

**CRITICAL VIEWPOINT®**

**CRITICAL ILLNESS INSURANCE PRODUCT ANALYSIS CHART®**

| Carrier ▶   | AXA Life  | AIG Life        | AXA Life         | Canada Life | Clarica Life     | Co-operators    | Desjardins Financial Security | Empire Life     | Equitable Life | Great-West Life | Industrial Alliance | Manulife Financial | RBC Life           | Standard Life | Sun Life         | Unity Life | Wawanesa Life        | Western Life     |
|---|-----------|-----------------|------------------|-------------|------------------|-----------------|-------------------------------|-----------------|----------------|-----------------|---------------------|--------------------|--------------------|---------------|------------------|------------|----------------------|------------------|
| ↕ Condition / Product →   | LifeBeat  | Living Benefits | Critical Illness | LifeAdvance | Critical Illness | Critical Assist | Consumer's C.I.               | Vital Link Plus | EquiLiving     | Oasis           | Transition 3        | Lifecheque         | C.I. Recovery Plan | Protecta C.I. | Critical Illness | LifeCare   | Lifestyle Adjustment | Critical Illness |
| <b>(1) Cancer: Policy Not terminated if Cancer diagnosed within 90 days of issue</b>        | ✓         | ✓               | ✓                | ✓(PC)       | ✓                | X (90)          | X (90)                        | ✓               | ✓(PC)          | ✓(PC)           | ✓                   | ✓                  | ✓                  | ✓             | ✓                | X(90)      | X (90)               | ✓                |
| <b>Hodgkin's Disease Stage 1</b>  | ✓         | X (H/L)         | X (H/L)          | X (H/L)     | X (H/L)          | ? (H/L)         | ✓                             | X (H/L)         | ✓              | X (H/L)         | X (H/L)             | ✓                  | X (H/L)            | X (H/L)       | X (H/L)          | ✓          | ✓                    | X(H/L)           |
| <b>Colon: Stage "A"</b>   | ✓         | ✓               | ✓                | ✓           | ✓                | ✓               | ✓                             | ✓               | ✓              | ✓               | ✓                   | ✓                  | ✓                  | ✓             | ✓                | ✓          | ✓                    | ✓                |
| <b>Leukemia: Chronic Lymphocytic</b>  | ✓         | X (H/L)         | X (H/L)          | X (H/L)     | X (H/L)          | ? (H/L)         | ✓                             | X (H/L)         | ✓              | X (H/L)         | X (H/L)             | ✓                  | X (H/L)            | X (H/L)       | X (H/L)          | ✓          | ✓                    | X(H/L)           |
| <b>Tumor in the presence of H.I.V.</b>  | ✓         | ✓               | ✓                | ✓           | ✓                | X(HIV)          | ✓                             | X (HIV)         | X (HIV)        | ✓               | ✓                   | ✓                  | ✓                  | ✓             | ✓                | ✓          | X(HIV)               | ✓                |
| <b>(2) Heart Attack: Enzymes or Biochemical markers</b>                                     | ✓         | X (BM)          | X (BM)           | X (BM)      | X (BM)           | X (BM)          | X (BM)                        | X (BM)          | X (BM)         | X (BM)          | X (BM)              | X (BM)             | X (BM)             | X (BM)        | X (BM)           | X (BM)     | ✓                    | X (BM)           |
| <b>(3) Stroke: N0 measurable deficit persisting 30 days</b>                                 | ✓         | X (P/Ci)        | X (P)            | X (P/Ci)    | X (P/Ci)         | X (P)           | X (P)                         | X (P/Ci)        | X (P/Ci)       | X (P/Ci)        | X (P/Ci)            | X (P/Ci)           | X (P/Ci)           | X (P?Ci)      | X (P/Ci)         | ✓          | X (P)                | X(P/Ci)          |
| <b>(4) C.A.B.S.: Single vessel, no angina</b>   | ✓         | ✓               | ✓                | ✓           | ✓                | ✓               | ✓                             | ✓               | ✓              | ✓               | ✓                   | ✓                  | ✓                  | ✓             | ✓                | ✓          | ✓                    | ✓                |
| <b>(5) Heart Valve Replacement But, No repair</b>   | ✓         | ✓               | ✓                | ✓           | ✓                | ✓               | ✓                             | ✓               | ✓              | ✓               | ✓                   | ✓                  | ✓                  | ✓             | ✓                | ✓          | ✓                    | ✓                |
