



# EMPIRE LIFE CI PROTECT<sup>®</sup>

Critical Illness Insurance  
made simple, fast & easy

Insurance & Investments  
Simple. Fast. Easy.<sup>®</sup>



A photograph of a smiling woman and a young child lying together, with a green overlay. The woman is on the left, and the child is on the right. Both are smiling broadly. The image is rotated 90 degrees clockwise.

# A Simple, Affordable Solution for Critical Illness Protection

With Canadians having one of the highest life expectancies in the world<sup>1</sup>, the chance of being diagnosed with a critical illness is real.

## What are the chances? Consider:



**1 in 2** Canadians will develop cancer in their lifetime.<sup>2</sup>



**9 in 10** Canadians have at least one risk factor for heart disease or stroke. **4 in 10** have 3 or more risk factors.<sup>3</sup>



**400,000 Canadians** are living with the effects of stroke. The number is expected to be **doubled** in the next 20 years.<sup>4</sup>



**Over 20,000 Canadians** ages 18 or older **had coronary bypass surgeries** performed in a year.<sup>5</sup>







## How prepared are you?

If you were diagnosed with a critical illness would you:

- Be worried about loss of income due to time off from work?
- Have enough savings to cover your everyday expenses such as mortgage payments, or be able to maintain your current standard of living?
- Be able to pay for unexpected expenses such as home care services not covered by public or employer health plans, or travel expenses for medical treatments?

## What options would you have?

- Withdrawing funds from your RRSP or other savings
- Borrowing from banks or family members
- Selling assets such as your house

**Unfortunately, opting for one of these alternatives may jeopardize your retirement or your children's future education planning.**

## Empire Life CI Protect Critical Illness Insurance

- Offers CI Protect 10 & CI Protect 20 to meet different insurance needs
- Provides a tax-free lump sum payment if you are diagnosed with one of the four most common critical illness conditions<sup>6</sup>
- Allows for you to use the money you receive however you choose











A person wearing a white lab coat is partially visible on the left side of the frame, standing next to a teal-colored curtain. The background is a plain white wall.

## What conditions are covered?



Empire Life CI Protect Critical Illness Insurance covers the 4 conditions that account for 84% of critical illness paid claims<sup>6</sup>:

- Cancer
- Heart attack
- Stroke
- Coronary Artery Bypass

# A simple, easy and affordable solution

With the simple application process, applying for CI Protect 10 or CI Protect 20 is easy. Most importantly, it can fit into almost every budget.

- Premiums are paid monthly or annually and remain the same for the first 10 or 20 years. Coverage automatically renews and premiums increase every 10 or 20 years until the coverage ends at age 75.
- Premiums for each 10- or 20-year term are guaranteed in the insurance contract.
- Coverage available from \$25,000 to \$75,000 and the amount is guaranteed not to change as long as the premiums are paid.
- Coverage includes a built-in \$1,000 death benefit if the life insured dies prior to becoming eligible for the critical illness benefit.

Initial monthly premiums	CI Protect 10 (For first 10 years)	CI Protect 20 (For first 20 years)
 Male, age 35, non-smoker \$50,000	<b>\$16/month<sup>7</sup></b>	<b>\$22/month<sup>8</sup></b>
 Female, age 35, non-smoker \$50,000	<b>\$19/month<sup>7</sup></b>	<b>\$23/month<sup>8</sup></b>

A photograph of a woman with long dark hair smiling warmly at two children. The child on the left is looking down, and the child on the right is laughing with his hands near his face. The entire image is overlaid with a semi-transparent green filter.

## Start the discussion

Talk to your advisor about Empire Life CI Protect and see how this simple, affordable critical illness solution can help give you peace of mind.



The Empire Life Insurance Company (Empire Life) is a proud Canadian company that has been in business since 1923. We offer individual and group life and health insurance, investment and retirement products, including mutual funds through our wholly-owned subsidiary Empire Life Investments Inc.

Empire Life is among the top 10 life insurance companies in Canada<sup>1</sup> and is rated A (Excellent) by A.M. Best Company<sup>2</sup>. Our mission is to make it simple, fast and easy for Canadians to get the investment, insurance and group benefits coverage they need to build wealth, generate income, and achieve financial security.

Follow Empire Life on Twitter @EmpireLife or visit our website, [www.empire.ca](http://www.empire.ca) for more information.

<sup>1</sup> *Globe and Mail Report on Business*, June 2018, based on revenue.

<sup>2</sup> As at June 7, 2018.

<sup>1</sup> Statistics Canada Report, May 2016. <sup>2</sup> Canadian Cancer Statistics 2017, Canadian Cancer Society. <sup>3</sup> Heart disease-heart health, Government of Canada. Available at <https://www.canada.ca/en/public-health/services/diseases/heart-disease-heart-health.html>. <sup>4</sup> The Heart & Stroke 2017 Stroke Report, Canadian Heart and Stroke Foundation. <sup>5</sup> Based on 2015 Coronary Artery Bypass Graft (CABG) rate for both sexes, age-standardized rate per 100,000 of population, Canadian Institute for Health. <sup>6</sup> Munich Re 2016 Individual Survey. <sup>7</sup> The initial monthly premium amount for CI Protect 10 coverage indicated, as a standalone plan as of June 26, 2018 is \$16.38 for male (age 35 non-smoker) and \$18.90 for a female (age 35, non-smoker). <sup>8</sup> The initial monthly premium amount for CI Protect 20 coverage indicated, as a standalone plan as of June 26, 2018 is \$22.19 for male (age 35 non-smoker) and \$22.55 for female (age 35, non-smoker).

Information in this document is for general information purposes only. Please seek professional advice before making any decision.

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