

# BASIC LIFE INSURANCE

## YOU ARE ELIGIBLE FOR:

- Lower rates for good health
- Options to tailor your coverage
- Coverage up to \$4 million

Help secure the  
future of your  
loved ones—  
and your practice



# Why Invest in Life Insurance?

Life insurance can help safeguard the things that are most important to you. Knowing that your loved ones and your practice are protected can reduce stress, and help you address future needs.

## HOW CAN IT HELP?

### It Helps Your Loved Ones Pay:

- Bills
- Taxes
- Funeral costs
- Post-secondary education costs
- Mortgage and living expenses

### It Helps Cover Your Practice For:

- Partner buyout
- Offsetting financial losses
- Key person coverage
- Buy-sell agreement

## CDSPI Life Insurance Created Just for Dentists

CDSPI offers three exclusive advantages for the dental community:

### 1. Apply without a medical

If you're 50 or under, apply for up to \$1 million in coverage without medical testing.<sup>1</sup>

### 2. Get rewarded for good health

Dentists who are in good health and maintain a healthy lifestyle can apply for **AdvantEdge** preferred rates.

### 3. More coverage means more savings

Once you qualify for preferred rates, higher coverage limits mean greater rate reductions.

Coverage Amount		% Reduction	
From	To	AdvantEdge	HealthEdge or Basic
\$300,000	\$499,999	15%	0%
\$500,000	\$999,999	20%	5%
\$1,000,000	\$1,499,999	25%	10%
\$1,500,000	\$4,000,000	27.5%	15%

<sup>1</sup> Manulife reserves the right to request medical testing if needed.

## How can you be eligible for AdvantEdge rates?

### Meet all these criteria:

- Be under the age of 70,
- Have no plan to and have not been advised to consult a physician or specialist or have a diagnostic test or surgery performed (excluding routine physicals),
- Have not used any form of tobacco or tobacco cessation products in the past 12 months,
- Have not been declined for life insurance or offered coverage on a modified basis in the past five years,
- Have not received treatment for cancer, coronary artery disease, stroke, diabetes, lung, liver or kidney disorder, HIV infection, AIDS or any other significant medical disorder in the past five years and,
- Have not used any form of illicit drug, or been treated for or advised to reduce alcohol or drug usage in the past five years.

Life Insurance is provided by The Manufacturers Life Insurance Company (Manulife).

Manulife has the authority to grant or refuse insurance coverage based on health considerations. Precise details, terms, conditions and exclusions are set out in the insurance contracts for these plans.

# Customize Your Coverage

Explore two optional enhancements with these additional benefits:

## 1 Pay no premium when you are totally disabled

With the **Waiver of Premium** option, if you become totally disabled for six months or longer, you no longer have to pay your life insurance premiums. In addition, you are reimbursed for all premiums paid during those six months. You must be under age 65 to apply for this option.

### **When am I deemed totally disabled?**

As a result of sickness or injury, you are unable to engage in any gainful occupation, are not gainfully employed in any occupation and are under the regular care of a doctor. The total disability must commence before the January 1<sup>st</sup> following your 65<sup>th</sup> birthday.

## 2 Increase your coverage regardless of health status

If you are under age 50, you can add the **Future Insurance Guarantee (FIG)** option, which allows you to increase your coverage by up to \$50,000 at specified times in the future—without providing additional evidence of good health. You must be under age 50 to apply, and under age 51 to exercise this option.

### **When can I increase my coverage using the FIG Option?**

Within 60 days of any of these events:

- 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
- Your birthday at ages 25, 30, 35, 40, 45 and 50

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.

### **And, you can get your premiums guaranteed for life!**

If you are 70 or under, you can convert your Basic Life coverage to **Term 100 Life Insurance** *without providing evidence of good health*. This provides seamless coverage at a guaranteed premium.

### **How does the Term 100 life insurance work?**

You pay the same guaranteed premium until age 100, which makes it ideal for estate planning. You pay no premiums after age 100.

Annual Premium (FIG)		
	Non-smoker*	Smoker
Female	\$11.45	\$14.31
Male	\$20.99	\$26.72

## Eligibility

You are eligible to apply for Basic Life coverage if you are:

- Under the age of 70,
- A Canadian citizen or a permanent resident of Canada, and
- A licensed dentist in Canada who is a member of the CDA or a participating provincial or territorial dental association (in Quebec, only CDA members are eligible) or,
- A full-time undergraduate or graduate student in a Canadian dental school or,
- A full-time employee of a participating dental association or organization.

Provincial/territorial 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: \$4,000,000 total coverage per life insured. *Receive additional premium reductions on higher levels of coverage.*

## AdvantEdge – Annual Premiums per \$25,000 of Sum Insured

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.