| <b>(6) Aorta Surgery: Thoracic &amp; Abdominal aorta</b>                                    | ✓         | ✓               | ✓                | ✓           | ✓                | ✓               | ✓                             | ✓               | ✓              | ✓               | ✓                   | ✓                  | ✓                  | ✓             | ✓                | ✓          | ✓                    | ✓                |
| <b>(7) Multiple Sclerosis: No Severity, Many Episodes</b>                                   | ✓         | X (S/ME)        | ✓                | X (S/ME)    | X (S/ME)         | ✓               | X (2)                         | X (S/ME)        | ✓              | X (S/ME)        | X (S/ME)            | ✓                  | ✓                  | ✓             | X (S/ME)         | ✓          | ✓                    | X (S/ME)         |
| <b>(8) Kidney Failure: End stage, not yet failed, not both</b>                              | ✓         | X (2)           | X (2)            | X (2)       | X(2)             | X (2)           | X (2)                         | X (2)           | X (2)          | X(2)            | X (2)               | X (2)              | X (2)              | X (2)         | X (2)            | X (2)      | X (2)                | X (2)            |
| <b>(9) Organ Transplants: Heart, Lung, Kidney, Liver, Entire Pancreas &amp; Bone Marrow</b> | ✓         | X (2K/L/Pa)     | X (Pa)           | X (2K/L/Pa) | X (2K/L/Pa)      | X (2K/L/Pa)     | X (2K/L/Pa)                   | X (2K/L/Pa)     | X(2K/L/Pa)     | X(2K/L/Pa)      | X (2K/L/Pa)         | X(2K/L/Pa)         | X (2K/L/Pa)        | X(2K/L/Pa)    | X (2K/L/Pa)      | X (2K/L)   | X (Pa)               | X (2K/L/Pa)      |
| <b>(9a) Official Transplant Program: Enrollment</b>   | ✓         | ✓               | ✓                | ✓           | ✓                | ✓               | ✓                             | ✓               | ✓              | ✓               | ✓                   | ✓                  | ✓                  | ✓             | ✓                | N/C        | ✓                    | ✓                |
| <b>(10) Paralysis: Total Qualifying days required</b>                                       | 90        | 90              | 90               | 90          | 90               | 90              | 90                            | 90              | 90             | 90              | 90                  | 90                 | 90                 | 90            | 90               | 90         | 90                   | 90               |
| <b>(11) Blindness: Legally, not totally blind</b>   | ✓         | ✓               | ✓                | ✓           | ✓                | ✓               | ✓                             | ✓               | ✓              | ✓               | ✓                   | ✓                  | ✓                  | ✓             | ✓                | ✓          | ✓                    | ✓                |
| <b>(12) Deafness: Legally, not totally deaf</b>   | ✓         | ✓               | ✓                | ✓           | ✓                | ✓               | ✓                             | ✓               | ✓              | ✓               | ✓                   | ✓                  | ✓                  | ✓             | ✓                | ✓          | ✓                    | ✓                |
| <b>(13) Loss of Speech: Qualifying days required</b>  | 180       | 180             | 180              | 180         | 180              | 180             | 180                           | 180             | 180            | 180             | 180                 | 180                | 180                | 180           | 180              | 180        | 180                  | 180              |
| <b>(14) Coma: No Glasgow Coma Score of 4 or less</b>  | ✓         | X(GCS 4)        | ✓                | X(GCS 4)    | X(GCS 4)         | ✓               | ✓                             | X(GCS 4)        | ✓              | X(GCS 4)        | X(GCS 4)            | ✓                  | ✓                  | ✓             | X(GCS 4)         | ✓          | ✓                    | X(GCS 4)         |
| <b>(15) Benign Brain Tumor No, 90 day exclusion</b>   | ✓         | X(90)           | X(90)            | X(90)       | X(90)            | X (90)          | X (90)                        | X (90)          | X (90)         | X (90)          | X (90)              | X (90)             | ✓                  | X (90)        | X (90)           | X (90)     | ✓                    | X (90)           |
| <b>(16) Motor Neuron Disease: (Includes ALS)</b>  | ✓         | ✓               | ✓                | ✓           | ✓                | ✓               | ✓                             | ✓               | ✓              | ✓               | ✓                   | ✓                  | ✓                  | ✓             | ✓                | ✓          | ✓                    | ✓                |
