


WHY DO CANADIANS NEED CRITICAL ILLNESS INSURANCE?

The chance of being diagnosed with a critical illness is real.



 **1 in 2** Canadians will develop cancer in their lifetime.¹



 **9 in 10** Canadians have at least one risk factor for heart condition, stroke or vascular cognitive impairment.²



Canada has one of the highest rates of multiple sclerosis in the world – with an estimated 1 in every 385 Canadians living with the disease.³



40% of people discharged following a heart, stroke or cognitive condition were re-admitted to hospital with a second related event.²

Are Canadians financially prepared if confronted with a critical illness?



9 out of 10 Canadian families touched by cancer report some form of financial challenge as incomes decline and household costs rise.⁴



The financial fallout from suffering a stroke was the most significant, with a **31% drop in earning power**.⁵

¹ Canadian Cancer Statistics 2019, Canadian Cancer Society. ² 2019 Report on Heart, Stroke and Vascular Cognitive Impairment, Heart and Stroke Foundation of Canada. ³ Multiple sclerosis statistics, available at <https://mssociety.ca/about-ms/diagnosing-ms>. ⁴ Canadian Cancer Society, available at: <https://www.cancer.ca/en/get-involved/take-action/what-we-are-doing/financial-hardship-of-cancer-in-canada-mb/?region=mb>. ⁵ Heart attack, stroke can harm earning power due to life-altering effects: study by Sheryl Ubelacker, The Canadian Press, published on January 7, 2019.

Empire Life CI Protect[®]

Critical Illness Insurance
made simple, fast & easy



Simple design—covers 4 major illnesses with highly affordable rates



Fast application process—available online in Fast & Full or paper applications



Easy to apply—uses Life underwriting with no additional critical illness underwriting requirements

Empire Life CI Protect Plus[®]

A comprehensive critical illness insurance solution to help protect your way of life



Covers 25 critical illnesses



Three built-in benefits to add extra protection with no extra premiums



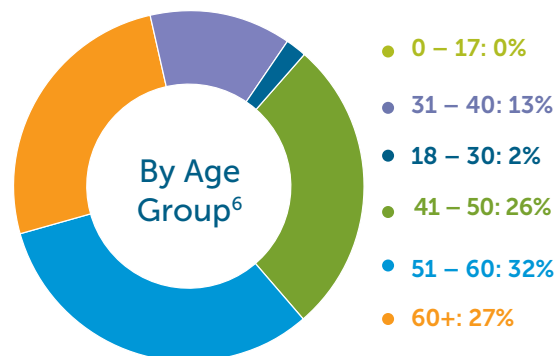
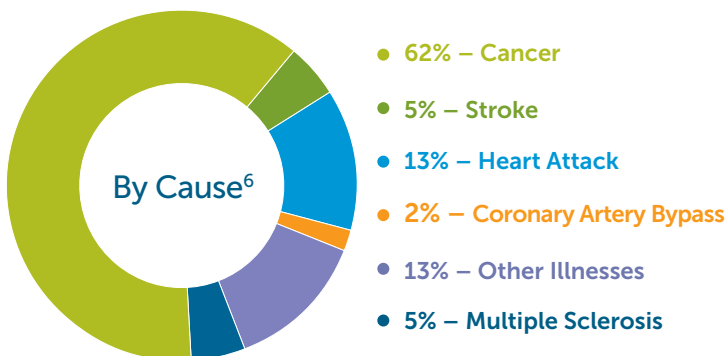
Two optional return of premium riders available



Other riders and benefits can be added to create a customized solution

Our Claims Experience

Critical Illness Claims paid 2018 & 2019



⁶ Based on claims processed in 2018 & 2019 for all Empire Life individual critical illness insurance products.

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The Empire Life Insurance Company

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INS-1296-EN-04/20

