

# "LIFE BEAT"

*It's all about living!*

## PRE-AGE 70

### LIFE BEAT'S CRITICAL ILLNESS COVERAGE:

1. Alzheimer's Disease
2. Aorta Surgery
3. Benign Brain Tumor
4. Blindness
5. Bone Marrow Transplant
6. Cancer (Life threatening)
7. Coma
8. Coronary Bypass (CABS)
9. Deafness
10. Dismemberment / Loss of Limbs
11. Failure of Vital Organ requiring transplant
12. Heart Attack
13. Heart Transplant
14. Heart Valve Replacement
15. Hemiplegia
16. Kidney Failure
17. Kidney Transplant
18. Liver Transplant
19. Loss of Speech
20. Lung Transplant
21. Multiple Sclerosis
22. Motor Neuron Disease (Including ALS)
23. Occupational HIV infection
24. Pancreas Transplant
25. Paraplegia
26. Parkinson's Disease
27. Quadriplegia
28. Severe Burns
29. Stroke

*A Lump Sum Benefit is paid, for any of the above, regardless of severity, degree of disability or ability to work.*

### COMPREHENSIVE CRITICAL CARE RIDER (OPTIONAL):

#### Lump Sum Benefit:

1. Cognitive Impairment
2. Unable to Perform 2 (ADLs) of the following 6:
  - Bathing
  - Dressing
  - Toileting
  - Bladder & Bowel continence
  - Transferring
  - Feeding

#### Monthly Benefit:\*

3. Any illness not covered under the Base plan after 30 days.
4. Any accidental injury involving muscular or skeletal disorders not covered under the Base plan after 90 days.

\* Second payer to a maximum benefit of 70% pre-tax net earned income.

### RETURN OF PREMIUM UPON DEATH RIDER (OPTIONAL)

### RETURN OF PREMIUM AT EXPIRY (AGER 70) RIDER (OPTIONAL)

## POST AGE 70

### LIFE BEAT'S LTC (Long Term Care) COVERAGE:

1. Loss of Independence
  - Cognitive Impairment
  - Unable to perform 2 (ADLs) of following 6:  
Bathing, Dressing, Toileting, Bladder & Bowel continence, Transferring and Feeding
2. Alzheimer's Disease
3. Aorta Surgery
4. Benign Brain Tumor
5. Blindness
6. Bone Marrow Transplant
7. Cancer (Life threatening)
8. Coma
9. Coronary Bypass (CABS)
10. Deafness
11. Dismemberment / Loss of Limbs
12. Failure of Vital Organ requiring transplant
13. Heart Attack
14. Heart Transplant
15. Heart Valve Replacement
16. Hemiplegia
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19. Liver Transplant
20. Loss of Speech
21. Lung Transplant
22. Multiple Sclerosis
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24. Occupational HIV infection
25. Pancreas Transplant
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28. Quadriplegia
29. Severe Burns
30. Stroke

#### **NOTE:**

**In the event of one of the above listed conditions, the insured begins receiving one of the following five (5) tax-free benefits:**

1. 100% Lump Sum Cash payment of Policy's Face Amount.
2. 25% Cash payment & balance for Monthly annuity.
3. 25% Cash payment & balance for Monthly annuity indexed 3% per annum.
4. Monthly lifetime annuity.
5. Monthly lifetime annuity indexed 3% per annum.

#### **NOTE:**

Monthly annuity is for life or at least 5 years, whichever is longer. Proceeds equal to the Policy's Face Amount, prior to age 70, are used to purchase the lifetime annuity.

**NOTE: This guide is for illustration purposes only. In the event of any discrepancy between this guide and any policy issued by AXA ASSURANCES INC., the terms and conditions of the policy will prevail.**