

WHY DO CANADIANS NEED CRITICAL ILLNESS INSURANCE?

The chance of being diagnosed with a critical illness is real.



1 in 2 Canadians will develop cancer in their lifetime.¹



9 in 10 Canadians have at least one risk factor for heart disease or stroke. **4 in 10** have 3 or more risk factors.²



400,000 Canadians

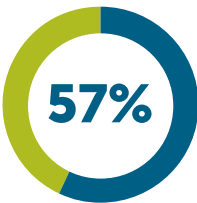
are living with the effects of stroke. The number is expected to be **doubled** in the next 20 years.³



Over 20,000 Canadians

ages 18 or older **had coronary bypass surgeries** performed in a year.⁴

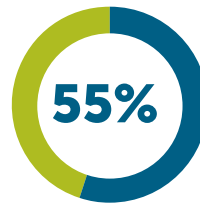
But many Canadians don't think that they are financially prepared if confronted with a critical illness⁵:



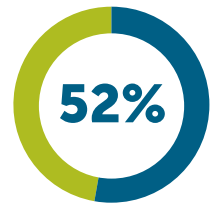
think there will be a **serious financial impact**.



are most concerned about **loss of income**.



are worried about their ability to keep up with **daily expenses**.



believe they may have difficulties covering **medical expenses**.

¹ Canadian Cancer Statistics 2017, Canadian Cancer Society. ² Heart disease-heart health, Government of Canada. Available at <https://www.canada.ca/en/public-health/services/diseases/heart-disease-heart-health.html>. ³ The Heart & Stroke 2017 Stroke Report, Canadian Heart and Stroke Foundation. ⁴ Based on 2015 Coronary Artery Bypass Graft (CABG) rate for both sexes, age-standardized rate per 100,000 of population, Canadian Institute for Health. ⁵ Critical Illness Insurance - Thought Leadership Research, 09 2015, Great-West Life, London Life and Canada Life commissioned consumer research conducted by Head Research.

Empire Life CI Protect[®]

Critical Illness Insurance
made simple, fast & easy



Simple design—covers 4 major illnesses with highly affordable rates



Fast application process—available online in Fast & Full or paper applications



Easy to apply—uses Life underwriting with no additional critical illness underwriting requirements

Empire Life CI Protect Plus[®]

A comprehensive critical illness insurance solution to help protect your way of life



Covers 25 critical illnesses



Three built-in benefits to add extra protection with no extra premiums



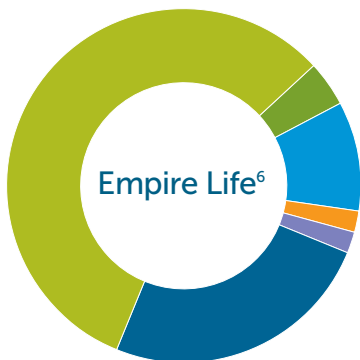
Optional Return of Premium Rider at Surrender/Maturity results in return of the premiums you have paid when the contract is cancelled or at maturity



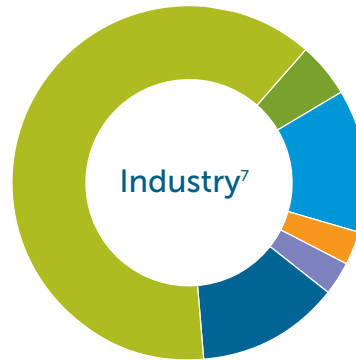
Other riders and benefits can be added to create a customized solution

Our Claims Experience

Critical Illness Claims paid by cause



- 57% – Cancer
- 4% – Stroke
- 10% – Heart Attack
- 2% – Coronary Artery Bypass
- 2% – Multiple Sclerosis
- 25% – Other Illnesses



- 63% – Cancer
- 5% – Stroke
- 13% – Heart Attack
- 3% – Coronary Artery Bypass
- 3% – Multiple Sclerosis
- 13% – Other Illnesses

⁶ Based on claims processed in 2017 for all Empire Life individual critical illness insurance products. ⁷ Munich Re 2016 Individual Insurance Survey.

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