



Basic Life

TERM LIFE INSURANCE PROTECTION FOR YOUR ENTIRE FAMILY AND DENTAL PRACTICE PARTNERSHIPS

No one likes to think about the prospect of an untimely death. But unless you prepare for the possibility, your family could face serious financial problems dealing with bills from your practice, mortgages, legal fees, taxes, funeral costs and even everyday living expenses.

You can protect your family with Basic Life Insurance which can provide your loved ones with financial support in the event of your death.

As well, if you practise in a dental partnership or cost-sharing arrangement, the death of one of the principals could have serious financial consequences. Basic Life Insurance can provide **partner insurance coverage** to give you the financial resources to buy out a deceased partner's interest in the practice or offset financial losses upon the death of a **key person** in your practice.

GAIN THESE ADVANTAGES

Comprehensive coverage

Lump sum benefits up to \$2-million

Economical premiums — including low *AdvantEdge* rates

Extra features for further protection

The Basic Life Insurance plan is underwritten by The Manufacturers Life Insurance Company (Manulife).

 **ADVICE.
INSURANCE.
INVESTMENTS.**

 **Manulife**

If you have questions about the plan, or would like to obtain no-cost insurance advice* from a licensed professional, please contact CDSPI Advisory Services Inc. at:

1.800.561.9401 or **cdspi.com**

* Restrictions may apply to advisory services in certain jurisdictions.

How Basic Life Insurance Protects Your Family or Practice

In the event of your death, your beneficiary receives the sum insured, up to \$2-million.

You can use Basic Life Insurance to protect your family, or insure a key person in your practice or a buy-sell agreement in your dental partnership or cost-sharing arrangement.

RECEIVE ADVANCED FUNDS IN THE CASE OF TERMINAL ILLNESS

A terminally ill person who has a prognosis of death within 12 months and who has coverage that has been in effect for at least two years may apply for an advance of up to 50 per cent of the sum insured to a maximum of \$100,000. The insured must submit medical evidence to the insurer to support the application. Payment is subject to approval by the insurer. At time of death, the amount paid will be the face amount less the amount previously advanced.

RECEIVE PREMIUM REDUCTIONS ON HIGHER COVERAGE LEVELS

You can save when you buy higher coverage amounts.

Coverage Amount		Premium Reduction Benefit (%) by Rate Category	
From	To	AdvantEdge*	HealthEdge* and Basic
\$ 500,000	\$ 975,000	15%	5%
\$1,000,000	\$1,475,000	25%	10%
\$1,500,000	\$2,000,000	27.5%	15%

* includes "Special" rate categories

CONVERT TO TERM 100 LIFE — NO MEDICAL EVIDENCE REQUIRED

If you are age 55 or younger, you can convert your Basic Life coverage to Term 100 Life coverage *without providing evidence of good health*, provided that you are not suffering from a disability at the time of your conversion application. Term 100 Life Insurance offers coverage for your entire life, which makes it ideal for estate planning. You pay the same premium year after year — that is guaranteed not to increase — and you pay no premiums after age 100.

10-DAY SATISFACTION GUARANTEE

If for any reason you are not completely satisfied with your coverage, you can return the policy to CDSPI or CDSPI Advisory Services Inc. within 10 days of receiving it and, provided no claims have arisen, the entire premium paid will be promptly refunded.

Options[†]

WAIVER OF PREMIUM OPTION:

Pay no premiums when totally disabled

In the case of a total disability lasting six continuous months or more, your premiums are waived for the duration of the total disability. In addition, you are reimbursed for all premiums paid during the first six months of total disability. You are considered totally disabled when, as a result of sickness or injury, you are unable to engage in any gainful occupation for which you are qualified or may reasonably become qualified through training, education or experience, are not gainfully employed in any occupation and are under the regular care of a doctor. The total disability must commence before the policy anniversary date (January 1) following your 65th birthday.

FUTURE INSURANCE GUARANTEE (FIG) OPTION:

Increase your coverage — with no additional medical evidence

The FIG Option allows you to increase your coverage by up to \$50,000 at specified times in the future without providing additional evidence of good health (or, if you have less than \$50,000 of existing coverage, up to an amount equal to your coverage).

You can exercise this option at these times:

- when you marry, or when you have lived in a common-law relationship for at least two years
- upon the birth or adoption of a child
- on your birthday at ages 25, 30, 35, 40, 45 and 50

You must contact CDSPI to request an application form and submit it within 60 days of any of the above events. Also, you must be actively practising dentistry, under age 51 and not on a disability claim to exercise this option. (If you are on maternity leave or parental leave, you may have an extended time period, beyond 60 days, to exercise your FIG Option. Contact CDSPI for details.)

[†] You must be under age 65 to apply for the Waiver of Premium Option and under age 50 to apply for the FIG Option.

Annual Premium Rates and Insurance Limits



PAY LOWER PREMIUMS WITH ADVANTEDGE RATES

Dentists who are in excellent health, under age 65 and who maintain healthy lifestyles may receive special savings on Basic Life Insurance with *AdvantEdge* premiums.

