

**SECURE
CHOICE™**
BUILT ON TRUST.



*Get the right insurance
to help protect
the life you've built.*

SecureChoice™ Insurance Plans provide important protection so if the unexpected happens, your family will receive additional support to maintain their way of life.

Available exclusively to Members of participating Credit Unions.



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Your Credit Union is pleased to provide you with options to help you create a more secure financial future. The plans start at less than \$10 a month and are designed to supplement existing health care and insurance coverage.



In the event of an accident, health or life crisis, these supplemental insurance plans are designed to provide you and your family with funds to use however you need, from buying groceries to paying household or medical bills. It's financial support you can count on.



This booklet is meant to provide information about the SecureChoice™ Insurance Plans and it may be updated from time to time (e.g. with new plans, changes to insurance rates and plan definitions) and you may be reviewing an older version of the booklet. Please call our toll-free line at 1-855-353-5677 if you have questions and to ensure you are reviewing the most current version of our materials.



Complete information on the benefits, limitations and exclusions of coverage is contained in the Certificate of Insurance which will be issued by Canadian Premier Life Insurance Company, the underwriter of this group plan.

We want you to be confident you've made the right decision. When your certificate arrives, you'll have between 30 and 60 days (varies by plan) from the effective date stated on the certificate to review it in detail. If you're not totally satisfied that the coverage meets your needs, simply cancel your certificate within the specified period and you will receive a full refund.

Insurance Plans

SecureChoice™ Accidental Death Insurance Plan1

Assures your family financial assistance should an accident claim your life

SecureChoice™ Universal Accident Insurance Plan 3

Provides financial support if you are involved in a debilitating or fatal accident

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Financial coverage for cancer, heart attack, stroke or paralysis



SecureChoice™ Accidental Death Plan

No one wants to think about the worst-case scenario, but here's the good news: If you plan ahead, you can take care of the ones you love.

The SecureChoice™ Accidental Death Plan for Credit Union members helps protect your family financially in the event an accident claims your life. In fact, for only \$7.95 a month, you can be insured for up to \$1,000,000 to help protect and provide for your family's future.

Plan now to make sure that if the unexpected occurs, your family can pay the bills — from mortgages to living and household expenses. The SecureChoice Accidental Death Plan is support your family can count on.

Issue Ages

This plan is available to Credit Union Members between the ages of 18 and 80.

Plan Benefits include

- \$1,000,000 for death resulting from an accident in a common carrier, such as a commercial airplane or bus;
- \$150,000 for death resulting from an automobile accident; or
- \$100,000 death benefit for any other accident.

Additional family coverage available for only \$2 a month

The first 60 days of coverage is at no cost to you, so put a plan in place today.

NOTE: All benefits will be reduced by one-half (50%) if the Covered Person attains age seventy (70) before the date of the Injury or Loss.

Frequently Asked Questions

What type of coverage is this?

This plan provides coverage if you die as a result of a covered accident.

Why do I need this type of coverage?

Because accidents can happen to any one and at any time and can be financial devastating to your loved ones. The Accidental Death Plan can help protect your family should an accident claim your life.

When will my Accidental Death coverage begin?

Your accidental death coverage begins on the effective date stated on your certificate.

Where is my Accidental Death coverage valid?

You're covered 24 hours a day — at home, at work and at any public or private place anywhere in the world.

Frequently Asked Questions (Continued)

Can I be denied coverage for Accidental Death?

Not if you are between the ages of 18 and 80 and live in any Canadian province or territory except Quebec. We guarantee that you will be automatically accepted for coverage regardless of occupation or health.

How much does Accidental Death coverage cost per month?

The cost is \$7.95 a month for individual coverage. Additional family coverage is available for an additional \$2 per month – or \$9.95 per month.

Will my premiums increase as I get older?

We have the right to change the table of rates from time to time. We will give you at least thirty (30) days notice of any increase in premiums. The new premiums will be based on our table of rates for this certificate on the date due. The new rates will be based on the ages of the covered persons on the dates they became insured. There will be no change in the class of the covered persons due to any physical impairment or claim incurred.

Will my benefits decrease as I get older?

Benefits reduce by 50% at age 70.

Can my Accidental Death coverage be cancelled by Canadian Premier Life Insurance Company?

No. Your coverage can never be cancelled by us as long as your premiums are paid.

Where can I find the details of my coverage?

