My group benefit plan

canada life™

Royal Canadian Mounted Police
Gendarmerie royale du Canada

We are pleased to offer you our services. As we adhere to principles of inclusion, all genders are incorporated in the language used in our communications with you.

BENEFIT DETAILS

Canada Life™ is a leading Canadian life and health insurer. Canada Life's financial security advisors work with our clients from coast to coast to help them secure their financial future. We provide a wide range of retirement savings and income plans; as well as life, disability and critical illness insurance for individuals and families. As a leading provider of employee benefits in Canada, we offer effective benefit solutions for large and small employee groups.

Canada Life Online

Visit our website at www.canadalife.com for:

- information and details on Canada Life's corporate profile and our products and services
- investor information
- news releases
- contact information
- online claims submission

Canada Life's Toll-Free Number

- For all inquiries, please call 1-888-252-1847

Process to make a complaint

If you have any concerns regarding these products or Canada Life's services, please let us know. You can call:

Toll-free: 1-888-252-1847

You can also contact Canada Life on our website by visiting www.canadalife.com/complaints.

The information provided in the booklet is intended to summarize the provisions of Group Policy Nos. 4392, 24680, 24892, 32843 and 135047. If there are variations between the information in the booklet and the provisions of the policies, the policies will prevail to the extent permitted by law.

This booklet contains important information and should be kept in a safe place known to you and your family.

The Plan is underwritten by

canada life™

and administered by

RCMP Group Life Insurance Centre
c/o SEB Administrative Services Inc.
900 - 425 boul. de Maisonneuve West
Montréal QC H3A 3G5
Telephone: Toll-Free: 1-877-778-8084 (Monday to Friday: 7:30 to 6:00 Eastern Time)
Online: RCMP-GRCGroupLife.com

This booklet was prepared on: May 11, 2026

Access to Documents

You have the right, upon request, to obtain a copy of the policy, your application and any written statements or other records you have provided to Canada Life as evidence of insurability, subject to certain limitations.

Legal Actions

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* (for actions or proceedings governed by the laws of Alberta and British Columbia), *The Insurance Act* (for actions or proceedings governed by the laws of Manitoba), the *Limitations Act, 2002* (for actions or proceedings governed by the laws of Ontario), or other applicable legislation. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the Quebec Civil Code.

Appeals

You have the right to appeal a denial of all or part of the insurance or benefits described in the contract as long as you do so within one year of the initial denial of the insurance or a benefit. An appeal must be in writing and must include your reasons for believing the denial to be incorrect.

Benefit Limitation for Overpayment

If benefits are paid that were not payable under the policy, you are responsible for repayment within 30 days after Canada Life sends you a notice of the overpayment, or within a longer period if agreed to in writing by Canada Life. If you fail to fulfil this responsibility, no further benefits are payable under the policy until the overpayment is recovered. This does not limit Canada Life's right to use other legal means to recover the overpayment.

Quebec Time Limit for the Payment of Benefits

Where Quebec law applies, benefits will be paid in accordance with the terms of the plan within the following time period:

- for death benefits, 30 days following receipt of the required proof of claim.
- for disability income benefits for which there is no waiting period, 30 days following receipt of the required proof of claim.
- for disability income benefits for which there is a waiting period, 30 days from the expiry of the waiting period provided the required proof of claim has been received.
- for any other benefit, 60 days following receipt of the required proof of claim.

Employer Role

The employer's role is limited to providing employees with information and not advice.

Privacy

Protecting your personal information. At Canada Life, we're committed to protecting personal information and respecting your privacy. Personal information is information that either on its own or combined with other information allows an individual to be identified. This includes your name and address, as well as more sensitive information such as your health and financial records. When applicable, this includes information about other people such as your spouse, common-law partner, and children.

How we use your personal information. Your personal information is used to provide you with products and services and to improve our business operations. This includes verifying your identity, maintaining your profile, and informing you about features of the products you already have with us. It's also used to provide you with advice, evaluate your eligibility for products, price our products, collect feedback on our customer service, process claims and other financial transactions, protect you and us from risks such as cyber threats and fraud, and comply with legal obligations. If you provided your social insurance number (SIN), we'll use it for tax reporting. Your SIN is also used to link your products together and to keep your information separate from other customers with similar names.

