



INDIVIDUAL
CRITICAL ILLNESS
INSURANCE

Life is full of surprises

How you spend your money shouldn't be one of them



**Critical illness insurance can help
you keep more of your money**

You've achieved success by working hard and making wise financial decisions. It means you can enjoy your wealth how, and when, you want.

But have you considered how an unexpected illness might affect your financial security planning? Your carefully managed plans could change and your money may not be used how you intended. We can help you prepare for the unexpected and keep your plans intact.

What if there was a way you could use someone else's money instead of your own – wouldn't that make good financial sense?

A photograph of a man and a woman sitting outdoors, possibly on a balcony or terrace. The woman is on the left, wearing a white top and sunglasses on her head, smiling broadly. The man is on the right, wearing a light blue shirt, also smiling. They are both holding white mugs and looking at each other. The background is a bright, cloudy sky. The text is overlaid on the upper right portion of the image.

**Whose money would
you rather use during
a critical illness –
yours or ours?**

You can use insurance to transfer some of the financial risk of a critical illness from you to us. This can help you continue to make the most of your money, giving you the flexibility to keep your plans intact.

Critical illness insurance from Canada Life can help prevent your hard-earned money from being spent on medical bills and associated costs that can arise from an unexpected illness.



One in three
people will be diagnosed
with critical illness in
their lifetime.



Return-of-premium
benefit that allows you to
receive up to 100 per cent of
the premiums you've paid back.

Keeping your money in your pocket

No one plans on getting sick, yet one in three people will be diagnosed with a critical illness in their lifetime.¹ That's where critical illness insurance from Canada Life comes in. This coverage pays you a one-time lump-sum benefit – which you can use however you choose – if you experience a covered critical illness.²

Your coverage, how you want it

When you buy a critical illness insurance policy, you can add an optional return-of-premium benefit that allows you to receive up to 100 per cent of the premiums you've paid back, at a designated point in time, if you don't make a claim on the policy.

Use our money, instead of yours,
to help manage the financial risk
of a severe illness.

Not interested in paying premiums for your entire lifetime?

The return-of-premium benefit gives you even greater flexibility if you purchase a critical illness insurance policy that provides lifetime coverage. For example, if you're eligible to receive all of your money back in 20 years, rather than ending your coverage and getting your money back, you can use the return-of-premium benefit to pay for the rest of your policy.* This means you pay for your coverage sooner and free up more of your cash.

Not only do you have a way to help keep your plans intact, but you can also have lifetime coverage without having to pay for it for life.



Spend less to get more

With critical illness insurance you're often spending less to get more. If you become ill with a covered critical illness within a few years of purchasing coverage, the amount of money you've paid for the policy – versus how much you'll receive through the benefit – will be substantially less.

This means your wealth and financial security plans may not be affected by the costs of an unexpected illness. Instead, the money you receive from the insurance coverage can help take care of those costs for you.



We can help keep your plan on track

Leave your hard-earned money where it belongs: working and growing for you.

Don't let surprises jeopardize your financial security plans. Choose how and when to spend your money. Proper planning with critical illness insurance can help you do just that.



Talk to your financial security advisor to learn more about how critical illness insurance may make financial sense for you.

*The benefit amount may be reduced depending on the amount of the return-of-premium benefit. Rider terms and conditions apply.



The Canada Life Assurance Company, a subsidiary of The Great-West Life Assurance Company and a member of the Power Financial Corporation group of companies, provides insurance and wealth management products and services. Founded in 1847, Canada Life is the country's first domestic life insurance company. Visit our website at canadalife.com.

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.

¹ Source: Munich Re, Individual Insurance Survey, 2013

² For more information about LifeAdvance critical illness insurance, including details about covered critical illnesses and survival periods, talk to your advisor.

Helping people achieve more™