After you apply for coverage, Canadian Premier will send you your certificate of insurance. Your certificate provides you with your coverage details. You should always refer to your certificate of insurance for complete coverage and claims information.

Is there a review period for this coverage?

We want you to be confident you've made the right decision. When your certificate arrives, you'll have 60 days from the effective date stated on the certificate to review it in detail. If you're not totally satisfied that the coverage meets your needs, simply cancel your certificate within the 60 days and you will owe nothing.

What happens if I change jobs or retire while covered?

As long as the premiums are paid, the plan provides continuous coverage even if you change jobs or retire. You own the certificate and can take it with you.

What is not covered by the Accidental Death plan?

This plan will not cover accidents that occur before the effective date.

Other exclusions and limitations include

- intentionally self inflicted injury, suicide or attempted suicide, war or acts of war whether declared or not;
- the use or taking of any narcotic, barbiturate or any drug, unless taken or used as prescribed by a physician;
- the covered person's blood alcohol level is 80 mg of alcohol per 100 ml of blood or higher;
- the covered person is operating or riding in any kind of aircraft, except as a fare-paying passenger on a regularly scheduled commercial flight;
- the covered person committing or attempting to commit a criminal offense;
- sickness, bodily or mental infirmity, or their medical or surgical treatment, including diagnosis or mental disease or disorder;
- voluntary gas inhalation or poison voluntarily taken, administered or inhaled;
- taking alcohol in combination with any drug, medication or sedative;
- West Nile virus however contracted; or
- military or combat activities while serving in the armed forces in any country or international authority.



SecureChoice™ Universal Accident Plan

We know that you have to make wise financial decisions by planning ahead — because life can change in just seconds.

The SecureChoice™ Universal Accident Plan provides support you can count on. If an accident prevents you from providing for your family, they can receive cash benefits up to \$1,000,000 to use however they need.

For only \$10.95 a month, the Universal Accident Plan helps protect your family financially in the face of a crisis. Add coverage for your spouse and children for less than \$8 a month. The first 60 days of coverage is at no cost to you.

Issue Ages

This plan is available to Credit Union Members between the ages of 18 and 80.

Plan Benefits include

- Up to \$1,000,000 in cash benefits for accidental death
 - ◆ \$75,000 death benefit for any accident;
 - ◆ \$150,000 for death resulting from an automobile accident; or
 - ◆ \$1,000,000 for death resulting from an accident in a common carrier, such as a commercial airplane or bus.
- \$150 a day in cash benefits for accident-related hospitalization anywhere in the world; or \$1,000 a day if hospitalized due to an accident in the United States, Mexico or the Caribbean Islands.
- \$25,000 insurance coverage for permanent and total disability caused by an injury up to age 65.

NOTE: Permanent total disability coverage is limited to primary and spouse coverage and terminates at age sixty-five (65). All other benefits will be reduced by one-half (50%) if the covered person attains age seventy (70) before the date of the injury or loss.

Frequently Asked Questions

What type of coverage is this?

This plan provides coverage if you are hospitalized, become permanently disabled, or die as a result of a covered accident.

Why do I need this type of coverage?

This plan provides financial support if you are hospitalized, or involved in a debilitating or fatal accident. Health insurance won't normally cover all of your health care costs or the everyday expenses that still have to be paid while you're in the hospital and unable to work.

Frequently Asked Questions (Continued)

When will my Universal Accident coverage begin?

Your Universal Accident coverage begins on the effective date listed on your certificate.

Where is my Universal Accident coverage valid?

You're covered 24 hours a day — at home, at work and at any public or private place anywhere in the world.

Can I be denied coverage for Universal Accident?

Not if you are between the ages of 18 and 80 and live in any Canadian province or territory except Quebec. We guarantee that you will be automatically accepted for coverage regardless of occupation or health.

How much does Universal Accident coverage cost per month?

The cost is \$10.95 per month for individual coverage and \$18.50 a month for family coverage.

Will my premiums increase as I get older?

We have the right to change the table of rates from time to time. We will give you at least thirty (30) days notice of any increase in premiums. The new premiums will be based on our table of rates for this certificate on the date due. The new rates will be based on the ages of the covered persons on the dates they became insured. There will be no change in the class of the covered persons due to any physical impairment or claim incurred.

Will my benefits decrease as I get older?

Permanent total disability coverage ends at age 65. All other benefits reduce by 50% at age 70.