Who we share personal information with. We share your personal information with other people and organizations who help us administer your products and provide you with services. This may include your advisor or people who work with your advisor, our Canadian subsidiaries, and other organizations that provide us services such as paramedical examiners, medical laboratories, MIB, LLC., specialty coverage providers, independent medical examiners, and pharmacy benefits managers. As well, we may share your information with claims assessors, travel assistance providers, technology suppliers, other insurance or reinsurance companies, other financial institutions, and credit reporting agencies. As part of our day-to-day business, your personal information may be communicated to government departments and agencies, and may be communicated outside your province of residence or outside Canada. We take protecting your personal information seriously and we'll never sell your personal information to anyone.

You're in control of your personal information. We respect your privacy preferences and follow them when using your personal information. At any point in your relationship with us, you can choose how your personal information is used by updating your privacy preferences through your online account or by submitting a request through our privacy centre at www.canadalife.com/privacy. This includes choosing whether you receive customer experience surveys, the use of your SIN for non-tax reporting purposes, and whether and how you want to receive information and offers from Canada Life using the personal information we collect from you throughout your relationship with us. You can also exercise other privacy rights through our privacy centre such as access to or correction of your personal information.

If you choose to remove your consent to the collection, use and disclosure of the personal information required to serve you and meet our legal obligations, we may not be able to continue to provide you with products and services.

Want to learn more? Please visit www.canadalife.com/privacy.

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Benefit Summary

This summary must be read together with the benefits described in this booklet.

Employee Basic Life Insurance

Employees under age 40	$160,000
	For civilian members and employees who do not apply within 31 days of becoming eligible, any amount of Employee Basic Life Insurance over $32,000 is subject to evidence of insurability
Employees age 40 but under age 45	$128,000
	Any amount of Employee Basic Life Insurance over $26,000 is subject to evidence of insurability
Employee age 45 but under age 50	$96,000
	Any amount of Employee Basic Life Insurance over $20,000 is subject to evidence of insurability
Employee age 50 but under age 55	$64,000
	Any amount of Employee Basic Life Insurance over $15,500 is subject to evidence of insurability
Employee age 55 and over	$32,000
	Any amount of Employee Basic Life Insurance over $15,500 is subject to evidence of insurability

Please note: Starting on January 1st of the year you reach age 61 and each January 1st thereafter until you reach age 70, your amount of insurance will reduce. Please see the following tables for the reduction amounts.

Reduction Schedule for employees who are under age 40 at date of application

Age 60	Age 61	Age 62	Age 63	Age 64	Age 65	Age 66	Age 67	Age 68	Age 69	Age 70
$160,000	$148,000	$136,000	$123,000	$109,000	$94,000	$79,000	$62,000	$44,000	$26,000	$10,000
$32,000 (no evidence maximum)	$29,000	$27,000	$24,000	$21,000	$18,500	$15,500	$12,000	$8,750	$5,000	$2,500

Reduction Schedule for employees who are over age 40 at date of application

Age 60	Age 61	Age 62	Age 63	Age 64	Age 65	Age 66	Age 67	Age 68	Age 69	Age 70
$128,000	$118,000	$109,000	$98,000	$87,000	$75,000	$63,000	$49,000	$35,000	$21,000	$6,750
$96,000	$87,000	$81,000	$74,000	$65,000	$56,000	$47,000	$37,000	$26,000	$15,750	$5,000
$64,000	$59,000	$54,000	$49,000	$43,000	$37,000	$31,000	$24,000	$17,750	$10,500	$3,200
$32,000	$29,000	$27,000	$24,000	$21,000	$18,500	$15,500	$12,000	$8,750	$5,000	$2,500
$26,000 (no evidence maximum)	$24,000	$22,000	$20,000	$17,500	$15,000	$12,500	$10,000	$7,250	$4,250	$2,500
$20,000 (no evidence maximum)	$18,500	$17,000	$15,500	$13,500	$11,500	$9,750	$7,750	$5,500	$3,250	$2,500
$15,500 (no evidence maximum)	$14,000	$13,000	$11,500	$10,500	$9,000	$7,500	$6,000	$4,250	$2,500	$2,500

