

Canadians are living longer than ever before. With this increase in life expectancy, the risk of getting cancer, heart attack and stroke also increases.

LIVING WITH CRITICAL ILLNESS - A LOOK AT THE NUMBERS:

64%

of Canadians diagnosed with cancer will survive at least five years after their diagnosis¹

1 in 4

Canadians are affected by liver disease²

878,000

Canadians are living with stroke³

After a life-changing medical diagnosis or emergency, recovery can be long and challenging. Now more than ever, **Canadians need reliable protection to reduce the financial impact of a critical illness, so they can focus on their health.**

That's where **critical illness (CI) insurance** comes in. CI is a type of health or "living benefits" insurance that pays out a lump-sum cash benefit if the Insured is diagnosed with a covered medical condition.

Our Critical Illness Insurance Plans

Your clients can bundle or unbundle cardiac and cancer conditions, allowing them to secure coverage they're eligible for and pay only for the coverage they need.

FOUR PLAN OPTIONS:

Cardiac Protect CI

- Heart attack
- Stroke
- Aortic surgery
- Coronary artery bypass surgery
- Heart valve replacement or repair

Clients who have a prior diagnosis of cancer and are currently in stable condition may be eligible for this plan. Maximum issue limit of **\$50,000**.

Cancer Protect CI

- Cancer
- Aplastic anemia
- Benign brain tumour

Clients who are diabetic, or who have had high blood pressure, stroke, transient ischemic attack or heart attack, and are currently in stable condition may be eligible for this plan. Maximum issue limit of **\$50,000**.

BUNDLE

Cardiac **AND** Cancer Protect CI

First and Second events paid out then policy terminates; Maximum issue limit of **\$50,000 per event**.

Cardiac **OR** Cancer Protect CI

First event paid out then policy terminates; Maximum issue limit of **\$100,000**.

ALL CI PLANS
**NO MEDICAL
REQUIRED**

We cover the **top 8 conditions** that make up more than **90 percent** of critical illness claims. This means clients aren't paying to cover conditions that rarely occur.

It's our way of maximizing protection while keeping premiums affordable.

Sources: ¹ Cancer statistics at a glance, <https://cancer.ca/en/research/cancer-statistics> ² Canadian Liver Foundation, <https://www.liver.ca/patients-caregivers/liver-diseases/> ³ Heart & Stroke, Stroke in Canada is on the rise, <https://www.heartandstroke.ca/what-we-do/media-centre/news-releases/stroke-in-canada-is-on-the-rise>

Features and Benefits

- ✓ **A TRUE No Medical experience** — no needles, no fluids, no medical exams, and no Attending Physician's Statement (APS) required to apply
- ✓ **Simplified underwriting** — only six questions for lump-sum protection up to \$24,999 and an additional two questions for face amounts of \$25,000 or more
- ✓ **Term 75 premiums** for longer term affordability (for clients aged 18 to 65)
- ✓ **Cardiac OR Cancer Protect CI also available as a Term 20 plan** for clients aged 18 to 55 to cover short-term needs (renewable every 20 years up to age 75)
- ✓ **We don't ask** about previous decline history and we don't have a 24/24 pre-existing conditions clause!
- ✓ **Guaranteed coverage** to age 75 with premiums guaranteed in the first five years
- ✓ **Payments start in the second month** — applicable on monthly payment plans
- ✓ **Optional Riders** include Accidental Death Benefit and Return of Premium on Death

Cancer Protect CI						
ISSUE AGES		30	35	40	45	50
\$50,000	Male - Non-Smoker	\$24.62	\$29.66	\$37.44	\$49.05	\$66.06
	Female - Non-Smoker	\$26.28	\$31.32	\$38.12	\$46.35	\$56.61
Cardiac OR Cancer Protect CI						
\$100,000	Male - Non-Smoker	\$54.18	\$64.80	\$85.41	\$115.83	\$159.57
	Female - Non-Smoker	\$50.49	\$60.57	\$75.87	\$94.95	\$119.16

CASE STUDIES



Julie, female, aged 35, non-smoker, diagnosed with basal cell carcinoma 6 months ago. Otherwise healthy. DECLINED for CI insurance elsewhere. APPROVED for ALL plans at preferred rates with us. She chooses Cardiac AND Cancer Protect CI, T75 face amount of \$50,000, at a rate of \$42.12 per month. Two years later at age 37, she is diagnosed with cancer. We pay her a lump-sum benefit of \$50,000 for her cancer claim. She is still covered for cardiac conditions for \$50,000. Her premiums drop to \$16.20 because she's now only paying for cardiac coverage. What's more, her new premiums are based on her issue age of 35, not her attained age of 37!

Did you know?

Our Cardiac AND Cancer Protect CI plan continue to cover cardiac conditions after a cancer event, at reduced premiums, when cardiac protection is needed most.

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Clients aged 18 to 55 who are eligible for our Express Elite life insurance plan are **AUTOMATICALLY** eligible for a CI T20 rider. Plan options include Cardiac OR Cancer Protect CI, Cardiac Protect CI, and Cancer Protect CI.

DISCLAIMERS

Insurability depends on answers to medical and other application questions and underwriting searches and review. No Medical and Simplified Issue Insurance Underwritten by Foresters Life Insurance Company. For more information about this product, refer to the product underwriting guide. Images of, and individuals referenced in these case studies shown are for illustration purposes only. For Advisor Use Only.



Phillip, male, aged 40, non-smoker, diagnosed with colon cancer three years ago. Underwent surgery and chemotherapy. In remission for 2.5 years. DECLINED for CI insurance elsewhere. APPROVED by us for Cardiac Protect CI, T75, \$50,000 at preferred rate of \$27.36 per month.

Did you know?

Some cancer treatments may increase a person's risk of heart disease. Your clients may be eligible for our Cardiac Protect CI plans, in some cases at preferred rates, even if they have been previously diagnosed with cancer or declined for critical illness coverage in the past!

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