



Life is
full of
surprises

canada *life*™

How you spend
your money
shouldn't be one
of them.



Critical illness insurance can help you keep more of your money

You've achieved success by working hard and making wise financial decisions. It means you can enjoy your wealth how, and when, you want.

But have you considered how an unexpected illness might affect your financial plan? A surprise like this could throw off your goals and you might not be able to use your money how you intend.

A photograph showing two women sitting at a wooden table. The woman on the right is wearing a grey cardigan over a purple top and has her hands clasped on the table. She is wearing a silver ring on her left ring finger and a gold ring on her right ring finger. In front of her is a green coffee cup. To her right is a white coffee cup with pink floral patterns. The woman on the left is wearing a blue top. A white text box is overlaid on the image, containing the text: "Let's prepare for the unexpected and keep your plans intact."

Let's prepare
for the
unexpected
and keep your
plans intact.

Use extra money during a critical illness

You can use insurance to transfer some of the financial risk of a critical illness from you to us. Instead of spending your hard-earned money on medical bills and other costs, we'll be there to help provide the flexibility you need to maintain your plan.



1 in 2 men and 1 in 2.2 women in Canada will develop cancer in their lifetime.¹



Every year, there are more than 70,000 heart attacks² in Canada and more than 62,000 strokes.³

Keep your money in your pocket

No one expects to get sick, but serious, life-changing illnesses can emerge unexpectedly. Our critical illness insurance pays you a tax-free one-time lump-sum benefit⁴ – which you can use however you choose – if you experience a covered critical condition.⁵



Return-of-premium allows you to get back
up to 100% of the premiums you've paid



Your coverage, how you want it

When you buy a critical illness insurance policy, you can add an optional **return-of-premium** benefit that could give you back **up to 100%** of the premiums you've paid, at a designated point in time, if you don't make a claim on the policy.



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

The return-of-premium benefit gives you even greater flexibility if you buy a critical illness insurance policy that provides lifetime coverage. For example, if you're eligible to receive all of your money back in 20 years, rather than ending your coverage and getting your money back, you can use the return-of-premium benefit to pay for the rest of your policy.⁶

This means you can get critical illness insurance coverage for the rest of your life without having to pay for it, which then helps put money back in your pocket.

Leave your hard-earned money where it belongs: **working and growing for you.**



Let's keep your plan on track

For more information about critical illness insurance, talk to your advisor.

Visit **canadalife.com**



¹ Source: Canadian Cancer Society Advisory Committee on Cancer Statistics. "Canadian Cancer Statistics 2017." Toronto, ON: Canadian Cancer Society 2017 <https://www.cancer.ca/-/media/cancer.ca/CWcancer%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." <https://www.heartandstroke.ca/-/media/pdf-files/canada/2017heart-month/heartandstroke-reportonhealth-2014ashx?la=en&hash=9860137823BF864C3DE8B4CBBD9F57826A7C40C3>

³ Source: "Mind the connection: Preventing stroke and dementia. 2016 stroke report." <https://www.heartandstroke.ca/-/media/pdf-files/canada/stroke-report/hsf-stroke-report-2016ashx?la=en&hash=B84FFD2C434B4E3F5CF4585D9CB35713E6C406E5>

⁴ All comments related to taxation are general in nature, based on current Canadian tax legislation for Canadian residents, which is subject to change. No comments are meant to provide tax advice. The policyowner should discuss the tax implications of a life insurance policy with their tax advisor.

⁵ For more information about LifeAdvance critical illness insurance, including details about covered critical illnesses and survival periods, talk to your advisor.

⁶ The benefit amount may be reduced depending on the amount of the return-of-premium benefit. Rider terms and conditions apply.