Optional Life Insurance

Employee	Available in $11,000 units to a maximum of $198,000 If you are age 40 but under age 45, any amount of Optional Life Insurance over $44,000 is subject to approval of evidence of insurability If you are age 45 but under age 50, any amount of Optional Life Insurance over $33,000 is subject to approval of evidence of insurability If you are age 50 but under age 55, any amount of Optional Life Insurance over $22,000 is subject to approval of evidence of insurability If you are age 55 and over, any amount of Optional Life Insurance over $11,000 is subject to approval of evidence of insurability All insurance applied for 31 days or more after becoming eligible or acquiring a spouse is subject to evidence of insurability
Spouse	Available in $20,000 units to a maximum of $120,000 Any amount of Optional Life Insurance over $20,000 is subject to approval of evidence of insurability All amounts of Optional Life Insurance will reduce to $5,000 on January 1st following your spouse's 60th birthday All insurance applied for 31 days or more after becoming eligible or acquiring a spouse is subject to evidence of insurability
Child	Available in $5,000 units to a maximum of $30,000 Any amount of Optional Life Insurance over $5,000 is subject to approval of evidence of insurability All insurance applied for 31 days or more after becoming eligible or acquiring a spouse is subject to evidence of insurability. However, if you have no spousal coverage and acquire an eligible child for the first time, the evidence of insurability requirement applies after 90 days rather than 31 days.

Please note: When your spouse is covered for optional life insurance, your child will automatically be covered for the same number of multiples approved for the spouse. However, you can also elect additional multiples for child optional insurance. If spousal coverage is cancelled due to divorce, separation, death of the spouse or if you elect to cancel it, you may apply for an increase in child insurance equal to the multiples that were in force for the spouse. The increase is not subject to the policy's underwriting provision provided you apply within 31 days of the cancellation of the spousal coverage. The total amount of insurance for a child cannot exceed $30,000.

Employee Basic Accidental Death, Dismemberment and Specific Loss (Principal Sum) (Not Applicable to Retirees)	$10,000
Optional Accidental Death, Dismemberment and Specific Loss (Principal Sum)	
Employee	$100,000
Spouse (if there are no children)	50% of the employee amount
Spouse (if there are children)	40% of the employee amount
Child (if there is no spouse)	10% of the employee amount
Child (if there is a spouse)	5% of the employee amount
Long Term Disability Income Benefits (Not Applicable to Retirees)	
Waiting Period	91 days or the date you are discharged from the RCMP, whichever is later
Amount	75% of your monthly earnings Monthly earnings are 1/12 of annual earnings. For benefit calculations and in assessing a person's ability to be gainfully employed, monthly earnings will be those in effect at the date of discharge with entitlement to benefits.

COMMENCEMENT AND TERMINATION OF COVERAGE

You are eligible to participate in the plan on the date your employment begins if you are an active employee or the date your retirement begins if you are:

1. a Regular Member, Special Constable Member or Civilian Member in the service of the Royal Canadian Mounted Police and under the provision of the RCMP Superannuation Act

2. a person who was in the service of the Royal Canadian Mounted Police and under the provision of the RCMP Superannuation Act or the RCMP Pension Continuation Act on July 15, 1984 and who, on July 16, 1984, automatically transferred to the Canadian Security Intelligence Service, and continues to be employed by the Canadian Security Intelligence Service, or

3. a retired employee of 1 or 2 as noted above if you were continuously insured for the entire period during which you were eligible for insurance or for five years immediately prior to the date you retired; and you are either:

    - in receipt of a pension provided by the RCMP Superannuation Act, or the RCMP Pension Continuation Act, or

    - you have elected to receive a deferred annuity under the RCMP Superannuation Act, has at least 20 years of RCMP service on the date of retirement and you have not elected to surrender your deferred annuity or your pension.

- If evidence of insurability is required, coverage for you and your dependents will take effect on the date of written approval. If evidence of insurability is not required, coverage for you and your dependents will take effect when you become eligible or you apply for coverage, whichever is later.

- You must be actively at work when coverage takes effect, otherwise the coverage will not be effective until you return to work.

  Increases in your benefits while you are covered by this plan will not become effective unless you are actively at work.

  This does not apply to retirees.

- Temporary and seasonal employees, and part-time employees who work less than 12 hours per week may not join the plan.

Your coverage as an active employee terminates when your employment ends, you are no longer eligible, or the policy terminates, whichever is earliest.

Your coverage as a retiree terminates when you are no longer eligible or the policy terminates, whichever is earlier.

- Your dependents' coverage terminates when your insurance terminates or your dependent no longer qualifies, whichever is earlier.

