



Coverage  
when it  
counts

# Planning ahead can ease the burden of a critical illness

Unexpected health problems can throw your plans and goals off track. Getting sick can be expensive and not all bills will be covered by provincial health plans.

Medical advancements mean more people survive illnesses – like cancer and stroke – than ever before, but recovery can be long and difficult.

You can take steps now to help protect your family's lifestyle and savings if you get sick later. If you're faced with a serious illness and you have a plan, you can focus on your recovery and worry less about money.



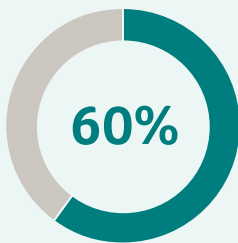
**1 in 2** men and **1 in 2.2** women in Canada will develop cancer in their lifetime<sup>1</sup>



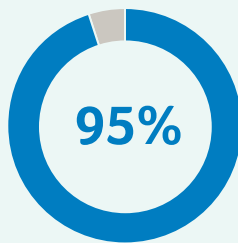
Every year, there are **70,000** heart attacks<sup>2</sup> in Canada and more than **62,000** strokes<sup>4</sup>



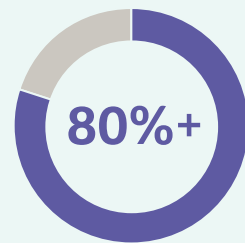
The good news is more people are **surviving illnesses** than ever before:



of Canadians diagnosed with **cancer** are expected to **survive**<sup>1</sup>



of Canadians who have a **heart attack** (and are hospitalized) **survive**<sup>3</sup>



of Canadians who have a **stroke** (and are hospitalized) **survive**<sup>2</sup>

# Freedom to focus on recovery

A critical illness doesn't have to derail your financial security plans and goals. If you're diagnosed with a serious health event covered by your policy, critical illness insurance is an option that gives you a one-time payment you can use however you want. You'll have the flexibility to help keep your finances on track so you can focus on recovery.



## You might use the money to:



Supplement lost wages because of time away from work (for you or your spouse)



Manage everyday costs (mortgage, food, vehicle costs, etc.)



Access private or out-of-country medical treatment



Enroll your children in activities and pay for childcare



Cover your business' operating expenses

# LifeAdvance: Canada Life's critical illness insurance



LifeAdvance™ gives you coverage that provides a one-time payment benefit if you're diagnosed with one of the following critical conditions\*:

- Acquired brain injury
- Aortic surgery
- Aplastic anemia
- Bacterial meningitis
- Benign brain tumour
- Blindness
- Coma
- Coronary artery bypass surgery
- Deafness
- Dementia, including Alzheimer's disease
- Heart attack
- Heart valve replacement or repair
- Kidney failure
- Life-threatening cancer
- 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 and specified atypical Parkinsonian disorders
- Severe burns
- Stroke

\*Must meet the definition in your policy and any applicable survival period has been satisfied

# Beyond financial support

A critical illness diagnosis can change everything. You'll likely need more than just financial support, which is why we offer access to medical and emotional support services through Best Doctors, Inc. and Shepell support services.

## Best Doctors

Best Doctors® provides you and your family with access to their network of 50,000 world-renowned medical experts to get an expert opinion and find the right diagnosis and treatment information. Best Doctors can also help you find specialists locally and internationally\*\* and make sure your medical questions are being answered by the best specialists for that condition.

During the life of your policy, you can use these services at any time for any medical condition, not just for conditions included in your critical illness policy. Other family members can use the service too, like your spouse, children under the age of 21, children up to the age of 25 if full-time students, parents and parents-in-law.

## Shepell

Shepell offers professional counselling, family support services, registered dietitians and more, to help you and your family deal with the emotional impact of your condition.

\*\*The costs of any travel, lodging and medical treatment associated with FindBestDoc and FindBestCare services are the responsibility of the insured. Provisions of these services are conditional on a demonstrated ability to pay for all such costs. We recommend that you inform the treating physician that these services are available.





