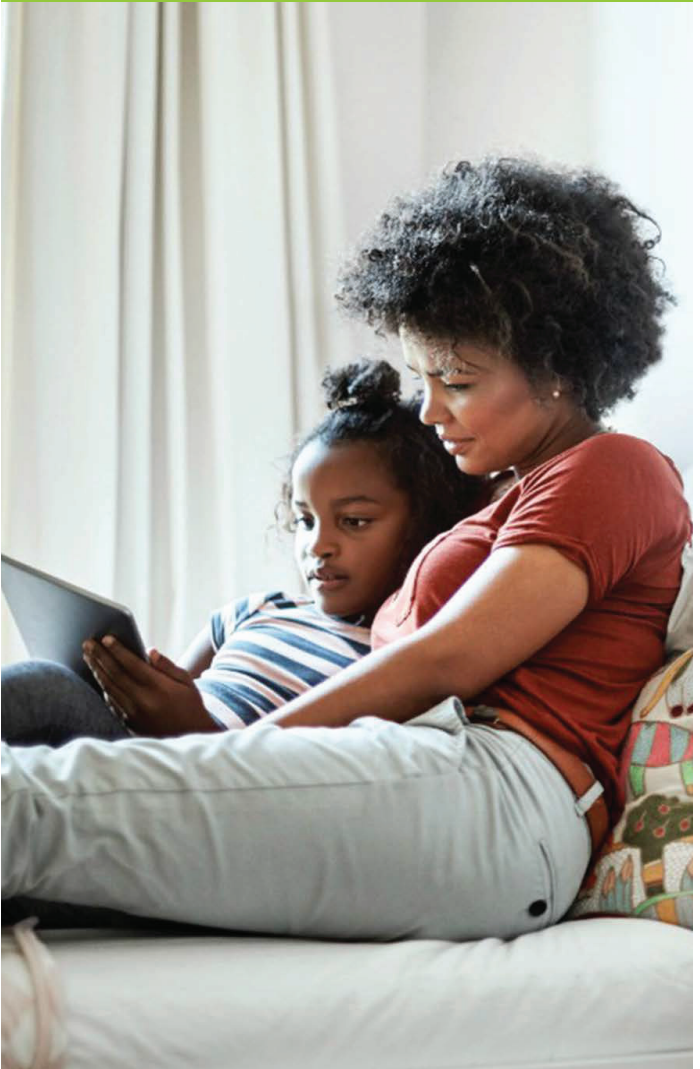




canadian premier[™]
A Securian Financial company

Critical illness

Bridging the gap



Critical Illness Insurance

Being diagnosed with a critical illness can take an emotional and financial toll on you and your loved ones. Have you considered how you would care for yourself and your family in the event of a critical illness where working may not be possible while you recover?

What it can do for you

Critical Illness Insurance could free up money you can use to support your recovery. When critical illness strikes, this optional protection helps you focus on your family and your recovery, not your finances.

How it works

Critical Illness Insurance provides coverage in the event you are diagnosed with a covered illness (cancer, stroke or heart attack). The coverage provides a lump sum payment that may help reduce or pay off your outstanding mortgage, loan or line of credit. It can help you manage your costs without affecting your savings or standard of living.

Did you know?

1  **49**
years old

The average age of a Critical Illness Insurance claim. ¹

2  **62,000**

The number of strokes that occur in Canada each year. ²

3  **70,000**

The estimated number of heart attacks in Canada each year. ³

¹ Munich Reinsurance Co., 2005

² The Heart & Stroke Foundation 2017 Stroke Report

³ The Heart and Stroke Foundation Research Report 2014-2015

Eligibility

If you are between the age of 18-55 years, the Critical Illness Rider is available on mortgage, line of credit and outstanding balance loans where you have already taken life insurance coverage. Speak with your credit union representative to learn more about this important coverage.

Five costs you may need to cover during a Critical Illness:

1. Medications, treatments or rehabilitation costs not covered by provincial or private health plans.
2. Hotel rooms near the hospital for easy commuting between treatments.
3. Support to help around the home, including care for children or elderly parents.
4. Household bills, including other debt not covered by your Critical Illness benefit.
5. Retrofitting a home or automobile for mobility assistance equipment.

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