

canada *life*™

Protect what
you care about



Plan for life's “what if?” moments

You've got plans for your future, but what happens if life doesn't go as planned? Prepare for the unexpected with Freedom to Choose™ life insurance, critical illness insurance and accident insurance to protect you and the people you care about.

The price is right

Because you're part of a group benefits plan, you'll typically pay less than if you buy similar coverage on your own.

You're covered even if you leave your group plan

If you change jobs, you get to keep this coverage at the group rate.



Only 23% of Canadians claim they can provide at least two years of financial support to their dependents should they pass away or are unable to work¹.





Freedom to Choose life insurance

It offers up to \$1 million of coverage to take care of your loved ones with a one-time payment upon your death that can help with:

- Everyday living expenses
- Paying off debts
- Funding an education

It can also help if someone covered under the insurance is diagnosed with a terminal illness – they may be eligible for a portion of the insurance proceeds.



Freedom to Choose accident insurance

This offers you extra financial security if you have an accident that results in death, loss of sight, speech or hearing, and the loss of limbs or loss of use of limbs. You're covered anywhere you go – whether you're at work, home or on vacation. Coverage lasts for 365 days from the date of the accident to help with your rehabilitation and recovery.



Freedom to Choose critical illness insurance

This gives you a one-time payment if you're diagnosed with a covered condition to use for whatever you need. It can help cover expenses like bills, private nursing or childcare, remodeling your home to improve accessibility or even getting treatment outside of Canada.

Critical illnesses covered:

- Alzheimer's disease
- Coma
- Loss of independent existence
- Occupational HIV
- Aortic surgery
- Coronary artery bypass
- Loss of limbs
- Parkinson's disease
- Aplastic anemia
- Deafness
- Loss of speech
- Paralysis
- Bacterial meningitis
- Heart attack
- Major organ transplant
- Renal (kidney) failure
- Benign brain tumor
- Heart valve replacement
- Motor neuron disease
- Severe burns
- Blindness
- Life-threatening cancer
- Multiple sclerosis
- Stroke



Who's eligible for which products?

| | Life Insurance | Critical Illness Insurance | Accident Insurance |
|------------------------|---------------------------|----------------------------|-----------------------------|
| Who's eligible? | Member, spouse and child* | Member and spouse | Member or family coverage** |
| Age that coverage ends | 85 | 65 | 85 |

*Coverage starts 15 days from birth. **Spouse and/or dependants

Flexible payment options

You can pay by credit card or pre-authorized debit from your bank account.



It's easy to get started

Just sign in at mycanadalifeatwork.com and select Options for you to learn more and apply online.

If you have any questions or need help, you can email freedom.insurance@canadalife.com or call 1-833-725-0257, Monday to Friday, between 8 a.m. and 6 p.m. ET.