Can my Universal Accident coverage be cancelled by Canadian Premier Life Insurance Company?

No. Your coverage cannot be cancelled by us as long as your premiums are paid.

Where can I find the details of my coverage?

After you apply for coverage, Canadian Premier will send you your certificate of insurance. Your certificate provides you with your coverage details. You should always refer to the certificate of insurance for complete coverage and claims information.

Is there a review period for this coverage?

We want you to be confident you've made the right decision. When your certificate arrives, you'll have 60 days from the effective date stated on the certificate to review it in detail. If you're not totally satisfied that the coverage meets your needs, simply cancel your certificate within the 60 days and you will owe nothing.

What happens if I change jobs or retire while covered?

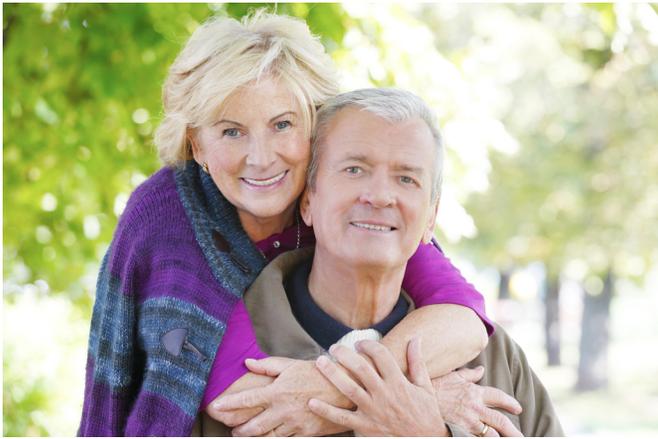
As long as the premiums are paid, the plan provides continuous coverage even if you change jobs or retire. You own the certificate and can take it with you.

What is not covered by the Universal Accident plan?

This plan will not cover accidents that occur before the effective date.

Other exclusions and limitations include:

- intentionally self inflicted injury, suicide or attempted suicide, war or acts of war whether declared or not;
- the use or taking of any narcotic, barbiturate or any drug, unless taken or used as prescribed by a physician;
- the covered person's blood alcohol level is 80 mg of alcohol per 100 ml of blood or higher;
- the covered person is operating or riding in any kind of aircraft, except as a fare-paying passenger on a regularly scheduled commercial flight; the covered person committing or attempting to commit a criminal offense;
- sickness, bodily or mental infirmity, or their medical or surgical treatment, including diagnosis or mental disease or disorder;
- voluntary gas inhalation or poison voluntarily taken, administered or inhaled;
- taking alcohol in combination with any drug, medication or sedative;
- West Nile virus however contracted; or
- military or combat activities while serving in the armed forces in any country or international authority.



SecureChoice™ Graded Benefit Life Plan

Losing a loved one to an accident or illness can happen at any time, and the effects can be emotionally devastating. Yet, many find that life insurance is out of their price range or hard to obtain if they're over 50.

That's why your Credit Union provides the SecureChoice™ Graded Benefit Life Insurance Plan. It provides affordable protection to our members ages 50 to 75 to help provide for your loved ones should an accident claim your life—and for any cause of death after two years of coverage.

Your beneficiary can use the money to help pay funeral costs, taxes, legal fees, medical bills or other expenses.

It's not too late to buy life insurance, and now is the best time to prepare financially for the future. With the Graded Benefit Life Insurance Plan, you can help ensure your family isn't left with a financial burden.

Issue Ages

This plan is available to Credit Union Members between the ages of 50 and 75.

Plan Benefits include

- Guaranteed acceptance for up to \$20,000 of coverage — no medical exam required
- Three times the life insurance benefit for accidental death
- Limited benefits for death due to natural causes in the first two years of coverage
- Coverage for any cause of death after two years

Guaranteed permanent protection regardless of changes in health or employment. As long as premiums are paid when due, coverage can never be cancelled for any reason, and the first two months of coverage are at no cost to Credit Union members.

Frequently Asked Questions

What type of coverage is this?

This plan provides coverage if you die as a result of a covered accident any time after the effective date and for any death due to natural causes after the first two years of coverage.

Why do I need this type of coverage?

Funeral costs, medical bills, taxes and other debts can be overwhelming for your loved ones. This plan offers coverage at affordable rates to help pay final expenses.

When will my coverage begin?

