



Surviving a Critical Illness is More Common Than You Would Think

Cancer

- **40%** of women and **45%** of men will develop cancer during their lifetimes
- The most frequently diagnosed cancers are breast cancer in women and prostate cancer in men
- On average, **3,340** Canadians will be diagnosed with cancer every week
- **62%** of Canadian cancer patients survive

Organ Transplant

- **1 in 15** people have some form of kidney disease
- In 2010, **2,153** organ transplants were performed in Canada
- One-year survival rates after an organ transplant:
 - » **Kidney 96 - 99 %**
 - » **Liver 87 %**
 - » **Heart 86 %**
 - » **Lung 82 - 84 %**

Coronary Artery By-pass Surgery

- **1 in 4** Canadians will contract some form of heart disease
- **11,000** by-pass surgeries are performed in Canada each year
- By-pass surgery is performed more on men than women at a ratio of 4 to 1

Heart Attack

- **1 in 2** heart attack victims are under the age of 65
- **89%** survival rate among new heart attack patients
- Heart disease and stroke are the leading causes of in-patient hospitalization

Paralysis

- **900** Canadians sustain a spinal cord injury each year
- Most spinal cord injuries occur between the ages of 16 and 30

Stroke

- **1 in 3** stroke victims are under the age of 65
- **85%** survive the initial event of a stroke
- **60%** of stroke victims will be left with a disability
- Average acute care cost: **\$27,500** per stroke
- Cardiovascular diseases are the most expensive to treat

Everyone Knows Someone Who is Living With or Has Survived a Critical Illness



Did you know?

Of 10 healthy Male adults, 3 will have a critical illness before age 65. Of 10 healthy Female adults, 2.7 will have a critical illness before age 65.

What is Critical Illness Insurance?

Critical Illness Insurance pays off the remaining balance of your loan to the financial institution if you are diagnosed with any of the following:

- » **Life-Threatening Cancer**
- » **Heart Attack**
- » **Coronary Artery By-Pass Surgery**
- » **Stroke**
- » **Major Organ Transplant**
- » **Paralysis**

46% of Canadians worry that they will not be able to cover their expenses if they become critically ill

Ipsos-Reid, 2005

Critical Illness Insurance Protection benefits:

- Tax-free payment of the remaining balance of your loan to the financial institution
- Protection available for yourself and your co-debtor
- Living life benefit; a full recovery may be made
- Paid in addition to other medical insurance plans
- Premium is the same for all ages or occupations
- Benefits are not dependant on your ability or inability to work

Protect your Family and your Investments

Over and above all of the emotional costs of facing a critical illness, there are real financial costs that you may not be prepared for:

- Maintaining your current lifestyle
- Household bills
- Supporting family members
- Loss of income
- Career changes
- RRSP contributions
- Mortgage payments
- Children's education
- Childcare
- Private nursing
- Modifications to your home or vehicle
- Specialized medical treatment
- Treatment outside of Canada
- Taking as much time off as you need to fully recover

You are not eligible for Critical Illness insurance if you have a history of any of the following:

- | | | |
|----------------------------------|--------------------------------------|--|
| • Heart Attack | • AIDs, AIDs related disease or HIV+ | • Cancer (some exceptions) |
| • Coronary artery bypass surgery | • Huntington's chorea | • Systemic lupus erythematosus |
| • Coronary angioplasty | • Alzheimer's disease | • Chronic kidney disease |
| • Angina | • Insulin dependant diabetes | • Amyotrophic lateral sclerosis (Lou Gehrig's disease) |
| • Kidney failure | • Polycystic kidney disease | • Sickle cell disease |
| • Major organ transplant | • Muscular dystrophy | |
| • Multiple sclerosis | • Alcohol abuse | |
| • Permanent paralysis | • Drug abuse | |

Critical Illness Coverage is the Fastest Growing Insurance Product in Canada

Critical Illness Insurance takes away the burden of your loan in full, so that your funds can be redirected to your recovery and the welfare of your family.



Test your Knowledge of Critical Illnesses:

1. What is your chance of developing cancer?
2. What is the average age of someone who suffers a spinal cord injury?
3. What percentage of people under age 65 are stroke victims?
4. What is the ratio of men to women who have a coronary artery bypass surgery?
5. What percentage of people will have some form of heart disease?
6. What percentage of heart attack victims are under 65?
7. What are the chances that you will have a critical illness before age 65?

See reverse for answers ➡

*Please refer to your certificate for the specific health conditions, terms, provisions, limitations and exclusions that apply to Critical illness coverage.