- When your coverage terminates, you may be entitled to an extension of benefits under the plan. See your employer for details.

DEPENDENT COVERAGE

Dependent means:

- Your spouse, legal or common-law.

  A common-law spouse is a person who has been living with you in a conjugal relationship for at least 12 months or, if you are a Quebec resident, until the earlier birth or adoption of a child of the relationship.

- Your unmarried children who are under age 18, or who are full-time students.

  Children under age 18 are not covered if they are working more than 30 hours a week, unless they are full-time students.

  Children who are incapable of supporting themselves because of physical or mental disorder are covered without age limit if the disorder begins before they turn 18, or while they are full-time students, and the disorder has been continuous since that time.

BENEFICIARY DESIGNATION

You may make, alter, or revoke a designation of beneficiary as permitted by law. Any designation of beneficiary you made under your employer's previous policy prior to the effective date of this policy applies to this policy until you make a change to that designation. You should review your beneficiary designation from time to time to ensure that it reflects your current intentions. You may change the designation by completing a form available from your employer.

EMPLOYEE BASIC LIFE INSURANCE

On your death, Canada Life will pay your life insurance benefits to your named beneficiary. If you have not named a beneficiary or there is no surviving beneficiary at the time of your death, payment will be made to your estate. Your employer will explain the claim requirements to your beneficiary.

- If any or all of your insurance terminates on or before your 65th birthday, you may be eligible to apply for an individual conversion policy without providing proof of your insurability. You must apply and pay the first premium no later than 31 days after your group insurance terminates. See your employer for details.

OPTIONAL LIFE INSURANCE

Optional life insurance allows you to choose additional coverage for yourself and your dependents. Check the **Benefit Summary** for the amount of optional life insurance available.

When you apply for optional life insurance for yourself or your dependents, no proof of insurability is required for the amount shown in the **Benefit Summary** if you apply within 31 days after becoming eligible. If you have no spousal coverage and acquire an eligible child for the first time, the evidence of insurability requirement applies after 90 days rather than 31 days. In any other circumstances, you must provide proof of insurability, and your application must be approved by Canada Life. Canada Life may void the optional insurance if any statement or answer in your application misrepresents or fails to disclose any fact material to the insurance.

On your death, Canada Life will pay your life insurance to your named beneficiary. If you have not named a beneficiary or there is no surviving beneficiary at the time of your death, payment will be made to your estate. Your employer will explain the claim requirements. If one of your dependents dies you will be paid the amount for which that person was insured.

- If your optional life insurance terminates on or before your 70th birthday, you may be eligible for an individual conversion policy without providing proof of insurability. You must apply and pay the first premium no later than 31 days after the group insurance terminates. See your employer for details.

  If your spouse's optional life insurance terminates on or before January 1 following their 60th birthday, they may be eligible for an individual conversion policy without providing proof of insurability. You must apply and pay the first premium no later than 31 days after the group insurance terminates. You or your spouse may apply. See your employer for details.

- Your optional life insurance will not continue past the last day of the month in which you reach age 70. Your spouse's coverage will not continue past the last day of the month before the date you or your spouse reaches age 70, whichever comes first. Your child's optional life insurance will not continue past January 1st following:

  - your spouse's 60th birthday, if spousal coverage has been elected, or
  - your 60th birthday, if spousal coverage has not been elected.

Limitation

No benefit is paid for suicide within the first year of initial or increased optional life coverage. In such a situation, Canada Life refunds the premiums that have been received. This limitation does not apply to coverage for a dependent child.

BASIC ACCIDENTAL DEATH, DISMEMBERMENT AND SPECIFIC LOSS (AD&D) INSURANCE
(Not Applicable to Retirees)

If you suffer one of the losses listed below as the result of an accident which occurs while you are insured, you will be paid the factor or portion of the Principal Sum shown opposite the loss in the table below. The loss must occur no later than 730 days after the accident. For loss of use, the loss must be continuous for 365 days. If you suffer multiple losses to the same limb as the result of the same accident, only the loss providing the highest amount payable will be paid.

If you die as a result of an accident, Canada Life will pay the Principal Sum to your named beneficiary. If you have not named a beneficiary or there is no surviving beneficiary at the time of your death, payment will be made to your estate. Your employer will explain the claim requirements to your beneficiary.

