

VITALLINK[®]

Critical Illness Insurance

It's about
living your life...

Your guide to Critical
Illness Insurance





You really feel like you're on the right track. Your life seems to be going just as you planned. Maybe you have a family, the job you always dreamed of, or maybe you have your own business.

And you're doing all the right things. You have even made plans for a rainy day. You've got life insurance. You're saving for your retirement. You're putting money aside for the kids' education. And then it happens. You're diagnosed with a critical illness.

What happens to your plans and dreams for the future?

Being diagnosed with a critical illness can be devastating for you, your spouse, your family, your business partners...and your finances.

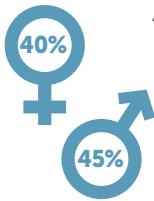
Even though your world may seem to have come to a sudden halt – the reality is that life goes on. Your bills will still arrive and your mortgage will have to be paid. You may also face additional costs that accompany a critical illness like specialized equipment, renovations to your home, or have to buy medication not covered by government health plans. If you have to leave your job to focus on getting well, how will you be able to afford all this?

If you're like most of us, you'd have to turn to your savings. How would that change your plans for the future?

You might be wondering, right now, if you're really at risk. Is this a risk worth insuring? The fact is that Canadians are more likely to experience a critical illness or life-altering condition than they are to die prematurely.

CANADIAN STATISTICS

Cancer



40% of Canadian women and 45% of men will develop cancer during their lifetimes.

1 in 4

An estimated 1 out of every 4 Canadians (25%) is expected to die from cancer.

Data Source: Canadian Cancer Society, 2011 estimates

Heart disease or stroke



For Canadians, an estimated 26% will die following a heart attack and an estimated 15% will die following a stroke.

9 in 10

9 out of every 10 Canadians (90%) have at least one risk factor for heart disease or stroke.

Data Source: Heart & Stroke Foundation, 2011 estimates

Empire Life Claims Experience

- 5% of claimants are under the age of 30.
- 71% of claimants are between the ages of 40 and 60.
- **Over the last 5 years, Empire Life has paid over \$26 million in critical illness benefits with the average claim amount approximately \$80,000.**

Data Source: Empire Life 2012

Empire Life Vital Link provides a tax-free lump sum cash benefit upon diagnosis of a covered condition that allows you to use the money any way you wish. Vital Link can help you to realize your dreams for the future, or to continue doing the things you've always done. Vital Link Critical Illness Insurance is about recovery. It's about quality of life. It's about living...

Of course, no one can offer you protection from being diagnosed with a critical illness. But Vital Link does offer tax-free financial protection for a range of critical illnesses and life-altering conditions.

Comprehensive coverage under three premium plans:

Vital Link 10 Level coverage with guaranteed premium renewing every 10 years to age 75.

Vital Link 75 Level coverage with guaranteed premiums to age 75.

Vital Link 100 Level coverage with guaranteed premiums to age 100

Canadians have one of the highest rates of Multiple Sclerosis in the world.

Your Vital Link critical illness plan covers 23 conditions, including three well known illnesses that affect thousands of Canadians each year – Heart Attack, Stroke and Cancer. The complete list of covered conditions include:

- Alzheimer's Disease*
- Aortic Surgery*
- Benign Brain Tumour*
- Blindness*
- Cancer (Life Threatening)*
- Coma*
- Coronary Artery Bypass Surgery*
- Deafness*
- Heart Attack*
- Heart Valve Replacement*
- Kidney Failure*
- Loss of Independent Existence*
- Loss of Limbs*
- Loss of Speech*
- Major Organ Failure on Waiting List*
- Major Organ Transplant*
- Motor Neuron Disease*
- Multiple Sclerosis*
- Occupational HIV Infection*
- Paralysis*
- Parkinson's Disease
- Severe Burns*
- Stroke*

** All of the above conditions incorporate the industry-approved benchmark definitions with the exception of Parkinson's Disease. The Empire Life definition for Parkinson's Disease does not require any ADL's to qualify.*



Vital Link also covers conditions that may not be life-threatening, but can be significantly life-altering. The benefit will provide 25% of your coverage (up to a maximum of \$25,000) and covers the following conditions:

- Ductal Carcinoma in Situ of the breast
- Stage A Prostate Cancer
- Coronary Angioplasty
(one occurrence at a maximum benefit of \$10,000)
- HIV related Cancer

Insure your children...