## Coverage as unique as you are

### Personalize your critical illness coverage

You and your situation are unique. Your advisor can tailor your critical illness coverage to help meet your unique needs.

### Get your money back if you don't make a claim

With the return-of-premium option, if you aren't diagnosed with a critical illness, you can end your coverage and get back up to 100% of your premium payments.

#### Depending on what you choose, you can get money back:

- At year 15, year 20 or age 65
- At expiry
- At death
- With a partial withdrawal – if you need less coverage in the future, you can reduce your benefit amount and get money back for the coverage you've ended.
- With the paid-up option with lifetime coverage – instead of getting money back, use the money from your return-of-premium option to pay for future policy payments.





## Don't pay if you become disabled

With the disability waiver-of-premium option, we'll cover your critical illness insurance payments for up to two years if you become disabled.

## Continue your coverage even after a critical illness

With most critical illness insurance plans, your coverage ends if you make a claim on your policy and receive your one-time payment.

With the second event option, part of your coverage can stay in place in certain circumstances related to the conditions of heart attack, stroke and life-threatening cancer.

## Broaden your coverage

With the loss of independent existence option, you get the one-time payment if you can't perform at least two of six activities of daily living (like bathing, dressing or feeding). To claim the payment, you'd have to be unable to perform the activities for at least 90 days with no reasonable chance of recovery.

# Keeping your plans on track



We can help you stay on track financially even if the unexpected happens. If you have a serious health event, worrying about your finances is stress you don't need. LifeAdvance critical illness insurance from Canada Life can provide financial support through a one-time payment with the freedom to use that money however you'd like so you can focus on you and your family.

For more information, talk to your advisor.



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1. **Source:** Canadian Cancer Society Advisory Committee on Cancer Statistics. Canadian Cancer Statistics 2017. Toronto, ON: Canadian Cancer Society 2017. [www.cancer.ca/~media/cancer.ca/CW/cancer%20information/cancer%20101/Canadian%20cancer%20statistics/Canadian-Cancer-Statistics-2017-EN.pdf?la=en](http://www.cancer.ca/~media/cancer.ca/CW/cancer%20information/cancer%20101/Canadian%20cancer%20statistics/Canadian-Cancer-Statistics-2017-EN.pdf?la=en)
  2. **Source:** "2014 report on the health of Canadians creating survivors," [www.heartandstroke.ca/-/media/pdf-files/canada/2017-heart-month/heartandstroke-reportonhealth-2014.ashx?la=en&hash=9860137823BF864C3DE8B4CBB9F57826A7C40C3](http://www.heartandstroke.ca/-/media/pdf-files/canada/2017-heart-month/heartandstroke-reportonhealth-2014.ashx?la=en&hash=9860137823BF864C3DE8B4CBB9F57826A7C40C3)
  3. **Source:** 2015 report on the health of Canadians getting to the heart of the matter [www.heartandstroke.ca/-/media/pdf-files/canada/2017-heart-month/heartandstroke-reportonhealth-2015ashx?la=en&hash=497A83F1FE8388479DC5D7DB27322C191B866D57](http://www.heartandstroke.ca/-/media/pdf-files/canada/2017-heart-month/heartandstroke-reportonhealth-2015ashx?la=en&hash=497A83F1FE8388479DC5D7DB27322C191B866D57)
  4. **Source:** Mind the connection: Preventing stroke and dementia 2016 Stroke Report [www.heartandstroke.ca/-/media/pdf-files/canada/stroke-report/hsf-stroke-report-2016.ashx?la=en&hash=B84FFD2C434B4E3F5CF4585D9CB35713E6C406E5](http://www.heartandstroke.ca/-/media/pdf-files/canada/stroke-report/hsf-stroke-report-2016.ashx?la=en&hash=B84FFD2C434B4E3F5CF4585D9CB35713E6C406E5)



For more information about how LifeAdvance and Child LifeAdvance™ critical illness insurance may fit your needs, ask your advisor for an illustration.



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