The Principal Sum is the maximum amount that will be paid for all injuries resulting from the same accident. For paraplegia, hemiplegia, and quadriplegia, the maximum amount that will be paid for all injuries resulting from the same accident is two times the Principal Sum.

Loss	**Amount Payable**
Both hands or both feet	Principal Sum
Sight of both eyes	Principal Sum
One hand and one foot	Principal Sum
One hand and sight of one eye	Principal Sum
One foot and sight of one eye	Principal Sum
One arm or one leg	3/4 Principal Sum
One hand or one foot or sight of one eye	1/2 Principal Sum
Thumb and index finger or at least four fingers of one hand	1/4 Principal Sum
All toes of one foot	1/8 Principal Sum

Loss of Use

Both arms and both legs (quadriplegia)	2 X Principal Sum
Both legs (paraplegia)	2 X Principal Sum
One arm and one leg on the same side of the body (hemiplegia)	2 X Principal Sum
Both hands or both feet or sight of both eyes	Principal Sum
One hand and one foot	Principal Sum
One hand and sight of one eye	Principal Sum
One foot and sight of one eye	Principal Sum
One leg or one arm	3/4 Principal Sum
One hand or one foot or sight of one eye	1/2 Principal Sum
Thumb and index finger or at least Four fingers of one hand	1/4 Principal Sum
All toes of one foot	1/8 Principal Sum

For air travel accidents, the aggregate limit for all covered losses sustained by all covered persons as a result of the same air travel accident is $1,000,000. When the aggregate limit is applied, the amount payable with respect to each covered person is reduced proportionately

Your AD&D insurance will not continue past December 31st of the year in which you reach age 60.

Educational Benefit for Dependent Children

If benefits are payable under this benefit provision for your death, Canada Life will pay the tuition fees for enrolling your dependent children as full-time students at a post-secondary institution. To qualify for an educational benefit, a dependent child must have been enrolled:

- as a full-time student at a post-secondary institution at the time of the accident causing your death, or
- as a full-time student at the secondary school level at the time of the accident causing your death and enrols as a full-time student at a post-secondary institution within 365 days after the accident.

Canada Life will pay up to 5% of the Principal Sum, or $5,000, whichever is less, for each year of full-time post-secondary school enrolment. Canada Life will pay the educational benefit each year for a maximum of 4 consecutive years upon receipt of proof of full-time enrolment.

Limitations

No benefits will be paid for tuition expenses incurred before the accident causing your death, or room or board or other ordinary living, travelling, or clothing expenses.

Family Transportation Benefit

If you are hospitalized more than 150 kilometres from your home as a result of an injury for which benefits are payable under this benefit provision, Canada Life will pay up to $2,000 for transportation and lodging expenses for one family member to join you.

Benefits for lodging are limited to moderate quality accommodation for the area of hospitalization. Telephone expenses and taxicab and car rental charges are included.

Transportation expenses are limited to round trip economy class transportation. If a private vehicle is used, expenses are limited to $.44 per kilometre travelled.

Limitation

Meal expenses are not covered.

Occupational Training Benefit for Spouses

If benefits are payable under this benefit provision for your death, Canada Life will pay for expenses associated with your spouse's enrolment in an accredited occupational training program. The purpose of the training program must be to provide the spouse with at least the minimum qualifications required for employment in an occupation for which the spouse would not otherwise qualify.

Canada Life will pay up to 10% of the Principal Sum, or $10,000, whichever is less.

Limitations

No benefits will be paid for expenses incurred more than 3 years after the accident causing your death, or room or board or other ordinary living, travelling, or clothing expenses.

Educational Benefit

If benefits are payable under this benefit provision for an injury that requires you to change occupations, Canada Life will pay the tuition fees for enrolling you as a student at a post-secondary institution for training in a new occupation. To qualify for an educational benefit, you must enrol at a post-secondary institution within 365 days after the accident. Canada Life will pay up to $10,000.

Limitations

No benefits will be paid for tuition expenses incurred before the accident, expenses incurred more than 2 years after the accident causing the injury, or room or board or other ordinary living, travelling, or clothing expenses.

Wheelchair Benefit

If benefits are payable under this benefit provision for an injury that requires the use of a wheelchair for you to be ambulatory, Canada Life will pay for alterations to your principal residence to make it wheelchair accessible and habitable, and modifications to a motor vehicle you use to make it accessible to and driveable by you.

