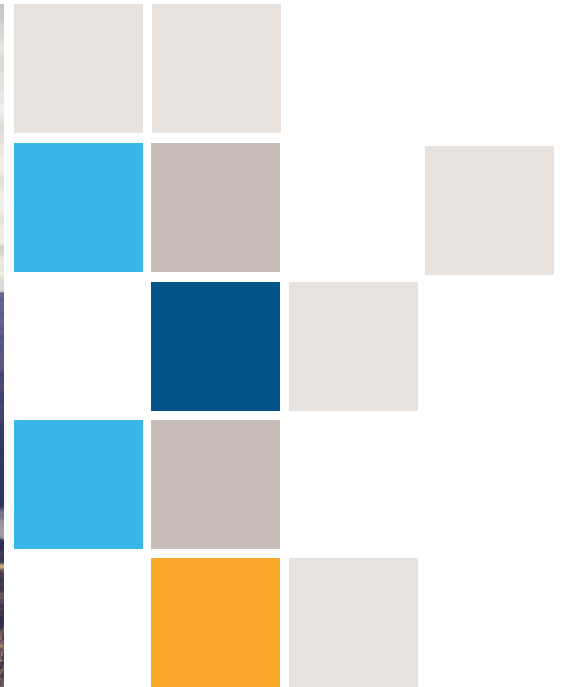


# LifeAdvance<sup>TM</sup>

A look at critical illness insurance claims



## 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.

Here's the bad news: If you don't have critical illness insurance, you may not have the financial means to continue 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 experience 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 attack

- There are an estimated **70,000** heart attacks in Canada each year. That's one heart attack every seven minutes.<sup>1</sup>
- 95 per cent of hospitalized heart attack patients survive the event.<sup>2</sup>

### Cancer

- **One in 2.2** men and **one in 2.4** women living in Canada will develop cancer during their lifetime.<sup>3</sup>
- The likelihood of Canadians with cancer surviving five years is 60 per cent.<sup>4</sup>

### Stroke

- There are an estimated **62,000** strokes in Canada each year. That's one stroke every nine minutes.<sup>5</sup>
- More than 80 per cent of hospitalized stroke patients survive the event.<sup>6</sup>



## Are you prepared?

A long-term critical illness can affect your family life and your ability to work well beyond recovery. Purchasing critical illness insurance from Canada Life can help cover financial expenses that 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).

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*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.*

<sup>1</sup> Heart and Stroke Foundation, 2014 Report on the Health of Canadians, 2.

<sup>2</sup> Heart and Stroke Foundation, 2015 Report on the Health of Canadians, Getting to the Heart of the Matter: Solving Cardiovascular Disease Through Research, 2.

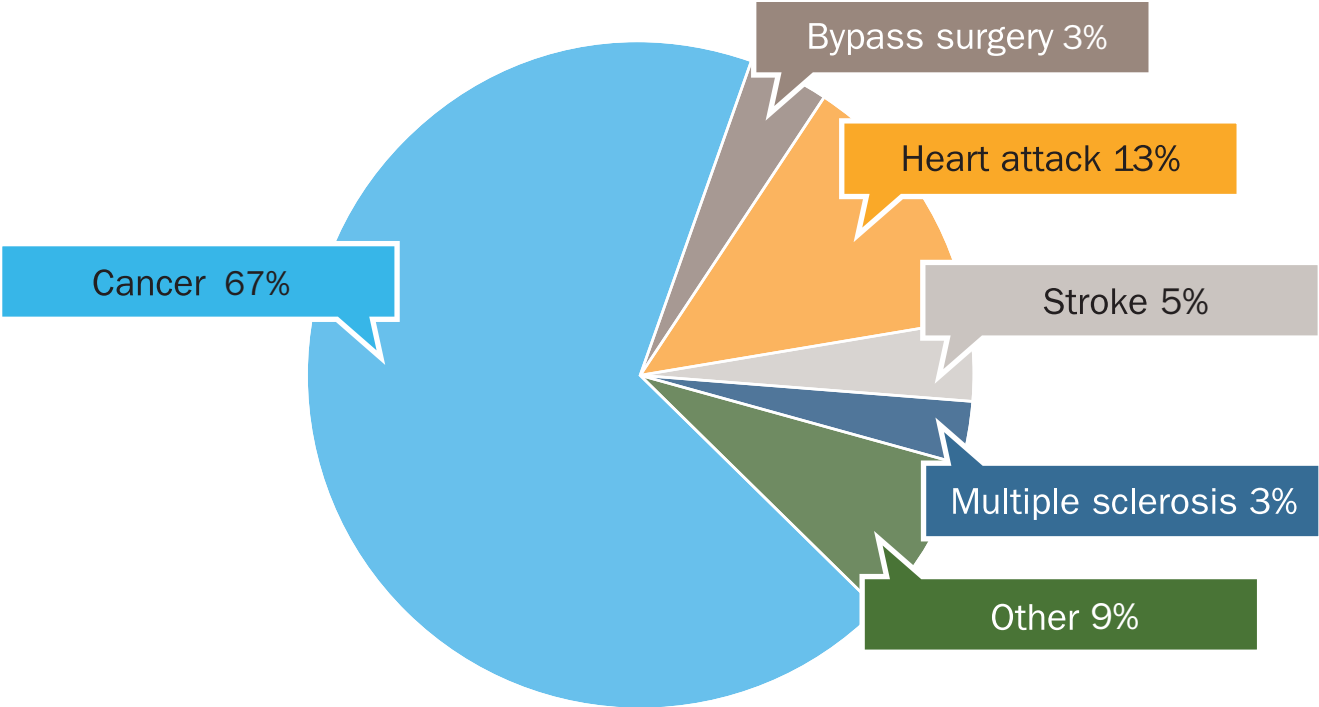
<sup>3</sup> Canadian Cancer Society, Canadian Cancer Statistics 2014, 16.

<sup>4</sup> Canadian Cancer Society, Canadian Cancer Statistics 2016.

<sup>5</sup> Mind the Connection: Preventing stroke and dementia 2016 Stroke Report.

<sup>6</sup> Ibid, 2.

# Most common claims



Source: Munich Re's 2014 Individual Insurance Survey

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## Did you know?

Cancer, heart attack and stroke represent 76 per cent of critical illness insurance claims. The average claimant ages are:

- Female – 51
- Male – 53

## Canada Life paid out \$23.7 million in claims in 2016.<sup>7</sup>

Serious, life-changing illnesses often emerge unexpectedly. 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 2016

Age at claim	Diagnosis	Time from policy issue to first claim	Benefit amount paid
35	Benign brain tumour	8 years	\$100,000
36	Amyotrophic lateral sclerosis (ALS)	13 years	\$100,000
38	Multiple sclerosis	3 years	\$50,000
40	Leukemia	3 years	\$50,000
41	Melanoma	5 years	\$500,000
47	Breast cancer	9 years	\$250,000
52	Loss of independent existence	9 years	\$360,000
54	Coronary artery bypass	6 years	\$600,000
56	Heart attack	15 years	\$100,000
56	Stroke	3 years	\$25,000
57	Endometrial cancer	14 years	\$50,000
58	Aortic surgery	1 year	\$1,000,000
62	Heart valve replacement	5 years	\$500,000
68	Colon cancer	20 years	\$50,000

<sup>7</sup> Canada Life Living Benefits Financial Management.



## 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 and from 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 emotionally and physically draining for you and your family. We also have services built into our policies that can help you cope during this time.

- Shepell™ 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 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. However, 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 [canadalife.com](http://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™**