

## IS YOUR FINANCIAL INDEPENDENCE SECURE??

Building and preserving your financial independence has less to do with good luck and more to do with hard work. Suffering an illness such as a heart attack, stroke, cancer or other life-threatening illnesses can derail even the best laid plan.

Few of us are prepared for the financial burdens that can threaten both our lifestyle and our security. Convalescence, private nursing costs, reduction or permanent loss of income, a change of profession, child care, medical equipment or home refitting, even relocation to a warmer climate can be extremely costly.

For most, it is difficult to cover the additional expenses you will face after suffering a life-threatening illness. Much of what you take for granted now.... your home, vehicle, medical care and savings plans.... would need to be reviewed.

Even though you may never have an auto accident, you wouldn't drive without adequate protection. Why take any chances with your health?

You have protected your loved ones with life insurance in the event of your death. You've protected yourself and your family in case disability takes away your income. But have you considered the financial impact a life-threatening illness can have?

*"You need financial independence when you're ill, not because you're going to die, but because you're going to live."*

~ Dr. Marius Barnard ~  
Developer of Critical Illness Insurance

## *Ask Yourself...* HOW DOES THIS AFFECT ME?

It is a fact that 1 out of every 3 Canadians will contract a life-altering illness during his or her life. With today's advances in medical science, the chances of survival are greater than ever.

### 80% of heart attack victims survive

- 1 in 4 Canadians will develop some form of heart disease during their lifetime
- Over 80% of heart attack patients admitted to hospital survive
- Half of the heart attack victims are under age 65

### 132,100 new cancer cases

- 1 in 3 people will develop cancer during their lifetime
- 3 out of 4 families will be affected
- There were an estimated 132,100 new cases of cancer in Canada in 2000

### 1/3 of stroke victims are under age 65

- There are 50,000 new strokes reported in Canada annually
- Close to 300,000 Canadians are stroke survivors
- 1/3 of stroke victims are under age 65
- After age 55, the risk of stroke doubles every 10 years
- Stroke is the leading cause of transfer from hospital to long-term care

### MS affects 1 in 1,600

- Women are affected about 60% of the time
- The disorder most commonly begins between 20 and 40 years old
- Multiple Sclerosis involves repeated episodes of inflammation of nervous tissue in any area of the central nervous system. The exact cause of the inflammation associated with MS is unknown.

### Alzheimer's affects all family members

- Alzheimer's Disease is the most common type of dementia and accounts for 64% of all dementia
- 316,500 Canadians have dementia
- This number is expected to grow by the year 2031 to over 750,000
- There is no known cause or cure for this disease

## MORE THAN A CLAIM CHEQUE....

The Best Doctors service is available with most Canadian critical illness insurance. It offers correct diagnosis, treatment options, finding the most experienced medical centers, and finding and contacting the "best doctors" throughout North America. Without assistance, many Canadians do not know where to start when investigating different treatments or medical experts. With hundreds of different conditions, thousands of possible diagnoses, and different doctors suggesting different treatments, this service offers the confidence in knowing that the best doctors are available to you, empowering you to make the best healthcare choices.

## A GOOD FINANCIAL STRATEGY....

The best financial strategy is one that allows for the unexpected. With that in mind, Critical Illness Insurance makes sense. Although no one plans for a critical illness, this insurance will give you the peace of mind that the best available medical treatment is available to you, as well as allowing your financial independence to remain secure. If you're fortunate enough to live a long, healthy life the Return of Premium option included with critical illness insurance allows you to get your money back.

## *What is...* **CRITICAL ILLNESS INSURANCE?**

Critical illness insurance is one of the best ways to help you prepare for the unexpected. Unlike traditional insurance plans that pay your beneficiaries when you die, critical illness pays you when you live! In as little as thirty days after your diagnosis, critical illness survivors receive a tax-free, lump sum payment.

### **What is considered a Critical Illness?**

- Heart Attack
- Cancer
- Stroke
- Coronary Bypass Surgery
- Multiple Sclerosis
- Alzheimer's
- Kidney Failure
- Major Organ Transplant
- Paralysis
- Blindness
- Loss of Speech
- Deafness
- Coma
- Severe Burns
- Motor Neuron Disease (including ALS)
- Benign Brain Tumor
- Loss of limbs
- Occupational HIV Infection
- Parkinson's disease

It is worthwhile to investigate the benefits of critical illness insurance.



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# **CRITICAL ILLNESS INSURANCE**

What You Don't Know *&*  
What You Should Know