Your insurance coverage begins on the effective date stated on your certificate.

Frequently Asked Questions (Continued)

Where is my coverage valid?

You're covered 24 hours a day — at home, at work and at any public or private place anywhere in the world.

Can I be denied Graded Benefit Life Insurance coverage?

Not if you are between the ages of 50 and 75 and live in any Canadian province or territory except Quebec. We guarantee that you will be automatically accepted for coverage regardless of occupation or health.

What does the Graded Benefit coverage cost?

Costs vary by a number of factors including age and gender. Please call our toll-free line at 1-855-353-5677 for a quote.

Will my premiums increase as I get older?

We have the right to change the table of rates from time to time. We will give you at least thirty (30) days notice of any increase in premiums. The new premiums will be based on our table of rates for this certificate on the date due. The new rates will be based on the ages of the covered persons on the dates they became insured. There will be no change in the class of the covered persons due to any physical impairment or claim incurred.

Will my benefits decrease as I get older?

No, your benefits will not change as long as the policy is in force.

Is there a review period for this coverage?

We want you to be confident you've made the right decision. When your certificate arrives, you'll have 60 days from the effective date stated on the certificate to review it in detail. If you're not totally satisfied that the coverage meets your needs, simply cancel your certificate within the 60 days and you will owe nothing.

Do I have to take a medical exam?

No medical exam is required. We can guarantee your acceptance regardless of health, employment or medical history.

What happens if I change jobs or retire while covered?

As long as the premiums are paid, the plan provides continuous coverage even if you change jobs or retire. You own the certificate and can take it with you.

What is not covered by the Graded Benefit Life plan?

This plan will not cover accidents that occur before the effective date. Benefits payable for death due to natural causes is limited in the first two year of coverage.

Other exclusions and limitations include:

- intentionally self-inflicted or attempted suicide;
- war or acts of war whether declared or not;
- loss that results from the use or taking of any narcotic, barbiturate or any drug by the covered person, unless taken or used as prescribed by a physician;
- occurs while the covered person's blood alcohol level is 80 mg of alcohol per 100 ml of blood or higher;
- occurs while the covered person is a non fare-paying passenger or acting as a pilot or crew member in any aircraft;
- occurs while committing or attempting to commit a criminal offense;
- is due to disease, bodily or mental infirmity, or medical or surgical treatment of these;
- voluntary gas inhalation or poison voluntarily taken, administered or inhaled;
- taking alcohol in combination with any drug, medication or sedative;
- West Nile virus however contracted; or
- Military or combat activities while serving in the armed forces in any country or international authority.

IMPORTANT:

- If death occurs prior to the first anniversary of the Certificate's Effective Date, and is not the result of a Covered Accident, the amount of the Life Insurance benefit payable will be one hundred thirty percent (130%) of the first year annualized gross premium.
- If death occurs after the first anniversary and prior to the second anniversary of the Certificate's Effective Date, and is not the result of a Covered Accident, the amount of the Life Insurance benefit payable will be one hundred thirty percent (130%) of the first two years annualized gross premium.
- If your death results from suicide, regardless of the mental state of the insured, within two (2) years of the Certificate Effective Date or the date of the last reinstatement of this Certificate, we will refund the total premium paid since the Certificate Effective Date or the date of the most recent reinstatement but we will not pay any benefit.
- Full death benefits will be payable for death occurring on or after the second anniversary of the Certificate's Effective Date.



SecureChoice™ Cancer Insurance Plan

Few things in life are sure. But with the right team behind you and a plan that helps protect you financially, the future is much more certain.

The SecureChoice™ Cancer Insurance Plan is more than health insurance, it's financial support. If you are diagnosed with cancer, the Cancer Insurance Plan helps your family pay the bills — so you can focus on your treatment. The plan provides cash benefits directly to you to use as needed for anything from living expenses to household bills. With our affordable rates, it's a small price to pay for your family's well-being.

Issue Ages

This plan is available to Credit Union Members between the ages of 18 and 64.

Plan Benefits include

- \$5,000 upon diagnosis of cancer
- \$200 per day for hospitalization due to cancer
- \$100 per day during treatment, such as chemotherapy
- \$100 per day during hospice care

You're guaranteed acceptance for enrollment with no prior diagnosis of cancer, and the first 60 days of coverage is at no cost to you.

