

Think you're invincible?

Think again!

Consider this:

- Statistics suggest that one in four Canadians will suffer from a critical illness by the age on 65.

Odds are that one day, you may suffer from a critical illness, too. But thanks to improving medical technology, surviving a critical illness is more likely today than ever before!

Lifetime Probability of Developing Cancer, 2003

Sex	Probability as a %
Male	41.2
Female	37.6

- 50% of Canadians suffering from cancer will survive and go on to live a full and productive life
- Over 80% of heart attack victims admitted to hospital survive

Sure, improved survival rates are a breakthrough, but diminishing government health care plans have made us feel responsible for a greater portion of the costs of recovery.

So do you know what you would do if it happened to you?

Be prepared with a critical illness insurance policy. This coverage provides you with a lump sum benefit following a survival period--generally 30 days after diagnosis of one of the covered conditions. You could pay off your mortgage, get the best treatment possible, or take a trip with the lump sum benefit--in fact, you can use it in any way you wish. Some policies cover as many as 22 conditions, and often they offer a return of premium if you die without making a claim for a critical illness.

Probability of a Critical Illness Event Before Age 75

	Male				Female			
	25	35	45	55	25	35	45	55
The "Big Four": Cancer, Heart Attack, Stroke, Coronary Artery Bypass Surgery	44.90%	45.00%	44.30%	41.40%	35.20%	34.80%	33.60%	30.20%
18 Other Commonly Covered Critical Conditions	10.50%	10.10%	9.70%	9.20%	10.10%	9.90%	9.8%	9.5%

Don't live to regret ignoring your critical illness insurance needs. Contact us for information about how critical illness insurance can benefit you.

Statistical Sources:

- Statistics Canada
- Canadian Cancer Society: "Canadian Cancer Society Media Release", May 29, 1997
- Heart and Stroke Foundation of Canada
- The CI statistics are based on the 2001 population incidence rates