

Nobody can avoid the risk of critical illness and its consequences. Have you taken steps to alleviate any financial worries that could arise, while looking after your well-being and that of your loved ones?

By obtaining LifeBeat protection, you determine the tax-free benefit you will receive.

By reducing your financial obligations and giving you the best tools to manage the challenges posed by your illness, LifeBeat allows you to focus on healing by giving you financial peace of mind.

With our complete line of products and supplementary coverages, we can build protection tailored to your needs and ensure your peace of mind.

To learn more, please do not hesitate to contact your advisor, who will be pleased to provide you with all the information you need.

The provisions, exclusions and limitations outlined in this document are provided for information purposes only. Only the text of the contract applies to benefits paid. It is very important that you read your contract.

AXA Profile

**Live, grow, succeed...
with AXA by your side!**

Present throughout Canada, AXA supports its clients, whether individuals or businesses, at every stage of their lives by delivering—through its broker network—solutions adapted to their needs.

Our expertise and broad range of Life and Property/Casualty Insurance products and Financial Services protect our clients, help them build their wealth and enable them to look forward to the future with peace of mind.

*That is how we at AXA see our business:
Financial Protection.*

www.axa.ca

Your AXA Advisor:

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Be Life Confident



LIFEBEAT

Your peace of mind
when facing the challenge of illness.



Be Life Confident

Did you know that in Canada...

- 1 in 2 heart attack victims are under 65
- 1 in 3 will develop some form of life-threatening cancer
- 1 in 3 stroke victims are under 65
- 3 out of 4 families are affected by a critical illness
- 60% of breast cancer cases involve women with no risk factors at all
- 30% of cancer victims are completely cured
- 75% of stroke victims survive the initial event
- 80% of kidney transplants are successful
- 95% of heart attack victims survive the initial attack

Source: Canadian Cancer Society, Heart and Stroke Foundation of Canada, Kidney Foundation of Canada.

Long Term Care Privilege

If you reach age 70 without having suffered a covered critical illness, LifeBeat gives you the option of extending your coverage to age 100 with special long-term care coverage, while maintaining full critical illness protection.

Why is long-term care becoming increasingly important to Canadians?

- 1 in 4 elderly suffers from a disability or handicap.
- 70% of the disabled elderly receive care from family and friends.

Foremost, quality care is expensive and costs are increasing steadily.

If your state of health requires long-term care or a critical illness occurs after age 70:

Receive a monthly allowance for the rest of your life, reduce financial stress and protect your quality of life.

LIFEBEAT PROTECTION

Our LifeBeat product entitles you, following diagnosis of a critical illness, to a tax-free benefit (from \$100,000 to \$2,000,000) to use any way you choose. LifeBeat protection provides one of the most extensive coverages in the industry.

- Avoid surprises: Following diagnosis of one of the covered critical illnesses, receive a tax-free benefit that you predetermine.
- Use the benefit any way you choose: preserve lifestyles for yourself and your loved ones; pay your medical bills and treatments; alleviate funds shortages; honour your financial obligations; and so on.
- Choose the duration of your contract.
- Renew your policy up to age 70 without evidence of insurability (included free of charge in our Renewable Term 10 plan).
- Convert your insurance coverage to a fixed-premium policy without evidence of insurability (included free of charge in our Renewable Term 10 plan).
- Save on policy fees by insuring up to six individuals on a single policy.
- Complement your coverage and that of your family with the following additional benefits:
 - Children's Endorsement: lump-sum for the insured's children and for any children not yet born diagnosed with one of the critical illnesses covered
 - Benefit in case of fracture
 - Waiver of Premium in case of total disability
 - Return of Premiums upon death
 - Return of Premiums at age 70
 - Comprehensive Critical Care Benefit: coverage for almost any conceivable serious or critical condition resulting from accidental injury or illness that is not covered under the base plans.

Our LifeBeat plans cover 22 critical illnesses:

- Alzheimer's disease
- aorta surgery
- benign brain tumour
- blindness
- cancer
- coma
- coronary bypass
- deafness
- failure of vital organ requiring transplantation
- heart attack
- heart valve replacement
- kidney failure
- loss of limbs
- loss of speech
- motor neuron disease
- multiple sclerosis
- occupational HIV infection
- paralysis
- Parkinson's disease
- severe burns
- stroke
- vital organ transplantation

Two LifeBeat plans are available:

Term 10

- renewable up to age 70 with a premium that increases every 10 years

Term to age 70

- with a level premium to age 70