NOTE: Benefit amounts provided in this Certificate will be reduced by one-half (50%) of that otherwise payable after a covered person attains age sixty-five (65) or five (5) years after the Certificate effective date, whichever is later.

Frequently Asked Questions

Why do I need this type of coverage?

The Cancer plan provides a lump sum upon diagnosis and daily benefits during ongoing treatment or hospice care. This cash benefit is paid directly to you and can be used in order to meet your family's needs, whether it's for living expenses, a mortgage or household bills.

When will my Cancer coverage begin?

Your cancer coverage begins on the effective date stated on your certificate.

Frequently Asked Questions (Continued)

Can I be denied coverage for Cancer?

If you are between the ages of 18 and 64, living in any Canadian province or territory except Quebec and have never been diagnosed with cancer you cannot be denied coverage. We guarantee that you will be automatically accepted for coverage regardless of occupation or health.

How much does this the Cancer Insurance cost per month?

Issue Age	Primary Only	Primary + Spouse	Primary + Child	Primary + Spouse + Child
18 to 39	\$8.25	\$11.70	\$9.30	\$12.75
40 to 49	\$14.75	\$21.20	\$15.80	\$22.25
50 to 59	\$24.25	\$35.70	\$25.30	\$36.75
60 to 64	\$28.50	\$41.70	\$29.55	\$42.75

Will my premiums increase as I get older?

As noted in the above table of monthly premiums, there is an increase in rates at older ages. We have the right to change the table of rates from time to time. We will give you at least thirty (30) days notice of any increase in premiums. The new premiums will be based on our table of rates for this certificate on the date due. The new rates will be based on the ages of the covered persons on the dates they became insured. There will be no change in the class of the covered persons due to any physical impairment or claim incurred.

Will my benefits decrease as I get older?

Benefits reduce by 50% after a covered person attains age sixty-five (65) or five (5) years after the certificate effective date, whichever is later.

Can my Cancer coverage be cancelled by Canadian Premier Life Insurance Company?

No. Your coverage can never be cancelled by us as long as your premiums are paid.

Where can I find the details of my coverage?

After you apply for coverage, Canadian Premier will send you your certificate of insurance with your coverage details. You should always refer to your certificate of insurance for complete coverage and claims information.

Is there a Review Period for this coverage?

We want you to be confident you've made the right decision. When your certificate arrives, you'll have 60 days from the effective date listed on the certificate to review it in detail. If you're not totally satisfied that the coverage meets your needs, simply cancel your certificate within the 60 days and you will owe nothing.

What happens if I change jobs or retire while covered?

As long as the premiums are paid, the plan provides continuous coverage even if you change jobs or retire. You own the certificate and can take it with you.

Do I have to take a medical exam?

A medical exam is not required. You are eligible for coverage as long as you are between 18 and 64 and have never been diagnosed with cancer.

What is not covered by the Cancer plan?

There are exclusions from coverage, including:

- any claim that is not due directly to cancer;
- any cancer which first manifested before the Certificate effective date;
- any claim that is due to AIDS or related HIV condition;
- any form of skin cancer except malignant melanoma, Stage II or higher;
- any treatment involving a medication or other substance that is not approved for use by Health Canada;
- any service furnished by the covered person or a member of the covered person's immediate family or household; or
- any services or materials that are not medically necessary.



SecureChoice™ Critical Illness Plan

A routine health examination can be the beginning of a world turned upside down. Because an unexpected diagnosis can be devastating emotionally and financially, having a plan in place now is a wise financial move to ensure your family is taken care of later.

Under the SecureChoice™ Critical Illness Plan, should you be diagnosed with a covered critical illness, you'll receive a \$50,000 lump-sum benefit. The benefit is paid directly to you—not to your doctor or hospital. Use it for anything from medications to mortgage payments or household bills—whatever you determine is most important to maintain your family's way of life.

Issue Ages

This plan is available to Credit Union Members between the ages of 18 and 65.

Plan Benefits include

- \$50,000 lump-sum payment upon diagnosis of any one covered critical illness
- Coverage for cancer, heart attack, stroke or paralysis
- Benefits are paid directly to you— to use as you want

The Critical Illness Plan can help fill the gaps in your coverage to help maintain your standard of living while you recover.

But remember, you must apply while you're still healthy. Once you become ill, you may not be eligible for this essential protection.

Frequently Asked Questions

Why do I need this type of coverage?

