

If serious illness interrupts your life, don't let worries about money get in the way of getting better. Critical Illness Insurance provides a tax-free lump-sum payment to spend any way you need.

It is an unfortunate fact – even with the best extended health and disability plans, a serious illness can end up costing you money. Critical illness insurance is designed to provide some extra resources at a time when you need to focus on your health, not your finances.

You have a time-limited opportunity to purchase critical illness insurance for your entire family without having to answer any health or lifestyle questions. Your acceptance is guaranteed, regardless of your medical history.

You are covered for 25 life-changing illnesses:



- Aortic Surgery
- Aplastic Anemia
- Bacterial Meningitis
- Benign Brain Tumour
- Blindness
- Cancer (Life-Threatening)
- Coma
- Coronary Artery Bypass Surgery
- Deafness
- Dementia including Alzheimer's Disease
- Heart Attack
- Heart Valve Replacement or Repair
- Kidney Failure
- Loss of Independent Existence
- Loss of Limbs
- Loss of Speech
- Major Organ Failure on Waiting List
- Major Organ Transplant
- Motor Neuron Disease
- Multiple Sclerosis
- Occupational HIV Infection
- Paralysis
- Parkinson's Disease and Specified Atypical Parkinsonian Disorders
- Severe Burns
- Stroke

The insured person must survive for 30 days (90 days for Paralysis, Loss of Independent Existence or Bacterial Meningitis, 180 days for Multiple Sclerosis or Loss of Speech) after first being diagnosed for a benefit payment to be made.

Guaranteed acceptance for the entire family

Coping with a serious illness is one of the greatest challenges any family can face. Purchasing coverage for your spouse and dependent children gives you peace of mind knowing that you will have some extra financial resources to help your entire family through a difficult time. Your spouse qualifies for up to \$50,000 in coverage. And you can apply for \$10,000 in coverage for your children. Children will be protected for the same 25 illnesses as adults plus 6 child-specific conditions:

- Cerebral Palsy
- Down's Syndrome
- Congenital Heart Disease
- Muscular Dystrophy
- Cystic Fibrosis
- Type 1 Diabetes

All your children are covered for one low premium rate. Children born after your initial purchase can be added to the plan without the need for medical underwriting. Simply complete a Request to Add a Child within 90 days of their birth. Dependent child coverage is only available if you are also insured under the plan.



As a customer of iA Financial Group (Industrial Alliance Insurance and Financial Services Inc.) you can enjoy the peace of mind that comes with sound financial backing, dependable corporate integrity and a tradition of value and service that goes back to 1892. As one of the top four insurance companies in Canada, we owe our growth and financial strength to a conservative investment portfolio, sound capital management and a strong risk management culture.

A.M. Best Company, an independent financial rating agency responsible for assessing the financial strength of Canadian insurance companies, gives our company an "A+" rating. This rating is assigned to companies that have achieved excellent overall performance and a strong ability to meet their obligations to policyholders over a long period of time.



Special Markets Solutions, a division of iA Financial Group, serves the special risk and group insurance market across Canada. We offer innovative life and health insurance coverage at competitive group rates to associations and employer groups of all sizes.

Our knowledgeable Client Service and Claims Specialists are committed to meeting the needs of each client. This dedication, combined with our ability to customize programs for both traditional and unique groups, sets us apart from other insurance carriers.

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Toll-free: 1.800.266.5667
solutions@ia.ca

**Professional
Pilot Insurance
Plan**

Serious Illness. Critical Coverage.



Affordable Critical Illness Insurance

*Exclusively for PPIP members
and their families*

**\$50,000 of Guaranteed Acceptance
Critical Illness Insurance**

Apply by May 31, 2017

Important Questions and Answers

What is Critical Illness Insurance?

Critical illness insurance pays a lump-sum benefit directly to you upon diagnosis of a covered condition. The benefit payment is tax-free, and you can spend it any way you wish. Benefit payments for your children will be paid to you.

Why is Guaranteed Acceptance so important?

Under standard application procedures it can be difficult to qualify for critical illness insurance. Normally you are required to supply medical information about yourself and your family as part of the application process. Acceptance by the insurance underwriter is then dependent on both your personal health and the medical history of your natural parents and siblings. With this offer your acceptance is guaranteed regardless of your medical history.

Are there any limitations or exclusions I should be aware of?

While this Guaranteed Acceptance offer is a good opportunity to purchase critical illness insurance without answering the health or lifestyle questions that are normally required, there are some important limitations and exclusions you should be aware of:

Limitations

- If the insured person is diagnosed with a benign brain tumour or cancer within the first 90 days of coverage, a benefit will not be payable and benign brain tumour or cancer will no longer be considered Covered Conditions.
- Guaranteed Acceptance coverage is subject to a Pre-Existing Condition Exclusion. In general terms, this means that no benefit will be paid during the first 24 months after you purchase this insurance for any medical condition which was present in the 24 months previous to your purchase. However if you apply and are accepted for medically underwritten Critical Illness Insurance, the Pre-Existing Condition exclusion will be removed.

These limitations are described in detail on the Guaranteed Acceptance application. Please be sure to read them carefully before you submit your application.

