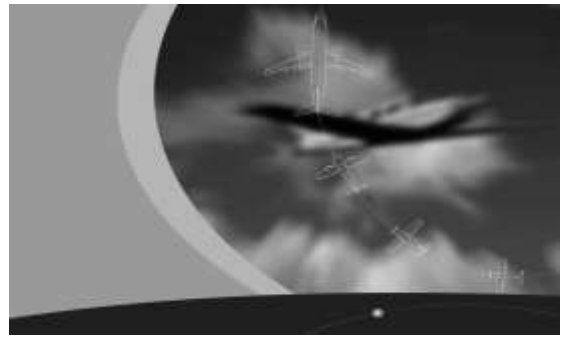


Professional Pilot Insurance Plan

Important News about Your PPIP Group Insurance



As you know, PROFESSIONAL PILOT INSURANCE PLAN (PPIP) is a group life insurance program originally designed by pilots and is exclusively available to Canadian ATPL's and their families. Our unique program has been insuring Canadian Air Line Transport Pilots since 2002 and participation has grown steadily. Since originally cleared for takeoff, almost \$1.2 Million in claim proceeds has been paid to beneficiaries of your fellow pilots.

As the Administrators of this program, your opinions and comments are important to us. As a result of your feedback we are pleased to announce the following changes:

- Effective January 1st, 2014 the termination age has been increased from age 65 to 70.
- Effective January 1st, 2014, the maximum sum of insurance beyond age 60 has been increased from \$100,000 to \$250,000.
- Effective January 1st, 2013 the maximum sum of insurance available (under age 60) had been increased from \$300,000 to \$500,000.

What do I need to do?

It is important for you to keep your coordinates and contact information current with us. Please be sure to notify our office if your address has changed or will change in the future. In addition, if you plan on switching financial institutions, you will need to advise our office immediately. You may do so by calling our office toll free at 1-888-724-1444 or emailing us at ppip@rbiadvisory.com.

Need to Update your Beneficiary Designation?

It is important for you to keep your beneficiary designation and appointed trustee current. If you wish to modify or change the information we have on file, please go to our website at www.ppip.ca to download the required change form. Once the form is completed, retain a copy for your files, but send the original to our office. If you would like us to email you this form, please notify our office.

Plan Member Booklets 2014 (Issued by Industrial Alliance Policy # 100007521)

In respect for the environment, paper waste and cost, our company will continue to support "green initiatives" wherever possible. Therefore electronic copies of your Member booklet including member coverage profiles are available and will be forwarded to your email address on file. **If you wish to obtain a hard copy document, please email our office at ppip@rbiadvisory.com or call our office to request a copy.**

RBI Advisory Group

*Administrators of the Professional Pilot
Insurance Plan*

Toll Free 1 888 724 1444

Fax 403 938 0232

www.ppip.ca

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Just One More Thing!

As an insured participant under the Professional Pilot Insurance Plan, You and your eligible dependents have access to Best Doctors Services (**Membership #HG00003278**).

Best Doctors® connects seriously ill Canadians and their treating physicians with world renowned specialists to confirm the right diagnosis and the right treatment options – without having to leave home. Using its global database of over 50,000 world renowned peer-nominated specialists, Best Doctors provides access to the best medical knowledge to millions of people around the world when they are faced with a serious medical condition.

How does the Best Doctors service work?

Best Doctors is an organization that provides a suite of services which enables you to draw on the knowledge of experts to help you get the right diagnosis, the right treatment and the right care. It is offered through insurance companies, employer groups and most importantly – to plan members of PPIP. Best Doctors helps you:

- Better understand your medical condition
- Find a specialist within or outside of Canada
- Navigate the Canadian healthcare system
- Confirm a diagnosis or treatment plan through an expert review of your medical records (InterConsultation SM), which includes a comprehensive report that has treatment recommendations you can share with your doctor

Drawing on a global database of over 53,000 peer-nominated specialists and subspecialists, Best Doctors provides millions of people with access to some of the best medical minds in the world when they need it most. If you or your treating physician suspect that you or one of your eligible dependents has one of the covered medical conditions, Call Best Doctors to discuss to your condition.

Find out more about Best Doctors by visiting www.bestdoctorscanada.com or call 1-877-419-2378.

Where can I get more information?

You may call our office anytime at 1-888-724-144 or email us at ppip@rbiadvisory.com. Your email will be responded to within 2hrs, all phone calls are returned within 24 hours.

Warmest Regards,

Richard E. Achtymichuk

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