Benefits for home alterations are payable only if the person or persons making the changes are experienced in home alterations for wheelchairs, and recommended by an organization recognized for providing support and assistance to wheelchair users.

Benefits for vehicle modifications are payable only if the person or persons making the changes are experienced in vehicle modification for wheelchairs, and the modifications are approved by the provincial vehicle licensing authority.

Canada Life will pay up to $10,000 for all home and vehicle modifications combined.

Limitations

No benefits will be paid for expenses incurred more than 365 days after the accident, or for subsequent alterations to your home or vehicle after an initial claim for benefits has been made under this wheelchair benefit provision.

General Limitations

No benefits are paid for injury or death resulting from:

- Intentionally self-inflicted injury or suicide, regardless of your state of mind and whether or not you were able to understand the nature and consequences of your actions
- Viral or bacterial infections, except pyogenic infections occurring through the injury for which loss is being claimed
- Any form of illness or physical or mental infirmity
- Medical or surgical treatment
- Any act constituting a criminal offense by you

How to Make a Claim

- To claim benefits for yourself, ask your employer for a claim form. Complete it and return it to your employer.
- If you die accidentally, your employer will explain the claim requirements to your beneficiary.
- Claims should be submitted as soon as possible, but no later than 27 months after the loss.

OPTIONAL ACCIDENTAL DEATH, DISMEMBERMENT AND SPECIFIC LOSS (AD&D) INSURANCE

Optional Accidental Death, Dismemberment and Specific Loss Insurance allows you to choose additional coverage. It also allows you to cover your dependents. Coverage for your spouse includes all benefits except the Educational Benefit for Dependent Children and the Occupational Training Benefit for Spouses. Coverage for your dependent children includes all benefits except the Educational Benefit for Dependent Children, the Occupational Training Benefit for Spouses, and the Educational Benefit. Check the **Benefit Summary** for the amount of Optional AD&D available to you and your dependents. For benefit details, refer to your Basic AD&D section.

Loss	**Amount Payable**
Life	Principal Sum
Both hands or both feet	Principal Sum
Sight of both eyes	Principal Sum
One hand and one foot	Principal Sum
One hand and sight of one eye	Principal Sum
One foot and sight of one eye	Principal Sum
Speech and Hearing in both ears	Principal Sum
One arm or one leg	3/4 Principal Sum
One hand or one foot or sight of one eye	1/2 Principal Sum
Speech	1/2 Principal Sum
Hearing in both ears	1/2 Principal Sum
Thumb and index finger or at least four fingers of one hand	1/4 Principal Sum
All toes of one foot	1/8 Principal Sum

Loss of Use

Both arms and both legs (quadriplegia)	2 X Principal Sum
Both legs (paraplegia)	2 X Principal Sum
One arm and one leg on the same side of the body (hemiplegia)	2 X Principal Sum
Both arms or both hands	Principal Sum
One leg or one arm	3/4 Principal Sum
One hand	1/2 Principal Sum

- Your optional AD&D insurance will not continue past the end of the day before the date you reach age 70. Your spouse’s coverage will not continue past the end of the day before the date you or your spouse reaches age 70, whichever comes first.

General Limitations

No benefits are paid for injury or death resulting from:

- Intentionally self-inflicted injury or suicide, regardless of the person’s state of mind and whether or not they were able to understand the nature and consequences of their actions

- Viral or bacterial infections, except pyogenic infections occurring through the injury for which loss is being claimed

- Any form of illness or physical or mental infirmity

- Medical or surgical treatment

- Any act constituting a criminal offense by you

- Air travel serving as a crew member, or in aircraft owned, leased or rented by your employer, or air travel where the aircraft is not licensed or the pilot is not certified to operate the aircraft

How to Make a Claim

- To claim benefits, ask your employer for a claim form. Complete it and return it to your employer.
- If you die accidentally, your employer will explain the claim requirements to your beneficiary.
- Claims should be submitted as soon as possible, but no later than 27 months after the loss.

LONG TERM DISABILITY (LTD) INCOME BENEFITS

(Not Applicable to Retirees)

The plan provides you with regular income to replace income lost because of a lengthy disability due to disease or injury. Benefits begin after the waiting period is over and continue until you are no longer disabled **as defined by the policy**, last day of the month when you die or you reach age 65, whichever comes first. Check the **Benefit Summary** for the benefit amount and waiting period.

