base plans
 - DocAccess Assistance Benefit

LifeBeat covers 22 critical illnesses

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| • Alzheimer's disease | • kidney failure |
| • aorta surgery | • loss of limbs |
| • benign brain tumour | • loss of speech |
| • blindness | • motor neuron disease |
| • cancer | • multiple sclerosis |
| • coma | • occupational HIV infection |
| • coronary bypass | • paralysis |
| • deafness | • Parkinson's disease |
| • failure of vital organ requiring transplantation | • severe burns |
| • heart attack | • stroke |
| • heart valve replacement | • vital organ transplantation |

Two LifeBeat plans are available

- **LifeBeat 10:** Term 10 renewable up to age 70 with a premium that increases every 10 years
- **LifeBeat 70:** Term to age 70 with a level premium to age 70

LifeBeat allows you to receive, following the diagnosis of a covered critical illness, a tax-free benefit from \$100,000 to \$2,000,000.