

ACCIDENTAL DEATH & DISMEMBERMENT PLAN

Plan A - \$150,000

"It couldn't happen to me"

No one expects to be involved in a serious accident, yet chances are that you know at least one person who has. Statistics Canada indicates that accidents are the third leading cause of death each year. If you survive a serious accident you could be faced with great and immediate financial problems in addition to loss of limbs, eyesight, speech or hearing. Paralysis or the loss of use of hands, feet, arms or legs also cause major setbacks in a person's life. Unfortunately, no one has control over the fact that an accident may happen. You do, however, have a measure of control over the financial outcome of such an event. By taking a few minutes to consider this plan you will allow yourself the freedom of choosing financial protection for you and your family should a major accident occur.

Who Is Eligible

You and your spouse can apply for coverage if you are under age 85. Your acceptance into the plan is guaranteed - you cannot be turned down!

Benefit Table

You are covered for any accident resulting in any of the following losses - anywhere in the world - 24 hours a day. The benefits shown below are based on the \$150,000 plan. If you choose the \$75,000 plan, you will receive half the benefits shown below.

FOR LOSS OF:	BENEFIT
Life	\$150,000
Both hands	\$150,000
Both feet	\$150,000
Entire sight of both eyes	\$150,000
One hand and one foot	\$150,000
One hand and entire sight of one eye	\$150,000
One foot and entire sight of one eye	\$150,000
One arm or one leg	\$112,500
One hand or one foot	\$112,500
Entire sight of one eye	\$ 75,000
Hearing in both ears and speech	\$150,000
Speech	\$ 75,000
Hearing in both ears	\$ 75,000
Hearing in one ear	\$ 25,000
Quadriplegia	\$150,000
Paraplegia	\$150,000

FOR LOSS OF:	BENEFIT
Hemiplegia	\$150,000
Use of both hands	\$150,000
Use of both feet	\$150,000
Use of one arm	\$112,500
Use of one leg	\$112,500
Use of one hand	\$ 75,000
Use of one foot	\$ 75,000

The total of the above benefits payable for one person's losses as a result of one accident will not exceed \$150,000. Your spouse can be insured for the same benefits as yourself. **Benefits reduce by 50% at age 70.** Coverage terminates at age 85.

Exposure & Disappearance

If you have an accident and are unavoidably exposed to the elements which results in one of the above losses, the above noted benefits will be paid. If you are riding in or on any conveyance which is wrecked, sinks or disappears as a result of an accident and you are not found within a year of the accident, the plan will pay the accidental death benefit.

Repatriation

When accidental death occurs outside Canada, the plan will pay up to \$2,500 to have the body brought home.

Exclusions

You are not covered for losses resulting from suicide or self-destruction while sane or insane; active full-time service in the armed forces; declared or undeclared war; nor flying other than as a passenger in an aircraft certified as air-worthy.

Monthly Premium Rates

PLAN	RETIREE ONLY	RETIREE & SPOUSE
A - \$150,000	\$12.50	\$23.95
B - \$ 75,000	\$7.50	\$12.95

How to Enroll

Please call Johnson Inc., Plan Benefits Service at 1.877.406.9007, toll-free or from the Toronto area 416.920.7248 (local) to receive a brochure with application form.

Decide the amount of insurance you need and fill out the Enrolment Form. If you wish coverage for your spouse as well, be sure to fill in the required section.

Enclose a blank cheque marked "**VOID**" and mail your Enrolment Form and sample cheque in the enclosed postage paid envelope.

Coverage will begin on the date these are received by Johnson Inc. You will receive your policy shortly thereafter.

Questions We're Most Often Asked

Q. When does my coverage begin?

A. Your coverage starts when your completed Enrolment Form and "VOID" cheque are received by Johnson Inc.

Q. When and where am I covered by my Accidental Death and Dismemberment Plan?

A. You are covered 24 hours a day, anywhere in the world.

Q. What is the maximum amount paid as a result of a single accident?

A. The total benefits payable for one person's losses as a result of one accident will not exceed the maximum benefit of the plan purchased.

Money Back Guarantee

After receiving your Policy, you have 10 days to review it. If you are not completely satisfied, return it and your entire payment will be refunded - with no questions asked.