



# EMPIRE LIFE CI PROTECT PLUS<sup>®</sup>

Critical illness insurance to protect your way of life

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



# Why critical illness protection?

Chances are you know someone, a family member, a friend or a co-worker, who has suffered a life-threatening illness. We can all relate to how coping with the diagnosis of a critical illness and the medical treatments can be emotionally and physically draining.

But have you considered the potential financial impact?

If it happened to you, what are your concerns? What will weigh heavily on your mind?

Would you be worried about covering the bills or maintaining your standard of living due to lost income? It's time to think about putting a plan in place to help protect what matters most.

# This risk is real



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



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



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.<sup>3</sup>



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

<sup>1</sup> Canadian Cancer Statistics 2019, Canadian Cancer Society.

<sup>2</sup> 2019 Report on Heart, Stroke and Vascular Cognitive Impairment, Heart and Stroke Foundation of Canada.

<sup>3</sup> Multiple sclerosis statistics, available at <https://mssociety.ca/library/document/XVc0GYiPjAWJFqZ1HIQmu9MSdLNEonrh/original.pdf>





## How prepared are you?

While the risk of suffering from a critical illness is high, thanks to today's medical advancements, our chances of surviving are better than ever. However, the long road to recovery can be costly.

Many unexpected costs incurred, such as travel expenses or modifying your home, may not be covered by our provincial or many private health plans. Do you have the financial resources to:

- Cover the lost income
- Pay loans or mortgages
- Hire home care or child care
- Maintain your business or hire additional staff



## What options would you have?

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

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

## Empire Life CI Protect Plus Critical Illness Insurance can help

- It provides a tax-free lump sum benefit if you are diagnosed with one of the 25 covered critical conditions
- You can use the lump sum benefit you receive however you choose







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

- ⊕ Covers 25 critical illnesses
- ⊕ Four plans with different guaranteed payment schedules to meet your insurance needs and budget
- ⊕ 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

**Create a bundled solution for mortgage life insurance protection – Save on policy fee by adding a CI Protect Plus rider to our Solution Series products instead of as a separate policy.**



# Covered Illnesses

## Empire Life CI Protect Plus – Coverage for 25 critical illnesses

Aortic Surgery	Loss of Independent Existence
Aplastic Anemia	Loss of Limbs
Bacterial Meningitis	Loss of Speech
Benign Brain Tumour	Major Organ Failure on Waiting List
Blindness	Major Organ Transplant
Cancer (Life Threatening)	Motor Neuron Disease
Coma	Multiple Sclerosis
Coronary Artery Bypass Surgery	Occupational HIV Infection
Deafness	Paralysis
Dementia including Alzheimer's Disease	Parkinson's Disease and Specified Atypical Parkinsonian Disorders
Heart Attack	Severe Burns
Heart Valve Replacement or Repair	Stroke
Kidney Failure	

A photograph of two women sitting at a table, looking at documents together. The woman on the left has blonde hair and is wearing glasses. The woman on the right is smiling. The entire image is overlaid with a semi-transparent blue filter.

## Start planning

Talk to your advisor about Empire Life CI Protect Plus and see how this critical illness insurance solution can help protect what's important so you can focus on living and protecting your way of life.

## **The Empire Life Insurance Company**

259 King Street East, Kingston ON K7L 3A8

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> Based on total assets as reported in December 31, 2019 OSFI filings

<sup>2</sup> As at June 24, 2020. For the latest rating, access [www.ambest.com](http://www.ambest.com).

The information in this document is for general information purposes only and is not to be construed as providing legal, tax, financial or professional advice. The Empire Life Insurance Company assumes no responsibility for any reliance made on or misuse or omissions of the information contained in this document. Please seek professional advice before making any decision.

® Registered trademark of **The Empire Life Insurance Company**. Policies are issued by The Empire Life Insurance Company.

**Insurance & Investments – Simple. Fast. Easy.®**

[empire.ca](http://empire.ca) [info@empire.ca](mailto:info@empire.ca) 1 877 548-1881

INS-1447-EN-01/21

