



LifeAdvance™

Your critical illness protection plan

It could happen to you

- It is estimated there are over 70,000 heart attacks in Canada each year.
- There are between 40,000 - 50,000 strokes in Canada each year.
- An estimated 3,075 Canadians will be diagnosed with cancer every week.
- An estimated 55,000 - 75,000 Canadians have Multiple Sclerosis.

Sources: Heart and Stroke Foundation (2001- 2008); Canadian Cancer Statistics 2007; Multiple Sclerosis Society of Canada 2006. The statistics provided in this brochure have been developed by the identified sources and are not based on the definitions of critical illnesses contained in the LifeAdvance policy. They are provided for general information only.

Advances in medical science and increasing life expectancies mean you have a better chance of surviving a critical illness. However, a critical illness often brings overwhelming medical and financial burdens on you and your family.

LifeAdvance critical illness insurance from Canada Life™ helps offer you financial protection and access to the medical services provided by Best Doctors®, and counselling and support services provided by Shepell•fgi™. LifeAdvance pays you a one time lump-sum benefit if you have a critical illness insured condition which meets one of the definitions set out in the policy and the survival period has been satisfied. The survival period is 30 days for most insured conditions.



LifeAdvance features and options:

- **Lump-sum benefit of \$10,000 to \$2,000,000**
- **Loss of Independent Existence Rider**
- **Second Event Rider**
- **Return of premium riders**
- **Payment, term and coverage options for you and your family**

24 LifeAdvance critical illness insured conditions

- Alzheimer's Disease
- Aortic Surgery
- Aplastic Anaemia
- Bacterial Meningitis
- Benign Brain Tumour
- Blindness
- Coma
- Coronary Artery Bypass Surgery
- Deafness
- Heart Attack
- Heart Valve Replacement
- Kidney Failure
- Life-Threatening Cancer
- Loss of Limbs
- Loss of Speech
- Major Organ Failure on Waiting List
- Major Organ Transplant
- Motor Neuron Disease
- Multiple Sclerosis
- Occupational HIV Infection
- Paralysis
- Parkinson's Disease
- Severe Burns
- Stroke

Illness Assist Benefit

Provides you with a lump-sum benefit of 10% of your critical illness benefit up to \$25,000 for one occurrence of either, but not both, of the following events:

- if you receive a written diagnosis for one of these forms of cancer – ductal breast cancer, early prostate cancer or superficial malignant melanoma
- if you undergo coronary angioplasty

Linking you with Best Doctors and Shepell·fgi

LifeAdvance provides you with access to the services of **Best Doctors**, which are designed to help you and your treating physician, upon diagnosis of a covered condition, improve the chance of a successful outcome through access to additional information.

InterConsultation™

- Provides an in-depth review of your medical records, personalized medical evaluation and treatment recommendations from specialists affiliated with leading medical institutions throughout the world.

FindBestDoc™

- Provides the names and professional profiles of up to three top specialists based on your geographic preference, who have been identified by other doctors as the “best” for treating your condition.

FindBestCare®

- Assistance with medical appointments and monitoring of the treatment process to help ensure that your medical priorities are met.

Canada Life is in no way obligated to provide the services described above by Best Doctors, Inc. or Shepell FGI LP and may change or cancel access to these services at any time without notice.

Best Doctors and Shepell·fgi will not charge you for the services they provide. For services provided by Best Doctors, the cost of travel, lodging and medical treatment will be your responsibility. Provision of FindBestCare is conditional on a demonstrated ability to pay for all such costs. We recommend you inform your physician that these services are available to you.

The critical illness insured condition definitions in the LifeAdvance contract may be more restrictive than those for which Best Doctors or Shepell·fgi provides services. These services may be provided even though you may not be entitled to benefits under the LifeAdvance policy. Any representations or warranties concerning these services are those of Best Doctors or Shepell·fgi and not Canada Life.

In addition, LifeAdvance provides you and your primary caregiver with access to the services of **Shepell·fgi** for up to one year after diagnosis of a covered condition.

- **Professional counselling services**
Confidential support and assistance from skilled counsellors to assist with personal or emotional issues. Includes up to 12 sessions for you and your immediate family members.
- **Child and elder care resources**
Community resource referrals for any child care, elder care or parenting concerns you may face when dealing with a critical illness.
- **Legal and financial consultation**
Professional financial advice to help you with day to day budgeting given possible changes in employment or financial situation, as well as general legal consultation on wills, trusts, estate planning or any related legal issues.
- **Registered dieticians**
Information from registered dieticians to help answer questions you may have about changes to your diet that may be required as a result of the condition.
- **Online information library**
A convenient reference source for personal, family and healthy lifestyle information from a website loaded with resources, fact sheets, articles and links to information that may be of help to you and your family.
- **Home care resources**
Home care referrals are available to assist you if you require post-operative care or help with general home care.
- **Smoking cessation**
Support and guidance through a smoking cessation program.
- **Online stress management**
Internet based, self-paced, interactive program to help deal with the symptoms and management of stress.

Loss of Independent Existence Rider

This rider adds Loss of Independent Existence as a critical illness insured condition. Canada Life will pay you a lump sum benefit if you have a total inability to perform, by yourself, at least two out of the six activities of daily living or a cognitive impairment as provided in the rider.

Second event coverage

Adding the Second Event Rider to your LifeAdvance policy provides you with a limited amount of critical illness coverage for one of two critical illnesses if you receive a critical illness benefit for Heart Attack, Life-Threatening Cancer or Stroke before your 65th birthday.

If the first claim was for Heart Attack or Stroke, second event coverage will be provided for Life-Threatening Cancer. If the first claim was for Life-Threatening Cancer, second event coverage will be provided for Heart Attack.



Return of premium if you don't suffer a critical illness



Canada Life offers a choice of return of premium riders designed to return some or all of the eligible premium paid for the policy if you don't suffer a critical illness.

- **Return of Premium at Expiry Rider** — a benefit equal to your eligible premium paid on the policy expiry date if the policy is maintained. Available on term to 75; term to 75, paid up at 65; and 10-year renewable term to 75, convertible to 65 plans.
- **Return of Premium at Withdrawal Rider** — versions of this rider are available offering a variety of option dates and return of premium amounts to best suit your needs. Full and partial withdrawals are available on each of the option dates. Available on the permanent, paid-up at 100 plan and the permanent level premium paid up in 15 years plan.
- **Return of Premium at Withdrawal or Expiry Rider** — full and partial withdrawals are available on each of the option dates and a policy expiry benefit is built-in to each of these riders. These riders are available for the term to 75 plans and the 10-year renewable term to 75, convertible to 65 plan.
- **Return of Premium at Death Rider** — a benefit equal to your eligible premium paid if you die without making a claim. Available on all LifeAdvance plans.

Are you prepared?

Could you cover all of the expenses you might incur as a result of suffering a critical illness?

About critical illness insurance

World renowned heart surgeon Dr. Marius Barnard helped develop critical illness insurance. Dr. Barnard witnessed the emotional strains that many of his patients faced after surviving serious illnesses. Financial stress often worked against recovery or, in many cases, left patients struggling to pay bills as they resumed their lives.

“You need financial independence when you’re ill,” said Dr. Barnard. “Not because you’re going to die, but because you’re going to live.”

For more information about Canada Life and its products, visit www.canadalife.com. For more information about how LifeAdvance critical illness insurance may fit your needs ask your financial advisor for an illustration.

This brochure has been designed to provide a brief description of the features of a LifeAdvance policy. Every effort has been made to ensure its accuracy, but errors and omissions are possible.

Helping people achieve more™



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