| <b>(17) Alzheimer's Disease: Limited supervision</b>  | ✓         | ✓               | X (CS)           | ✓           | ✓                | X (CS)          | X (CS)                        | ✓               | X (CS)         | ✓               | ✓                   | X (CS)             | X (CS)             | X (CS)        | ✓                | X (CS)     | X(CS)                | ✓                |
| <b>(18) Parkinson's Disease: (No loss of ADLs)</b>  | ✓         | X(ADLs)         | X(ADLs)          | X (ADLs)    | X (ADLs)         | X(ADLs)         | ✓                             | ✓               | X(ADLs)        | X (ADLs)        | X (ADLs)            | X (ADLs)           | ✓                  | X (ADLs)      | X (ADLs)         | X (ADLs)   | ✓                    | X (ADLs)         |
| <b>(19) Severe or Major Burns</b>   | ✓         | ✓               | ✓                | ✓           | ✓                | ✓               | ✓                             | ✓               | ✓              | ✓               | ✓                   | ✓                  | ✓                  | ✓             | ✓                | ✓          | ✓                    | ✓                |
| <b>(20) Occupational H.I.V.</b>   | ✓         | ✓               | ✓                | ✓           | ✓                | ✓               | ✓                             | ✓               | ✓              | ✓               | ✓                   | ✓                  | ✓                  | ✓             | ✓                | ✓          | ✓                    | ✓                |
| <b>(21) Dismemberment or Loss of Limbs</b>  | ✓         | ✓               | ✓                | ✓           | ✓                | ✓               | ✓                             | ✓               | ✓              | ✓               | ✓                   | ✓                  | ✓                  | ✓             | ✓                | ✓          | ✓                    | ✓                |
| <b>(22) Non-Life Threatening, Cancer / Angioplasty</b>                                      | N/C       | ✓(PB)           | ✓(PB)            | ✓(PB)       | ✓ (< 75 PB)      | N/C             | ✓(PB)                         | ✓(PB)           | ✓(PB)          | ✓(PB)           | ✓                   | ✓(PB)              | ✓(PB)              | ✓ (< 75 PB)   | ✓ (< 75 PB)      | N/C        | ✓(PB)                | ✓                |
| <b>(23) Bacterial Meningitis</b>  | N/C       | ✓               | N/C              | ✓           | ✓                | N/C             | ✓                             | N/C             | ✓              | ✓               | ✓                   | N/C                | N/C                | ✓             | ✓                | N/C        | ✓                    | ✓                |
| <b>(24) Aplastic Anaemia</b>  | N/C       | ✓               | N/C              | ✓           | ✓                | N/C             | ✓                             | N/C             | ✓              | ✓               | ✓                   | NC                 | N/C                | ✓             | ✓                | N/C        | ✓                    | ✓                |
| <b>(25) Loss of Independence</b>  | ✓         | ✓               | ✓                | ✓ (< 75)    | N/C              | N/C             | ✓                             | ✓               | ✓              | ✓ (< 75)        | ✓                   | N/C                | ✓                  | ✓             | N/C              | ✓          | ✓                    | ✓                |
| <b>(26) All Other Serious Injuries &amp; Sickness</b>                                       | ✓(R < 70) | N/C             | N/C              | N/C         | N/C              | N/C             | ✓(PB) ♦                       | N/C             | N/C            | N/C             | N/C                 | N/C                | N/C                | N/C           | N/C              | N/C        | N/C                  | N/C              |
| <b>(27) Conversion to LTC (LTC + C.I.)</b>  | ✓(LTC/Ci) | N/C             | N/C              | N/C         | N/C              | N/C             | N/C                           | N/C             | N/C            | N/C             | N/C                 | N/C                | ✓ (LTC)            | N/C           | N/C              | N/C        | N/C                  | NC               |

General Exclusion: Stage A ~ Prostate Cancer is no longer a fully covered event CS = Requires continuous supervision ADLs = Activities of daily living 2K/L = Both kidneys and both lungs H/L = Hodgkin's Disease / Leukemia Pa = Pancrease  
 PC = Plan only continues if carrier notified in time, by written request. ♦ = Coverage for complications from 4 infectious diseases. P/Ci = Paralysis / Cognitive impairment BM = Biochemical markers CE = Cardiac enzymes  
 LEGEND: or ✓ = Covered or X = Excluded N/C = Condition NOT Covered CABS = Coronary Artery Bypass Surgery R = Rider PB = Partial Benefit < = Benefit Reduced or Excluded Beyond Certain Ages (Mainly applies to Age 100 plans)