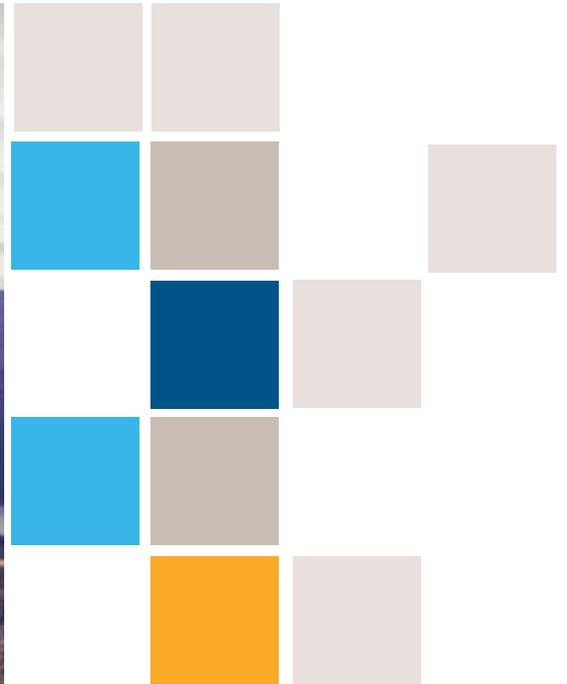
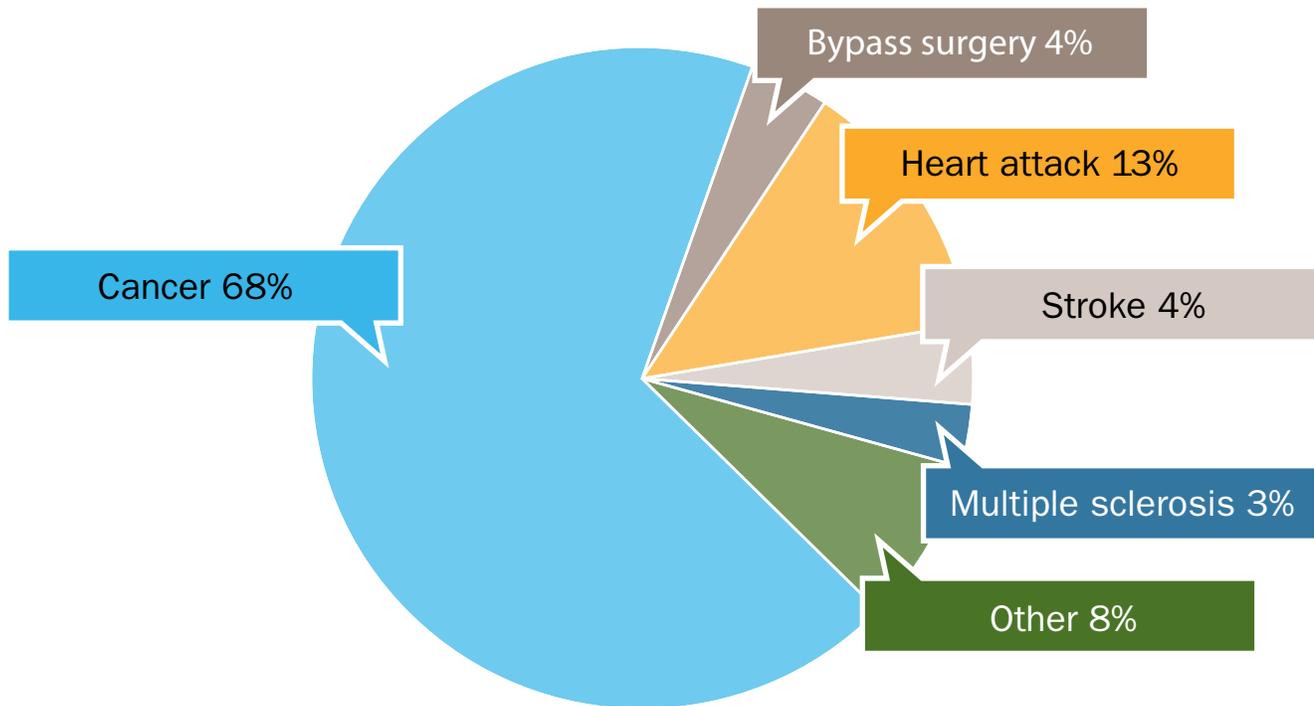


LifeAdvanceTM

A look at critical illness insurance claims



Most common claims



Source: Munich Re's 2012 Individual Insurance Survey

88-1880C



Did you know?

