

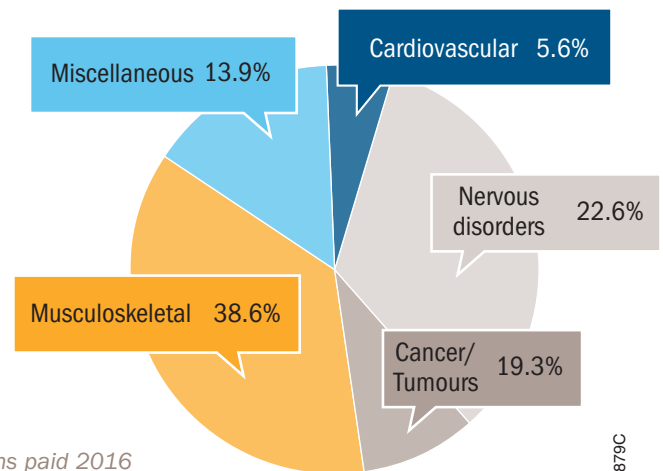


A look at disability insurance claims

A disability insurance plan may provide comprehensive income replacement insurance protection. The following Canada Life™ claims statistics and examples clearly illustrate that a disability can strike anyone, regardless of age, gender or occupation. Are you and your family prepared if you become disabled and lose the ability to earn an income?

Common causes of claims

More than three-quarters of active claims involve musculoskeletal injuries (such as fractures, falls, dislocations, sprains), nervous disorders (like depression and anxiety) and cancer. This chart shows the causes of disability insurance claims paid by Canada Life based on active claims in 2016.



Source: Canada Life disability insurance – based on all new claims paid 2016

Our personal approach makes the difference

Through the experience and expertise of our claims specialists, Canada Life is committed to paying eligible claims quickly and accurately. Our claims specialists are dedicated to providing outstanding customer service, treating all clients with dignity and processing claims efficiently.

Canada Life paid over \$40.3 million in individual disability insurance claims in 2016¹

¹ Canada Life Living Benefits Financial Management 2016.

Examples of disability insurance benefits paid by Canada Life

Age at claim	Occupation	Cause of disability	Length of time receiving benefits	Waiting period (days)	Benefit period	Gender	Monthly income benefit	Total amount paid since claim submitted*
34	Oil field supervisor	Knee surgeries	2.5 years	90	Age 65	M	\$3,500	\$105,000
39	Computer consultant	Bipolar disorder	9 years	90	Age 65	M	\$3,600	\$388,800
39	Dentist	Breast cancer	10 years	90	Age 65	F	\$1,200	\$144,000
44	Executive	Optic neuritis	21 years	30	Lifetime	M	\$2,550	\$642,600
45	Accountant**	Asperger's syndrome	22 years	30	Lifetime***	M	\$1,684	\$650,000
45	Physician	Multiple sclerosis	5 years	30	Age 65	F	\$2,000	\$120,000
48	Engineer	Brain cancer	2 years	90	5 years	M	\$1,500	\$36,000
50	Dentist	Motor vehicle accident	4 years	90	Age 65	M	\$6,500	\$312,000
50	Physician	Lymphoma	5.5 years	90	Age 65	M	\$7,750	\$511,500
53	Dentist*	Depression	9 years	90	Age 65	M	\$5,000	\$590,000
56	Mechanic	Laminectomy	2.5 years	120	Age 65	M	\$1,500	\$45,000
57	Real estate agent	Breast cancer metastasis	3.2 years	120	Age 65	F	\$2,000	\$76,933
58	Warehouse owner/manager	Huntingtons chorea	1.5 years	180	Age 65	M	\$3,000	\$54,000
59	Real estate developer	Blepharospasm	5 years	180	Age 65	F	\$3,000	\$180,000

* Approximate amount, not including any indexing

* Claimant has own occupation and receiving full benefits while working at another occupation

** Claimant is being paid under Lifetime benefit – accident and graded sickness rider

*** Presumptive

From start to finish, you're in good hands when submitting a claim

Recovering from a disability and dealing with lost income can be a difficult experience – but getting your disability benefit shouldn't be. Our claims specialists will be there for you, from start to finish.

For more information about Canada Life and its products, visit canadalife.com. For more information about how disability insurance may fit your needs, ask your advisor for an illustration.

In Quebec, advisor refers to a financial security advisor for individual insurance and segregated fund policies; and to an advisor in group insurance/annuity plans for group products.

Helping people achieve more™

