# VITALLINK®

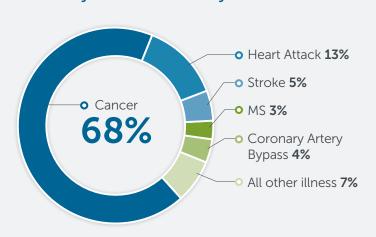
Critical Illness Insurance

## CLAIMS EXPERIENCE FOR EMPIRE LIFE

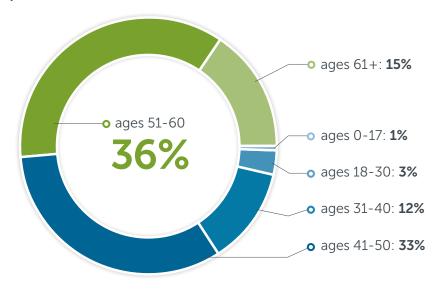
## Claims by Cause - Empire Life

# o Heart Attack 11% o Stroke 4% o MS 2% o Coronary Artery Bypass 5% All other illness 11%

## Claims by Cause – Industry



### Claims by Age – Empire Life



Data source: Empire Life Claims (2012)

**Empire** Life

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