



Critical Illness Solutions

Critical
Illness

Critical Illness Needs



What is Critical Illness Insurance?

Critical Illness

- A lump sum benefit if you are diagnosed with a covered condition and survive 30 days.
- A “Living Benefit” given to assist you through the hardships associated with a critical illness and to protect the financial future of your family or business. Such hardships include:
 - Out-of-country medical expenses
 - Special rehabilitation expenses
 - Home modification costs
 - In-home nursing costs
 - High liability exposure
 - Loss of business
 - Loss of income



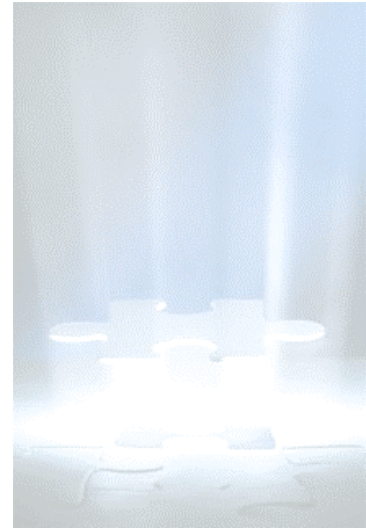


Matching the product to your market

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Key Markets

- Mortgage market
“I want to pay off my debts”
- Over 50 market
“I want a comfortable retirement”
- Disability market
“I don’t have enough disability coverage”
- Business market
“I am the business”
- Corporate market
“I need to protect our shareholders”





“I want to pay off my debts”

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Mortgage market

- Debt protection
- Little disposable income
- Combination with life insurance is better
- Need affordable coverage
- Convertible later

Ideal Plan

Living Benefit 10

Living Benefit 20





“I want to pay off my debts”

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Mortgage market

The Critical Illness Benefit is used to reduce or eliminate the outstanding debt.

If diagnosed with a critical illness, there is a strong chance you will lose your job or be away from work for a long time. The last thing you need to worry about is losing your home.





“I want a comfortable retirement”

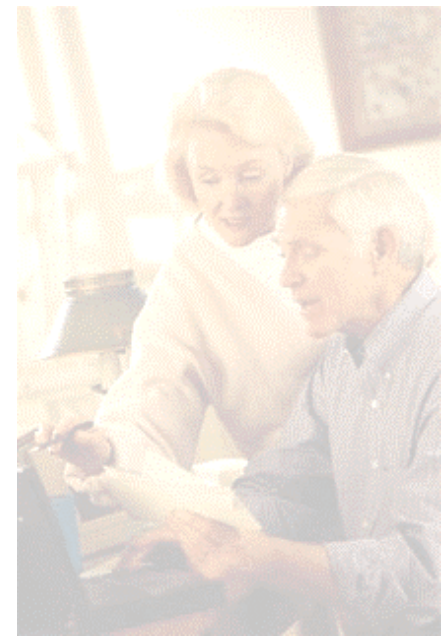
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Over 50 market

- Retirement savings protection
- More income, less debt
- level cost of insurance more attractive
- Need to protect retirement lifestyle

Ideal Plan

Living Benefit 75





“I want a comfortable retirement”

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Over 50 market

The Critical Illness Benefit is used to prevent the need to use retirement savings for medical treatments outside of Canada, homecare, home upgrades, medication or other unforeseen expenses.

If diagnosed with a critical illness, most individuals would need to use their RRSPs or home equity to fund their medical and non-medical expenses. The cost of lost retirement income can be in the hundreds of thousands.





“I don't have enough disability insurance”

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Disability market

- Supplemental disability coverage
- Off-the-job coverage
- Disability income protection

Ideal Plan

Living Benefit 10

Living Benefit 20





“I don’t have enough disability insurance”

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Disability market

The Critical Illness Benefit is used to top-up the income derived from a disability plan.

If diagnosed with a critical illness, many conditions are similar to those that pay for disability coverage. Unlike disability coverage, critical illness will pay a lump sum amount immediately after the 30 day wait period, AND will not be altered because of your income level.





“I am the business”

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Small business market

- Family business protection
- Business income protection
- Need to hire help to keep the business running
- Avoid the need for an immediate sale

Ideal Plan

Living Benefit 75

Living Benefit 100





“I am the business”

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Small business market

The Critical Illness Benefit is used to keep the business running and continue the income stream.

If diagnosed with a critical illness, there may be a need to sell the business or close the doors due to illness. Losing the family business or being forced to sell to meet a called bank loan can be devastating.





“I need to protect our shareholders”

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Corporate market

- Key man coverage
- Fund buy-sell agreements
- Protection of the day-to-day operation

Ideal Plan

Living Benefit 100





“I need to protect our shareholders”

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Illness

Corporate market

The Critical Illness Benefit is used to provide an uninterrupted income flow of the company due to the loss of a key employee and assist the finding of a replacement.

If diagnosed with a critical illness, the loss of a key employee or executive can cause havoc with the daily operation as well as possibly affect the stock price of the company if there is any significant lost revenue.





Plan for the unexpected

Critical Illness

No matter what plan you have in place, nothing can prepare you for the financial burden associated with surviving a critical illness.

Critical Illness insurance is a vital part of the financial planning process to protect your assets, your lifestyle and your financial future.

