



The Empire Life Insurance Company (Empire Life) offers competitive individual and group life and health insurance, investment and retirement products to help you build wealth and protect your financial security.

Empire Life is among the top 10 life insurance companies in Canada¹ and is rated A (Excellent) by A.M. Best Company². Our vision is to be known for simplicity, being easy to do business with and having a personal touch.

¹ *The Globe and Mail Report on Business*, June 2014, based on revenue

² As at May 19, 2015

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VITALLINK[®]

**Critical Illness
Insurance**

It's about living
your life...



You're doing all the right things...

Saving for retirement

Saving for the
children's education

Saving for your business

Saving for a rainy day

What will happen if you become seriously ill?



You're doing all the right things...

Being diagnosed with a serious illness can be devastating, for you, your spouse, your family, your business partners... and your finances.

The reality is the bills and mortgage still need to be paid. And you'll face additional costs that accompany a serious illness including specialized equipment, home renovations, or medication not covered by government health plans. If you have to leave your job to focus on getting well, will you be able to afford all this?

If you're like most of us, you'd have to turn to your savings. How would that change your plans for the future?

If critical illness strikes, it affects the whole family

Empire Life Vital Link is a tax-free cash benefit that you can use any way you wish, if you become seriously ill. Vital Link can help you realize your dreams for the future, or continue doing the things you've always done. Vital Link Critical Illness Insurance is about recovery. **It's about living...**

Give yourself higher income for life...

Empire Life's exclusive **Preferred Annuity Guarantee** allows you to convert your critical illness benefit into a life annuity with a guaranteed bonus of 5% to your income, no questions asked. Ask your advisor about this benefit.

It's about coverage...

Vital Link Covered Conditions

Alzheimer's Disease
Aortic Surgery
Benign Brain Tumour
Blindness*
Cancer (Life Threatening)
Coma*
Coronary Artery Bypass Surgery
Deafness*
Heart Attack*
Heart Valve Replacement
Kidney Failure*
Loss of Independent Existence
Loss of Limbs*
Loss of Speech*
Major Organ Failure on Waiting List*
Major Organ Transplant*
Motor Neuron Disease*
Multiple Sclerosis*
Occupational HIV Infection*
Paralysis*
Parkinson's Disease
Severe Burns*
Stroke*

*Indicates conditions that incorporate the industry-adopted benchmark definitions.

It's about recovery...

Vital Link also covers conditions that may not be life threatening, but can still alter your life significantly. The benefit will provide 25% of your coverage (up to a maximum of \$25,000) and provides coverage for the following conditions:

Ductal Carcinoma in Situ
Stage A Prostate Cancer
Angioplasty (one occurrence at a maximum benefit of \$10,000)
HIV related Cancer

It's about family...

Learning that a child has been diagnosed with a serious illness is a parent's worst nightmare. And if serious illness strikes, it affects the whole family. Critical Illness Insurance provides financial security at this difficult time. Money is the last thing you want to be worrying about if one of your children is seriously ill.

You can add Empire Life Children's Critical Illness Rider to your own Vital Link plan for one premium. Coverage begins at \$1,000 to a maximum of \$50,000 and is available until the youngest child turns 21 years old. If your family grows, new children may be added to the plan — without additional cost or underwriting (see contract for full details). The rider covers 15 child related conditions including: Specific Congenital Defects, Cystic Fibrosis, Cerebral Palsy, Muscular dystrophy and Type 1 Diabetes.

It's about living...

There are hundreds of different conditions, thousands of possible diagnoses, and different doctors may suggest different treatments. At a time of medical crisis, Vital Link will give you more than just your benefit money. You'll have access to our medical concierge services, offering you expert medical opinions and support, access to the top doctors and hospitals for your care, and help accessing the very best treatment before, during and after your diagnosis.

Protect your premiums...

If you own a Vital Link policy, and you do not become ill, you could receive all of your premiums back by choosing to take advantage of one of our two Return of Premium Options suited for a client with short and long term needs.

Protect your independence...

Not only have you covered yourself against the financial risks associated with incurring a serious illness — but you have also made an excellent investment in both your financial independence and security.

Talk to your advisor about Empire Life Vital Link Critical Illness Insurance, and learn how you can live when you survive.

your life...