Exclusions

- Any Covered Condition or AdvanceCare Benefit Condition diagnosed prior to the effective date of coverage is excluded.
- No benefit will be paid if the Covered Condition or AdvanceCare Benefit Condition results from: attempted suicide, alcohol or drug abuse, war or armed forces service, self-inflicted injury, taking poison or inhaling gas, or participation in a criminal act. For blindness, coma, deafness, loss of limbs, severe burns, paralysis or stroke, no benefit will be paid if the condition is a result of participating in hazardous sports or activities.

Benefits and Features

Claims at TuGo

Should you choose to use private medical facilities, **Claims at TuGo** may help you make your money go considerably further than if you personally arrange medical treatment. You can find more information at tugo.com/claims. Note that utilization fees may apply.

AdvanceCare Benefit

The AdvanceCare Benefit will pay 10% of the total benefit amount for Coronary Angioplasty and several early stage cancers. The payment of the AdvanceCare Benefit will not affect the benefit payment for a Covered Condition. This benefit is not available to dependent children.

Multiple Event Coverage

No one knows the value of critical illness insurance better than someone who has already received a benefit payment. The Multiple Event Coverage benefit allows insured members and spouses to claim multiple times for separate and unrelated covered conditions.

60 Day Money-Back Guarantee

Your protection and satisfaction are our top priorities. That is why we offer a 60 day money-back guarantee. If you are not fully satisfied with your coverage, you may cancel it by marking "CANCEL" on your Group Insurance Certificate and returning it to us within 60 days from the effective date. You'll receive a full refund of any premiums already paid.

Need more coverage?

Both you and your spouse can purchase up to \$300,000 in coverage. For amounts over the Guaranteed Acceptance offer, please complete an Application for Group Critical Illness Insurance. Please note that for the additional amount only, we may require a medical exam, and acceptance is subject to the health and lifestyle information you provide.

NOTE: If you already have \$50,000 of Guaranteed Acceptance Critical Illness Insurance under this plan, you may not apply for more under this offer. If you currently have \$25,000 of Guaranteed Acceptance Critical Illness you may apply for an additional \$25,000.



Here's How Little Monthly Premiums Cost

*Member and Spouse
Critical Illness Insurance
Monthly Premium Rate per \$25,000*

Attained Age at Jan 1*	Male		Female	
	Non-Smoker**	Smoker	Non-Smoker**	Smoker
Under 25	\$2.85	\$4.10	\$2.90	\$4.00
25 - 29	\$3.80	\$6.35	\$3.95	\$6.55
30 - 34	\$4.80	\$8.60	\$4.90	\$9.45
35 - 39	\$5.80	\$11.25	\$6.00	\$11.75
40 - 44	\$8.10	\$17.30	\$8.80	\$17.10
45 - 49	\$12.30	\$28.90	\$13.35	\$26.65
50 - 54	\$18.45	\$48.05	\$19.10	\$40.95
55 - 59	\$25.35	\$71.85	\$25.15	\$62.35
60 - 64	\$42.55	\$116.70	\$40.60	\$87.95
65 - 69†	\$62.50	\$177.90	\$61.95	\$136.60
70 - 74†	\$124.45	\$285.70	\$88.55	\$198.30

*Dependent Children Critical Illness Insurance
Monthly Premium for all Eligible Children*

Benefit Amount	Monthly Premium
\$10,000	\$3.90

* Premiums are calculated each year, based on your age at January 1 and will increase as you enter a new age band.

** Non-smoker rates apply to individuals who, at the time of application, have not used any form of tobacco (except an average of one cigar a month), including nicotine products, electronic cigarettes, marijuana, hashish, smoking cessation products, betel nuts or leaves, supari, paan, guka or shisha, within the last 12 months and who have provided satisfactory evidence of insurability.

† For renewal only. Last age to apply is 64.

Plus taxes where applicable. Rates are subject to annual review.

You and your family qualify for Guaranteed Acceptance Critical Illness Insurance. Your acceptance is guaranteed, regardless of your medical history. No health or lifestyle questions are required.

**Time limited offer.
You must apply by
May 31, 2017
to qualify for \$50,000
of Guaranteed Acceptance
Critical Illness Insurance.**

Who can apply?

Pilots who hold a valid and current Canadian Airline Transport Pilot License (ATPL), or a Commercial Pilot License (CPL), and who have a valid and current medical certificate (Category 1), and are insured under a provincial/territorial government health insurance plan and their spouses are eligible to apply.

Applicants must be under age 65 and residing in Canada.

Dependent children are also eligible to apply provided they are under age 21 (up to 24 if they are enrolled full-time at a post secondary school) and the member also applies for coverage.

How do I apply?

Complete a Guaranteed Acceptance application form and mail it to:

Special Markets Solutions

Industrial Alliance Insurance and Financial Services Inc.

2165 Broadway W, PO BOX 5900 Vancouver BC V6B 5H6

Questions? Need Help?

Contact a Client Service Specialist at:

1.800.266.5667 (toll free)

604.737.3802 (Vancouver)

solutions@ia.ca

Monday to Friday 6:30 a.m. - 4:30 p.m. Pacific Time