

CRITICAL ILLNESS PROTECTION

If you are like most Canadians, you may have concerns about the availability of medical care in a timely manner. In the event you or a loved one is struck by a medical emergency, you may want to access treatment in the U.S., or perhaps take time off work while you seek alternative treatments. In either case, will your financial security be threatened by the cost of these choices? And how will you know where to go for the treatment and advice you need? Consider the following cost of treatment in the U.S. (Source: American Re Health Care 2002):

Cardiac Bypass Surgery

\$125,000

Neurosurgery

\$150,000

Kidney Failure

\$300,000

Liver Transplant

\$500,000

Fortunately there are financial vehicles available to help bear the cost of providing options in the event of a critical illness, and provide the professional advise you may not have access to. These options include a benefit, which provides reimbursement of as much as \$1,000,000 for treatment obtained outside Canada, or \$25,000 if you select treatment within Canada. This benefit protects you against 10 of the most common and treatable illnesses. As an example, a couple both 45 years old, and non-smokers, could obtain this coverage for approximately \$100 per month. Any number of children, under the age of 18 can be added for an additional \$30 per month. This coverage is provided by Transamerica Life.

Alternatively, or as a supplement, you may choose a benefit that provides a lump sum, tax-free payment you can use for any purpose. This benefit is payable if you are diagnosed with any one of more than 20 eligible illnesses. This could provide the funds needed to seek health care anywhere in the world, hire a

nurse or caregiver, pay off your mortgage, or replace lost income while you or a loved one recovers. As an example of costs, a 45 year old, male, non-smoker could obtain a benefit of \$100,000 for approximately \$75 per month. The main carrier we use to provide this benefit is Manulife Financial.

Included with both of these, or available on it's own, is the world-class diagnosis and treatment option program from Best Doctors. This program provides you and your local doctors assistance in the development and confirmation of diagnosis, a customized search for the best qualified specialist in the world to deal with your illness, and even travel assistance if you need to travel away from home for treatment.

By default, you may be limited to the treatment available locally, in a timeframe dictated by our over burdened health care system. Your regular expenses will continue, even if you are unable to work. And how will you know if you are really getting the best treatment?

By design, an integrated living benefits program can provide you with the financial security to seek alternative treatment, cover expenses or pay off outstanding debts.

Insurance products provided through multiple insurance carriers.



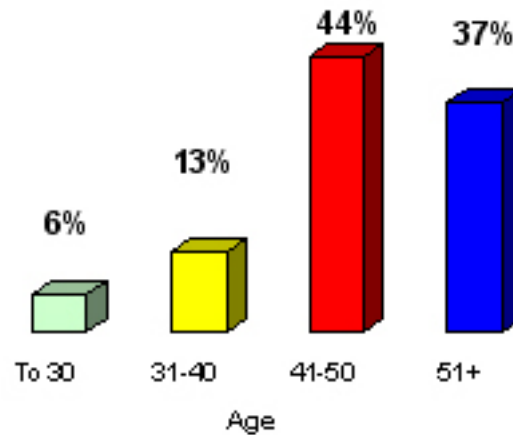
You are likely to recover from a critical illness. Your retirement plans may not be so lucky.

While no one likes to think about getting sick, did you know:

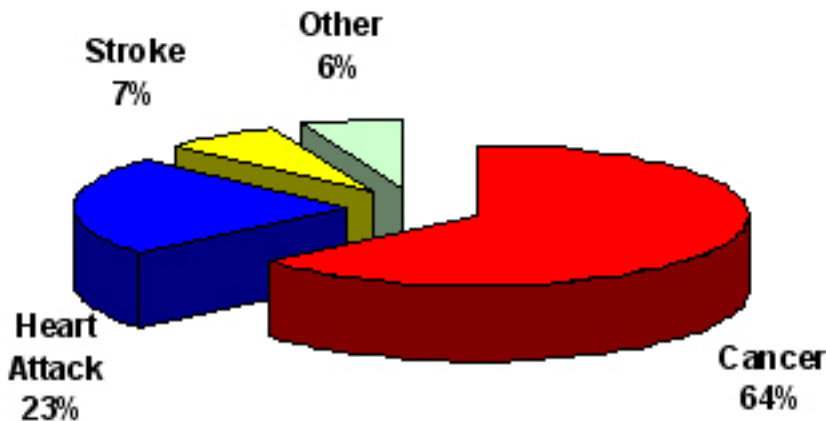
- 1 in 3 Canadians will develop some form of life threatening cancer in their lifetime
- 1 in 2 men, and 1 in 3 women will suffer from heart disease or stroke
- 1 in 2 heart attack victims is under age 65
- 85% of stroke victims will recover

With advances in medical technology, your chances of recovering from a critical illness are improving every year. Unfortunately, getting better costs money. If you are like most Canadians, your RRSP's may be the only source

Claims by Age



Claims by Illness



of funds available in such an emergency. These costs will however, have a dramatic impact on your retirement plans.

The following example shows the impact on your retirement savings if you were forced to withdraw funds to pay for medical expenses such as, drugs and treatment not covered by your health plan, obtaining timely treatment in a foreign jurisdiction, medical equipment required for recovery and even lost income of you or your spouse.



Male age 45, RRSP balance of \$150,000, contributing \$7,500 per year to age 65, earning 7%

With no Illness - RRSP balance at age 65	\$909,441
If Illness Strikes at age 50...	
Emergency Funds required (net of taxes)	\$100,000
Revised RRSP Balance at age 65	\$453,041
Difference at age 65	\$456,400

The good news is there is an insurance vehicle available which pays a tax-free, lump sum benefit if you are diagnosed with a critical illness. If you remain healthy you can even get a refund of the premiums paid. All this for as little as 1% of the assets you are protecting.

By default, your retirement plans could be at risk if illness strikes.

By design, critical illness insurance provides you peace of mind, knowing your retirement dreams are protected from the unexpected.