You will be considered for *AdvantEdge* rates at the time of application if you:

- Have not used any form of tobacco or tobacco cessation products in the past 12 months
- Have not used marijuana or any form of illicit drug, or been treated for or advised to reduce alcohol or drug usage in the past seven years
- Have not been declined for life insurance or offered coverage on a modified basis in the past five years
- Do not plan to and have not been advised to consult a physician or specialist or to have a diagnostic test or surgery performed (excluding routine physicals)
- Have not received treatment for cancer (except basal cell carcinoma), coronary artery disease, stroke, diabetes, lung, liver or kidney disorder, HIV infection, AIDS or any other significant medical disorder in the past five years.

The normal process of medical underwriting will determine if you qualify for low *AdvantEdge* rates. If you qualify, you will receive coverage under the *AdvantEdge* rate category for a 10-year period, after which you can reapply to continue *AdvantEdge* rates for another 10 years, and so on. If you do not reapply or no longer qualify medically to receive coverage under the *AdvantEdge* rate category, you will be covered under the *HealthEdge* rate category, which is also competitively priced. (If you were previously covered under *AdvantEdge Special* rates, you will receive *HealthEdge Special* rates.) The *AdvantEdge* premium rates adjust at five-year age-banded intervals. As you move into a different age group (e.g. from the 35-39 age group to the 40-44 age group), **your premiums are adjusted to the higher premium rate for that age group.** Rates are not guaranteed.

(Note that to be considered for *AdvantEdge Special* rates, you must be in exceptionally good health and lead a low-risk lifestyle. For example, you must be of average weight and have specified** blood pressure and cholesterol levels and have no family history of heart disorders.)

If you are a non-smoker who has Basic Life Insurance and you are currently paying premium rates which are higher than *AdvantEdge* rates, you may apply to be considered for lower *AdvantEdge* and/or *AdvantEdge Special* rates. For further details on applying, contact CDSPI Advisory Services Inc.

** Within Manulife's set range.

Provincial taxes are extra where applicable under provincial laws.

Coverage is available in units of \$25,000. Minimum: \$50,000; except for *AdvantEdge Special* premium rates, which have a coverage minimum of \$100,000.

Maximum: \$2,000,000 total coverage per life insured (Your combined total Basic Life Insurance and Accidental Death and Dismemberment Insurance under the Program cannot exceed \$2,500,000.) Receive premium reductions on higher levels of coverage (see previous page).

ADVANTEDGE — Annual Premiums per \$25,000 of Sum Insured — Rates applicable during 10-year period after issue

AGE ON JANUARY 1	MALE NON-SMOKERS*				FEMALE NON-SMOKERS*			
	ADVANTEDGE RATES		ADVANTEDGE SPECIAL RATES		ADVANTEDGE RATES		ADVANTEDGE SPECIAL RATES	
	Life	Waiver of Premium	Life	Waiver of Premium	Life	Waiver of Premium	Life	Waiver of Premium
Under 25	\$ 17.76	\$ 0.72	\$ 15.83	\$ 0.64	\$ 9.85	\$ 0.39	\$ 9.12	\$0.36
25 - 29	18.18	0.73	16.19	0.65	10.63	0.43	9.87	0.39
30 - 34	18.52	0.76	16.48	0.67	12.56	0.50	11.23	0.44
35 - 39	20.12	0.81	17.24	0.69	14.06	0.57	12.59	0.52
40 - 44	22.75	0.92	20.06	0.81	16.96	0.85	14.59	0.74
45 - 49	32.43	1.31	29.32	1.17	23.76	1.19	20.33	1.02
50 - 54	45.95	3.20	38.93	2.71	32.43	2.61	27.66	2.22
55 - 59	64.26	4.50	61.21	4.29	48.31	3.86	43.00	3.44
60 - 64	113.13	11.31	100.32	10.03	81.20	8.13	67.89	6.79
65 - 69	210.57	N/A	183.95	N/A	145.03	N/A	124.15	N/A
70 - 74	441.18	N/A	365.11	N/A	264.32	N/A	223.60	N/A
75 - 79	1,835.58	N/A	1,687.90	N/A	888.03	N/A	816.58	N/A
80 - 84	3,517.62	N/A	3,280.84	N/A	1,734.64	N/A	1,607.45	N/A