- If disability is not continuous, the days you are disabled can be accumulated to satisfy the waiting period as long as no interruption is longer than 2 weeks and the disabilities arise from the same disease or injury.

- LTD benefits are payable for the first 24 months following the waiting period if disease or injury prevents you from performing the essential duties of your regular occupation, **and**, except for any employment under an approved rehabilitation plan, you are **not** employed in any occupation that is providing you with income equal to or greater than your amount of LTD insurance under this plan, as shown in the Benefit Summary.

- After 24 months, LTD benefits will continue only if your disability prevents you from being gainfully employed in any job. Gainful employment is work you are medically able to perform, for which you have at least the minimum qualifications, and which provides you with an income of at least 50% of your indexed monthly earnings before you became disabled.

- Loss of any license required for work will not be considered in assessing disability.

- After the waiting period, separate periods of disability arising from the same disease or injury are considered to be one period of disability unless they are separated by at least 12 months.

- Because your employer contributes to the cost of LTD coverage, benefits are taxable.

- Your LTD insurance will not continue past the end of the day before the date you reach age 65.

Other Income

Your LTD benefit is reduced by other income you are entitled to receive while you are disabled. Other income includes:

- disability or retirement benefits you are entitled to on your own behalf under the Canada Pension Plan or Quebec Pension Plan

- retirement benefits you are entitled to on your own behalf as a result of your service under:
    - the RCMP Superannuation Act
    - the Special Retirement Arrangements Act; or
    - the RCMP Pension Continuation Act

  except for increases in benefits which result from a cost of living adjustment

- loss of income benefits available through legislation, except for Employment Insurance benefits and automobile insurance benefits, which you or another member of your family is entitled to on the basis of your disability

- the wage loss portion of any criminal injury award

- disability benefits under a plan of insurance available through an association

- 50% of earnings received from an approved rehabilitation plan during the first 24 months of the plan and 100% thereafter

- employment income, disability benefits, or retirement benefits related to any employment except for 50% of earnings received from an approved rehabilitation plan during the first 24 months of the plan and severance benefits

The balance of any earnings received from an approved rehabilitation plan is not used to further reduce your LTD benefit unless that balance, together with your income from this plan and the other income listed above, would exceed your indexed monthly earnings before you became disabled. If it does, your benefit is reduced by the excess amount.

If other income has not been awarded or received, Canada Life will have the right to estimate it according to the terms of any plans or legislation involved.

Cost-of-living increases in the other income listed above, that take effect after the benefit period starts, except for income from an approved rehabilitation plan, are not included.

Vocational Rehabilitation

Vocational rehabilitation involves a work-related activity or training strategy that is designed to help you return to your own job or other gainful employment, and is recommended or approved by Canada Life. In considering whether to recommend or approve a rehabilitation plan, Canada Life will assess such factors as the expected duration of disability, and the level of activity required to facilitate the earliest possible return to work.

Inflation Protection

One year after the start of your benefit period and annually after that, the then current amount payable will be adjusted to reflect increases in the Consumer Price Index, to a maximum increase of 3% in any year.

General Limitations

No benefits are paid for:

- Disability arising from a disease or injury for which you received medical care before your insurance started. This limitation does not apply if your disability starts after you have been continuously insured for 1 year, or you have not had medical care for the disease or injury for a continuous period of 90 days ending on or after the date your insurance took effect.

- Any period after you fail to participate or cooperate in a prescribed plan of medical treatment appropriate for your condition.

  Depending on the severity of the condition, you may be required to be under the care of a specialist.

  If substance abuse contributes to your disability, the treatment program must include participation in a recognized substance withdrawal program.

Conversion Privilege

If you change jobs, you may apply for an individual LTD conversion policy without medical evidence. You must apply and pay the first premium no later than 31 days after you start your new job, and you must start your new job no later than 6 months after you leave your present one. Your application must be acceptable according to Canada Life's underwriting rules in effect for individual disability insurance conversion policies at the time of application. See your employer for details.

How to Make a Claim

- To submit claims online, go to www.canadalife.com.
- To submit paper claims, obtain an Employee Claim Submission Guide (form M4307B) and follow the guide's instructions.

  You can get this form from your employer, or online from the Canada Life corporate website. To access the form online, go to www.canadalife.com.

Please ensure that your claim is submitted to Canada Life as soon as possible, but no later than 3 months after proof of your claim has been requested.