

**DATE:** June 14, 2018 **N° 2018-08**  
**CATEGORY:** **INSURANCE**  
**TO:** Managing General Agents, Associate General Agents, Advisors, General Agents and National Accounts  
**SUBJECT:** **New CI Protect 20 & CI Protect Plus 20 Critical Illness Insurance**

Effective June 26, 2018, we are pleased to announce that the new *CI Protect 20* & *CI Protect Plus 20* plans will be added to our critical illness insurance (CI) product portfolio.

CI Protect 20
<ul style="list-style-type: none"> <li>Covers the four most common critical illnesses*</li> <li>Uses Life underwriting, i.e. uses our Life underwriting requirement charts</li> <li>Utilizes 2 knock-out questions (same questions as CI Protect 10)</li> <li>Built-in death-benefit of \$1,000</li> </ul> <p>* Munich Re's Individual Insurance Survey, 2016</p>

CI Protect Plus 20
<ul style="list-style-type: none"> <li>Covers 25 critical illnesses</li> <li>Can convert to CI Protect Plus 75 up to age 65</li> <li>3 built-in benefits for added protection without additional premiums</li> <li>Optional Return of Premium on surrender or maturity</li> </ul>

### Sample competitive initial premium rankings<sup>1</sup>

<i>CI Protect 20</i>	Coverage	<i>Premium Rankings<sup>1</sup> – Male Standard Non-smoker</i>			<i>Premium Rankings<sup>1</sup> – Female Standard Non-smoker</i>		
		Age 30	Age 40	Age 50	Age 30	Age 40	Age 50
		\$50,000	2	2	2	1	1
\$75,000	2	2	2	1	1	2	

<i>CI Protect Plus 20</i>	Coverage	<i>Premium Rankings<sup>2</sup> – Male Standard Non-smoker</i>			<i>Premium Rankings<sup>2</sup> – Female Standard Non-smoker</i>		
		Age 30	Age 40	Age 50	Age 30	Age 40	Age 50
		\$50,000	3	3	3	3	3
\$100,000	3	3	3	3	3	3	

<sup>1</sup> Premium rankings are based on LifeGuide quotes dated June 13, 2018, comparing the proposed CI Protect 20 initial annual premiums with the initial premiums of 4 other comparable 20-year renewable CI products that covers 4 critical illnesses, for the ages, coverage amounts and risk classes shown.

<sup>2</sup> Premium rankings are based on LifeGuide quotes dated June 13, 2018, comparing the proposed CI Protect Plus 20 initial annual premiums with the initial premiums of 9 other comparable 20-year renewable CI products which covers 16 to 26 critical illnesses, for the ages, coverage amounts and risk classes shown.

### Save the policy fee if bundled as a rider

Help clients create a bundled solution for mortgage insurance protection by adding our new CI Protect 20 or CI Protect Plus 20 to a Solution 20 base plan, only one \$50 annual policy fee is applied.

### Reference

**Yvonne Lau**, Product and Pricing Specialist, Insurance Marketing