Cancer, heart attack and stroke represent 85 per cent of critical illness insurance claims. The average claimant ages are:

- Female – 48
- Male – 50

People are living longer. If you experience a critical illness, you're now more likely to survive it and live for many years. That's the good news.

The bad news is, if you don't have critical illness insurance protection, you may not have the financial means to continue with your family's current lifestyle following your recovery.

Fortunately, Canada Life™ offers *LifeAdvance* critical illness insurance, making sure you have a plan in place to help reduce financial stress if you survive a critical illness as defined in the policy.

No one wants to think they'll be diagnosed with a critical illness in their lifetime, but consider these statistics:

Heart disease

- **One in two** men and **one in three** women will develop heart disease in their lifetime.
- 80 per cent of hospitalized heart attack patients survive the event.

Cancer

- **One in 2.2** men and **one in 2.4** women living in Canada will develop cancer during their lifetime.
- The likelihood of Canadians with cancer surviving five years is 63 per cent.

Stroke

- There are an estimated **50,000** strokes in Canada each year. That's one stroke every 10 minutes.
- 85 per cent of stroke patients survive the initial event.

Sources: Heart and Stroke Foundation of Canada (2009); Canadian Cancer Statistics 2013, Hakim, Silver, & Hodgson, 1998
The statistics provided in this brochure have been developed by the identified sources and are not based on the definitions of critical illnesses contained in the LifeAdvance policy. They are provided for general information only.



Are you prepared?

A long-term critical illness can affect your family life, your ability to work, and your future, well beyond recovery. Purchasing critical illness insurance from Canada Life can help cover financial expenses that often arise when an unforeseen illness occurs.

We want you and your family to be prepared if you're diagnosed with a critical illness. *LifeAdvance* critical illness insurance provides money at a time when you need it most.

With *LifeAdvance*, you can receive a one-time, lump-sum payment if you suffer a critical illness, as defined in the policy, and satisfy the survival period (usually 30 days).

Canada Life pays out a growing number of claims each year. As of October 2013, we've already paid out over \$16 million in claims.¹

Serious, life-changing illnesses can sometimes be random. You may not think a critical illness will happen to you, but it can happen to anyone, at any age.

Here are some examples of claims we paid in 2013

Age at claim	Diagnosis	Benefit amount paid
9	Child diabetes	\$100,000
14	Type 1 diabetes	\$40,000
29	Breast cancer	\$400,000
36	Multiple sclerosis	\$100,000
39	Brain cancer	\$350,000
39	Coronary angioplasty	\$100,000
42	Parkinson's disease	\$200,000
45	Loss of independent existence ²	\$200,000
47	Melanoma	\$500,000
50	Heart attack	\$500,000
53	Angioplasty	\$25,000
57	Coronary artery bypass surgery	\$50,000
63	Alzheimer's	\$40,000
64	Prostate cancer	\$500,000

¹Source: Canada Life Living Benefits Financial Management.

²Loss of independent existence is available as an optional benefit rider.



The protection you need — when you need it most

When coping with a serious illness, there may be unexpected expenses. Critical illness insurance can provide assistance by helping to ease the financial burden.

How would you use your payment?

- Replace your income while you take time off work to recover
- Parking costs or transportation to treatment
- A family vacation once you've recovered
- Supplement your household income if your spouse needs to take time off work to support you
- Seek alternative care or out-of-country treatment

We know a critical illness can be very stressful emotionally and physically for you and your family. We also have services built into our policies that can help you cope during this time.

- Shepell • fgj™ provides counselling and support services.
- Best Doctors® helps you access a second opinion on your diagnosis, should it be required.

Note: Canada Life is not obligated to provide the services of Shepell • fgj or Best Doctors® and may change or cancel access to these services at any time without notice.

It's difficult to predict who will suffer a critical illness, or when one might happen. But with advances in modern medicine, more people are surviving critical illnesses.

Protect yourself now, when you're healthy, and be better prepared for when you recover.

LifeAdvance critical illness insurance from Canada Life can help you and your family focus on your recovery without the added burden of financial stress.



For more information about Canada Life and its products, visit www.canadalife.com.
For more information about how *LifeAdvance* critical illness insurance may fit your needs, ask your advisor for an illustration.

In Quebec, advisor refers to a financial security advisor for individual insurance and segregated fund policies; and to an advisor in group insurance/annuity plans for group products.

Helping people achieve more™