More people than ever are surviving critical illnesses—but their finances aren't. If you have a family and a home to protect, Critical Illness Insurance may help pay for the things you need while you recover.

Doesn't my health plan cover me already?

Your health plan may not cover all of your medical and household expenses if you are unable to work while recovering. Critical Illness Insurance is supplemental insurance that gives you a one-time payment you can use however you want. Many use the benefit to cover expenses like nursing care, childcare, and other out of pocket expenses not covered by other insurance.

Frequently Asked Questions (Continued)

When will my Critical Illness coverage begin?

Your coverage begins on the effective date stated on your certificate. To be eligible for benefits for Heart Attack, Stroke or Paralysis, you must have been insured for more than thirty (30) days and live for at least thirty one (31) days following diagnosis. To be eligible for benefits for Cancer you must have been insured for more than ninety (90) days prior to your diagnosis and live for at least thirty one (31) days following diagnosis.

Can I be denied coverage?

Evidence of insurability is required to be eligible for coverage. You will be required to answer health questions and agree to an underwriting review of Medical Information Bureau, Inc. records to ensure that you are currently in good health.

What does Critical Illness coverage cost?

Costs vary by a number of factors including age and gender. Please call our toll-free line at 1-855-353-5677 for a quote.

Will my premiums increase as I get older?

We have the right to change the table of rates from time to time. We will give you at least thirty (30) days notice of any increase in premiums. The new premiums will be based on our table of rates for this certificate on the date due. The new rates will be based on the ages of the covered persons on the dates they became insured. There will be no change in the class of the covered persons due to any physical impairment or claim incurred.

Will my benefits decrease as I get older?

No, your benefits will not change as long as the policy is in force.

Where can I find the details of my coverage?

After you apply for coverage, Canadian Premier will send you your certificate of insurance. Your certificate provides you with your coverage details. You should always refer to your certificate of insurance for complete coverage and claims information.

Is there a Review Period for this coverage?

We want you to be confident you've made the right decision. When your certificate arrives, you'll have 30 days from the effective date listed on the certificate to review it in detail. If you are not totally satisfied that the coverage meets your needs, simply cancel your certificate within the 30 day review period and you will receive a refund of any premium paid.

What happens if I change jobs or retire while covered?

As long as the premiums are paid, the plan provides continuous coverage even if you change jobs or retire. You own the certificate and can take it with you.

Do I have to take a medical exam?

A medical exam is not required, but you will be required to answer health questions and agree to an underwriting review of Medical Information Bureau, Inc. records to ensure that you are currently in good health.

What is not covered by the Critical Illness Insurance plan?

Benefits will not be paid for illness not related to Cancer, Heart Attack, Stroke and Paralysis.

To be eligible for the Critical Illness Benefit,

- Coverage must have been in place prior to the diagnosis, for more than thirty (30) days for Heart Attack, Paralysis or Stroke, and more than ninety (90) days for the Cancer benefit;
- the insured must also be living on the thirty-first (31st) day following the date of Diagnosis of Cancer, Heart Attack, Paralysis or Stroke by a Specialist; and
- be less than seventy (70) years of age at the time of such Diagnosis.

Frequently Asked Questions (Continued)

What is not covered by the Critical Illness Insurance plan? (Continued)

There are exclusions from coverage such as:

- no benefit will be payable for the following cancers:
 - ◆ carcinoma in situ;
 - ◆ stage 1A malignant melanoma (melanoma less than or equal to 1.0 mm in thickness, not ulcerated and without Clark level IV or V invasion);
 - ◆ any non-melanoma skin cancer that has not metastasized;
 - ◆ stage A (T1a or T1b) prostate cancer;
 - ◆ borderline tumours and carcinoid tumours that have not metastasized; or
 - ◆ AIDS or related HIV condition.
- No benefit will be payable under coverage for heart attack for:
 - ◆ elevated biochemical cardiac markers as a result of an invasive cardiac procedure including, but not limited to, coronary angiography and coronary angioplasty, in the absence of new Q waves; or
 - ◆ ECG changes suggesting a prior myocardial infarction, which do not meet the Heart Attack definition.
- No benefit will be payable under coverage for stroke for:
 - ◆ transient ischaemic attacks;
 - ◆ intracerebral vascular events due to trauma; or
 - ◆ lacunar infarcts which do not meet the definition of stroke.



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CRI1606 07/16