

Offer to Clients of Barron's Financial Advisory Services Ltd.

FutureSafe Critical Illness Insurance Guaranteed Acceptance for Ages 18 to 55

Receive \$25,000 upon diagnosis and 30 day survival of any of the following**:

Heart Attack
Coronary Artery Bypass Surgery
Stroke
Life Threatening Cancer
Parkinson's Disease
Alzheimer's Disease
Multiple Sclerosis
Kidney Failure
Paralysis
Blindness
Deafness
Loss Of Speech
Benign Brain Tumor
Coma
Major Burns
Major Organ Transplant
Major Organ Failure Requiring Transplant
Motor Neuron Disease



\$25,000.00
Benefit for
\$29.80/month*

*Ontario Residents add 8% PST

Payment
Options:



PAC
(Pre-
Authorized
Chequing)

Enrollment Takes Minutes!

Simply fill out the form and press "Submit" to email
or "Print" to mail or fax

FutureSafe is a product offering of Care Navigator Inc.
and is Underwritten by AXA Assurances Inc.

Barron's Financial Advisory Services Ltd.

Toll Free: 1-888-606-2727

www.ibenefit.ca

** **Important Note:** If you have been taking medication, seeing a doctor or being treated for any of the illnesses within 24 months before the effective date of coverage, the principal sum will not be paid. Other exclusions apply. Be sure to read exact definitions in the FAQ on reverse.

Review a Sample Policy Online by clicking: <http://futuresafe.ca/Sites/futuresafeca/Root/Web/Docs/english/SAMPLECareNavCertofIns.pdf>

IMPORTANT: Please be sure to complete all fields

Enrollee's Name _____ Province of Residence _____

Sex: M F Smoker Non-Smoker Date of Birth M _____ D _____ Y _____

Full Address _____

Email Address _____ Phone # (_____) _____

\$25,000.00 Coverage for \$29.80 per month

Enroll Your Spouse:

Sex: M F Smoker Non-Smoker Date of Birth M _____ D _____ Y _____

Spouse Enrollee's Name _____

\$25,000.00 Coverage for \$29.80 per month

Frequently Asked Questions

1. What is Critical illness Insurance? Critical Illness Insurance pays a tax-free lump-sum benefit for those diagnosed with and surviving any illness specified in the plan. After diagnosis of one of the listed illnesses, there is a 30 day survival period the claimant must live in order to qualify for the benefit.

2. Why do I need Critical Illness Insurance? Use your cash to pay for recovery, rent, mortgage, credit cards, debt etc.

3. Are there any Exclusions that would Void the Policy?

The Principal Sum will not be paid if a Critical Illness results directly or indirectly from any one or more of the following causes:

- 1) Within ninety (90) days following the effective date of coverage of the Insured Person a) Diagnosis of Cancer is made, or b) any symptoms or medical problems commenced and initiated investigations leading to the subsequent Diagnosis of Cancer.
- 2) An intentionally self-inflicted injury or sickness, whether the Insured Person is sane or insane.
- 3) The use of illicit drugs other than as prescribed and administered by or in accordance with the instruction of a legally licensed medical practitioner.
- 4) From a Pre-existing Condition except if such Critical Illness is Diagnosed twenty-four (24) months after the Insured Person's effective date of coverage.

4. What is a Pre-Existing Condition?

"Pre-existing Condition" means: a) the existence of symptoms which would cause an ordinarily prudent person to seek diagnosis, care or treatment within a twenty-four (24) month period preceding the Insured Person's effective date of coverage, or b) an illness or condition for which the Insured Person, during twenty-four (24) months prior to the effective date of his coverage incurred medical expenses, received medical treatment, took prescribed drugs or medicine or consulted a physician.

5. Are Rates Guaranteed? Premiums are only guaranteed for each year by the Insurer and may change in subsequent years. If a change does take place it would apply to all policyholders.

6. When is the effective date of the policy? The effective date is the day we take out your first payment of premium.

7. What will I receive upon obtaining coverage? You will receive a Certificate of Insurance by mail or email if provided.

8. What are the Issue Ages? Our Guaranteed Issue Critical Illness issue ages are 18 to 55 with the policy terminating at age 65.

HOW WOULD YOU LIKE TO PAY? For your convenience, if you choose payment by Pre-Authorized Collection or credit card, your future premium billings will automatically reflect the same payment method.

Payment by Credit Card: Credit Card Number _____ Expiry Date _____

Payment Monthly by Pre-Authorized Collection from your chequing account Name of Bank: _____
 Transit #: _____ Bank #: _____ Account #: _____

<p>Premium Total</p> <p>\$ _____</p> <p>Ontario Residents Please Add 8% PST</p>

Typed Signature

By typing your name here, it is as binding as a signature when submitting by email. If you print and mail/fax, please sign when printed

Today's Date

To Enroll, Press the "Submit" button, or Print and Mail to FutureBright 260 Queen Street West 4th Floor
 Toronto, Ontario M5V 1Z8
Or Fax: 416-367-5827