

Understanding critical illness insurance claims



So you can focus on recovery

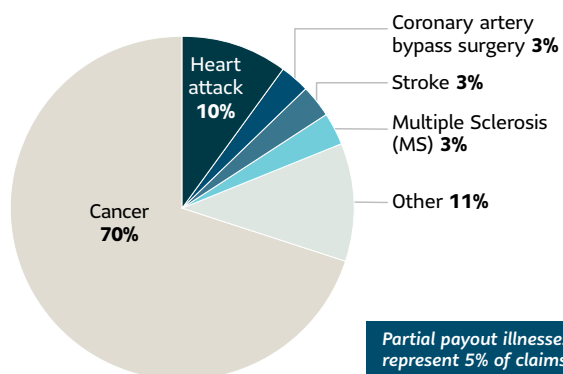
Sun Life's critical illness insurance lets you concentrate on your quality of life if a serious illness takes you by surprise. Here are some details on how we helped Canadians in 2022:

- The average claim amount was **\$88,500**
- The average age of a benefit recipient was **51**
- We paid over **\$62** million in claims

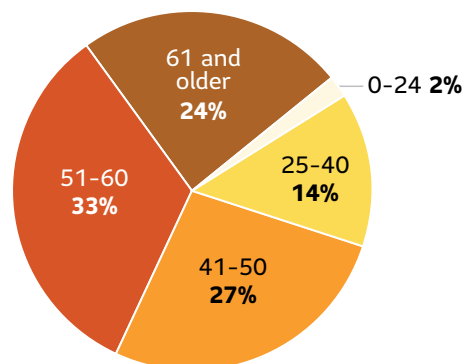
You could be caught off guard by a critical illness, and the impact it can have on your financial well-being. You may lose time at work to care for yourself, your spouse or your child. And there are often expenses the government doesn't cover. This could include new drug treatments, travelling to treatment centres, or modifying your home to accommodate a life-altering situation.

Claims paid in 2022

Illness



Age



A critical illness can happen at any age

Age of claimant	Number of months in force	Amount Claimed (\$)	Full Payout Illnesses
3	44	25,000	Muscular Dystrophy (Childhood Illness)
5	69	100,000	Type 1 Diabetes Mellitus (Childhood Illness)
15	124	100,000	Cancer: Others
27	17	100,000	Cancer: Breast
29	71	50,000	Multiple Sclerosis (MS)
32	154	250,000	Aorta Surgery
33	35	50,000	Deafness
35	154	50,000	Cancer: Lung
38	129	50,000	Heart Attack
38	26	200,000	Cancer: Breast
40	109	100,000	Multiple Sclerosis (MS)
41	204	100,000	Benign Brain Tumor
43	93	250,000	Cancer: Breast
45	137	100,000	Parkinson's Disease
46	50	400,000	Heart Attack
47	75	100,000	Heart Valve Replacement
49	143	60,000	Kidney Failure
50	167	100,000	Paralysis
51	205	150,000	Parkinson's Disease
52	85	100,000	Stroke
53	67	50,000	Cancer: Malignant Melanoma
54	239	25,000	ALS and Other Motor Neuron Diseases
55	23	100,000	Heart Attack
56	189	100,000	Cancer: Breast
57	127	100,000	Coronary artery bypass surgery
63	169	400,000	Cancer: Others
67	121	20,000	Stroke
70	221	50,000	Cancer: Breast
78	186	75,000	Alzheimers's Disease
85	292	65,000	Cancer: Others

Age of claimant	Number of months in force	Amount Claimed (\$)	Partial Benefit Payout Illnesses
33	175	10,000	Cancer: Ductal Carcinoma In-situ of the Breast (Partial Benefit - Group II)
42	132	15,000	Coronary Angioplasty (Partial Benefit - Group II)
59	130	50,000	Cancer: Melanoma Stage 1a (Partial Benefit - Group II)
61	60	3,750	Cancer: Ductal Carcinoma In-situ of the Breast (Partial Benefit - Group II)
74	252	100,000	Chronic lymphocytic leukemia Rai stage 0

Sample of actual claimants, Sun Life, December 2022

Questions? We're here to help.

Talk to your advisor about Sun Life today!
We're dedicated to helping you achieve lifetime financial security.

Life's brighter under the sun

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