A critically ill child is a parent's worst nightmare. And if critical illness strikes, it affects the whole family. Critical Illness Insurance provides financial security at this difficult time. Money is the last thing you want to be worrying about if one of your children is seriously ill.

You can add Empire Life Children's Critical Illness Rider to your own Vital Link plan for one premium. Coverage begins at \$1,000 to a maximum of \$50,000 and is available until the youngest child turns 21 years old. If your family grows, those children may be added to the plan – without additional cost or underwriting (see contract for full details). The rider covers 15 child related conditions including: Specific Congenital Defects, Cystic Fibrosis, Cerebral Palsy, Muscular Dystrophy and Type 1 Diabetes.

It's about living...



Insure your business...

Your business is you. It reflects your commitment, your leadership, your responsibility and, ultimately, your success.

70,000 Canadians
will have a Heart
Attack each year

Your involvement is crucial to the future of your business. If you become critically ill, what will happen to your business? How would you ensure the future success of your business if you couldn't be there to manage it?

Any self-employed person faces serious financial problems if a critical illness results in lost time at work. Vital Link provides a lump sum of cash to cover business overhead, bring in additional help if needed, or otherwise arrange the handling of business affairs.

If a key person is incapacitated by a serious illness, Vital Link can provide funding to cover the business income shortfall while that individual is replaced. The lump sum can also help the business if it is forced to operate with the key person returning to work on a part-time basis after illness. In certain circumstances premiums paid by the employer could be tax deductible as a business expense, and benefits paid to the employees tax-free.

As with a key person, a business may find itself with what is effectively the loss of a partner or key shareholder after a critical illness. Vital Link can provide cash to give the other partners or shareholders' a buyout option.

Talk to your advisor to learn more about why Vital Link should be an integral part of your business plan.

Guaranteed better income for life...

Empire Life's exclusive **Preferred Annuity Guarantee** allows you to convert your critical illness benefit into a life annuity with a **guaranteed bonus of 5%** to your income, no questions asked. Ask your advisor about this benefit.

Information when it matters most...

Being diagnosed with a critical illness is devastating. It seems there is so much that you don't know. Empire Life offers a medical concierge service to help you:

- Provide information and guidance to accelerate the definitive diagnosis of a covered condition
- Thoroughly review your case by top specialists in Canada, at US Centres of Excellence or Worldwide to confirm diagnosis and to suggest the most up to date treatment plan or alternate treatments.
- Provide high level professional assistance and administrative support giving piece-of-mind throughout your treatment and recovery period.

Protect your premiums...

If you own a Vital Link policy, and you do not become ill, you could receive all of your premiums back by choosing to take advantage of one of our two Return of Premium Options.

Return of Premium at Maturity/Surrender offers you the ability to receive a refund as early as age 60* and receive 70% of your premiums back. The amount returned increases with age, and by age 75 you can receive 100% of your premiums back!

If you would like your plan to pay back premiums after 10 years, the Policy Anniversary Return Of Premium Option is best suited to you. This feature returns 50% of your premiums paid on the 10th policy anniversary. By policy year 15, you will receive 100% of your premiums.

By selecting a Return of Premium option, you have made an excellent investment in both your financial independence and security.

You can't predict the future. But you can prepare for it. Talk to your advisor about Empire Life Vital Link Critical Illness Insurance, and learn how you can live when you survive.

**policy must be in force for a minimum of 10 years.*

The Empire Life Insurance Company (Empire Life) offers competitive individual and group life and health insurance, investment and retirement products to help you build wealth and protect your financial security.

Empire Life is among the top 10 life insurance companies in Canada¹ and is rated A (Excellent) by A.M. Best Company². Our vision is to be the leading, independently-owned, Canadian financial services company committed to simplicity, being easy to do business with and having a personal touch.

¹ Source: Office of the Superintendent of Financial Institutions (OSFI), based on general and segregated fund assets

² As at June 22, 2011

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