

Portable Benefits

You're irreplaceable in more ways than you know

In case the unexpected happens and you're not able to be there, set up your loved ones with help to:

- Cover everyday living expenses
- · Pay off debts
- · Keep the family home
- Fund an education

Get extra coverage from your group benefits plan with Portable Benefits – life, accidental death and dismemberment (AD&D) and critical illness insurance. You pay lower than retail rates for similar products and you can keep your coverage even if you leave your group benefits plan or the plan terminates.

Who's eligible?

Are you under the age of 65? You can apply for coverage for any or all of these benefits.

Portable life insurance

Life insurance pays out a one-time, tax-free payment when you die. It can help your loved ones with life's extra expenses. This includes ongoing payments such as bills, a mortgage or student loans.

Portable accidental death and dismemberment insurance

AD&D insurance pays a one-time, tax-free benefit if you have an accident resulting in death or loss of limbs, use of limbs, sight, speech or hearing.

You're covered anytime, anywhere – whether at work, at home or on vacation.

Portable critical illness insurance

Life insurance pays an amount of money upon death. Your health care plan may cover your medical expenses. But critical illness insurance does more. It provides a lump sum payment if you're diagnosed with one of the covered conditions. You may have to wait a set period of time depending on your condition. You can use the payout for needs like private nursing or medical care, modifications to a home, or childcare costs.



Portable critical illness insurance covered conditions¹

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



Learn more

Go to <u>canadalife.com</u> and sign in as a customer. Visit the personalized offers tab to learn more about your Portable Benefits options, get a quote and sign up online.

Have questions?

Email us at <u>portablebenefits@canadalife.com</u> or call 1-833-725-0257, weekdays between 8 a.m. and 8 p.m. ET.

