



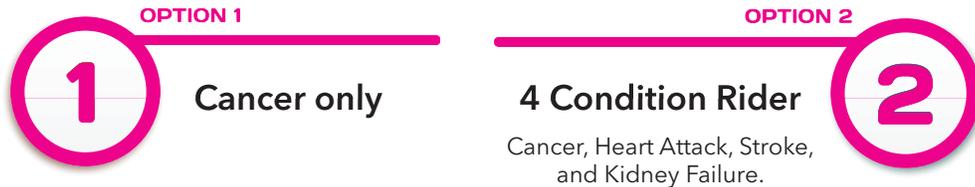
Helping your client protect their most valuable asset...their employees.

When an employee is diagnosed with a critical illness, the impact can be devastating.

Chubb's Critical Illness benefit does not require an employee to be unable to work, nor does it require them to use the money on medical expenses, or any other expenses related to their critical illness.

It's simple: when an employee is diagnosed with a covered critical illness, this benefit provides them with a tax free¹ lump sum to be spent however they want.

RWAM is pleased to offer a cost effective enhancement to the Chubb Critical Illness rider on the AD&D benefit.



Enhanced **Critical Illness Rider**

10% of AD&D Face Amount
\$10,000 Maximum

Help reduce the financial burden to your client's employees and their loved ones with Critical Illness Rider insurance coverage.

For more information please contact your RWAM Group Representative.

1. A single sum benefit is paid upon diagnosis of one of the listed covered illness, or injury, and survival after 30 days (180 days survival for Paralysis, and a 90 day waiting period for Cancer applies). This insurance coverage is underwritten by Chubb Life Insurance Company of Canada ("Chubb Life"). This information is for general information purposes only. Actual coverage is determined by the facts and circumstances of the particular loss and the terms and conditions of the policy as issued. Chubb is part of the Chubb group of companies. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.