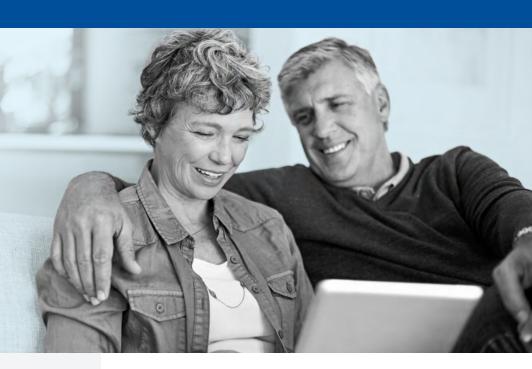


A real risk

Here is why it's important for us to offer you financial support in the event of critical illness.



The statistics speak for themselves.1

In Canada	
Breast cancer	1 woman in 8
Prostate cancer	1 man in 7
Heart disease	1 person in 4
Stroke (CVA)	1 person in 20

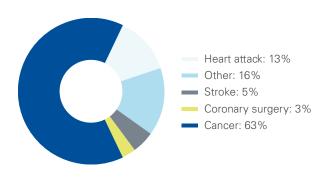
Fortunately, more people are surviving these afflictions and living longer lives.

Survival rate	
Cancer ²	60%
Heart attack	85%
Stroke	80%

What are the most common critical illnesses?

Here are the benefits most commonly paid in the industry for critical insurance claims.

Industry critical illness claim breakdown³



¹ Sources: Canadian Cancer Society, Heart and Stroke Foundation of Canada.



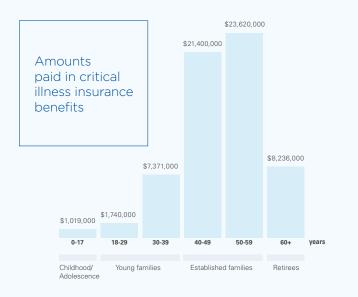
 $^{^2}$ Survival rate five years after cancer diagnosis. Statistics may vary somewhat according to age, gender and type of cancer.

³ Source: Munich RE



Critical illness can strike anyone, without discrimination and without warning.

Would you be financially ready to face a critical illness diagnosis?



Over \$63 million has been paid in critical illness benefits to help people preserve their finances while they focus on making a healthy recovery.

- Average benefit paid: \$56,000
- Average age of people diagnosed:
 49 years

Benefits paid by gender

- Women: 54%
- Men: 46%