HEALTHEDGE — Annual Premiums per \$25,000 of Sum Insured

AGE ON JANUARY 1	MALE NON-SMOKERS*				FEMALE NON-SMOKERS*			
	HEALTHEDGE RATES		HEALTHEDGE SPECIAL RATES		HEALTHEDGE RATES		HEALTHEDGE SPECIAL RATES	
	Life	Waiver of Premium	Life	Waiver of Premium	Life	Waiver of Premium	Life	Waiver of Premium
Under 25	\$ 18.70	\$ 0.76	\$ 17.12	\$ 0.69	\$ 10.94	\$ 0.43	\$ 10.13	\$0.40
25 - 29	20.20	0.81	18.50	0.74	11.81	0.48	10.97	0.43
30 - 34	20.58	0.84	18.83	0.76	17.94	0.71	16.63	0.66
35 - 39	25.15	1.01	22.98	0.91	20.10	0.81	18.65	0.76
40 - 44	32.50	1.31	29.70	1.19	24.24	1.21	22.45	1.14
45 - 49	46.34	1.87	41.88	1.67	33.95	1.70	31.27	1.57
50 - 54	65.64	4.58	59.88	4.17	46.34	3.72	42.57	3.42
55 - 59	91.80	6.43	84.43	5.92	62.33	4.98	57.33	4.58
60 - 64	161.62	16.16	148.63	14.86	98.43	9.86	90.52	9.05
65 - 69	421.14	N/A	387.25	N/A	200.03	N/A	183.94	N/A
70 - 74	882.34	N/A	811.35	N/A	422.91	N/A	388.87	N/A
75 - 79	1,835.58	N/A	1,687.90	N/A	888.03	N/A	816.58	N/A
80 - 84	3,517.62	N/A	3,280.84	N/A	1,734.64	N/A	1,607.45	N/A

BASIC — Annual Premiums per \$25,000 of Sum Insured

AGE ON JANUARY 1	MALE SMOKERS		MALE NON-SMOKERS*		FEMALE SMOKERS		FEMALE NON-SMOKERS*	
	BASIC RATES		BASIC RATES		BASIC RATES		BASIC RATES	
	Life	Waiver of Premium	Life	Waiver of Premium	Life	Waiver of Premium	Life	Waiver of Premium
Under 25	\$ 26.26	\$ 1.06	\$ 19.67	\$ 0.79	\$ 13.14	\$ 0.54	\$ 11.28	\$ 0.45
25 - 29	29.86	1.19	21.26	0.86	14.94	0.61	12.16	0.48
30 - 34	32.84	1.31	21.89	0.89	25.25	1.01	18.70	0.76
35 - 39	41.46	1.67	27.05	1.09	32.08	1.29	20.93	0.84
40 - 44	58.62	2.35	34.96	1.39	40.62	2.05	25.53	1.29
45 - 49	94.96	3.82	55.81	2.25	70.29	3.52	38.12	1.92
50 - 54	148.70	10.42	82.02	5.74	104.51	8.37	53.86	4.30
55 - 59	187.54	13.12	105.53	7.39	123.07	9.86	71.66	5.74
60 - 64	297.07	29.70	185.76	18.58	173.74	17.39	113.14	11.33
65 - 69	701.25	N/A	484.08	N/A	318.75	N/A	229.93	N/A
70 - 74	1,408.28	N/A	1,014.19	N/A	651.99	N/A	486.10	N/A
75 - 79	2,815.92	N/A	2,109.86	N/A	1,309.71	N/A	1,020.73	N/A
80 - 84	4,591.41	N/A	4,043.24	N/A	2,135.51	N/A	1,993.82	N/A

* You have not used any form of tobacco or tobacco cessation products in the past 12 months. Approval for non-smoker rates is dependent on your smoking status and overall health history.

FIG OPTION ANNUAL PREMIUM

	NON-SMOKER*	SMOKER
Female	\$11.45	\$14.31
Male	20.99	26.72

The Future Insurance Guarantee (FIG) Option allows you to increase coverage by up to \$50,000 at specified times in the future without additional medical underwriting. You can apply for this option before age 50.

* You have not used any form of tobacco or tobacco cessation products in the past 12 months.

Eligibility

You are eligible to apply for Basic Life Insurance if you are a Canadian resident and:

- A licensed dentist in Canada under age 65, who is a member of the CDA or a participating provincial or territorial dental association (in Quebec, only CDA members are eligible)
- A full-time undergraduate or graduate student in a Canadian faculty or college of dentistry
- A full-time employee of a participating dental association or organization

As the Quebec provincial association does not participate, Quebec dentists must be members of the CDA to apply for or increase coverage.

In order to qualify for coverage, evidence of good health must be provided. Coverage is subject to approval by the insurer and subject to the person to be insured being actively at work.

Note: Full coverage may continue to age 85. However, for participants whose premiums are being waived due to total disability, the total coverage amount will reduce on January 1st following the 70th, 75th and 80th birthdays as shown on the following table.

AGE	COVERAGE AMOUNT
70	50% of pre-70 coverage, to a maximum of \$200,000
75	50% of pre-75 coverage, to a maximum of \$100,000
80	50% of pre-80 coverage, to a maximum of \$50,000
85	Coverage terminates

This information is presented for your general guidance. Precise details, terms and conditions (including restrictions and exclusions) are set out in the insurance contract for this plan.

Conditions and Limitations

Details, terms, conditions and exclusions are set out in the certificate booklet for the Basic Life Insurance plan. Please note that suicide of the insured, while sane or insane, within two years of the effective date or date of last reinstatement is not covered.