

EMPIRE LIFE CI PROTECT PLUSTM

Comprehensive critical illness insurance
to protect your way of life



Insurance & Investments
Simple. Fast. Easy.TM

 Empire
Life[®]

Why critical illness protection?

Chances are you know someone, a family member, a friend or a co-worker, who has suffered a life-threatening illness. We can all relate to how coping with the diagnosis of a critical illness and the medical treatments can be emotionally and physically draining.

But have you considered the potential financial impact?

If it happened to you, what are your concerns? What will weigh heavily on your mind?

Would you be worried about covering the bills or maintaining your standard of living due to lost income? It's time to think about putting a plan in place to protect what matters most.

This risk is real



2 in 5 Canadians will develop cancer in their lifetime.¹



62,000 strokes

occur in Canada each year – that is one stroke **every nine minutes.**³



9 in 10 Canadians have at least one risk factor for heart disease or stroke.²



Over 19,000 Canadians
ages 18 or older **had coronary bypass surgeries** performed in a year.⁴





How prepared are you?

While the risk of suffering from a critical illness is high, thanks to today's medical advancements, our chances of surviving are better than ever. However, the long road to recovery can be costly.

Many unexpected costs incurred, such as travel expenses or modifying your home, are not covered by our provincial or many private health plans. Do you have the financial resources to:

- Cover the lost income
- Pay loans or mortgages
- Hire home care or child care
- Maintain your business or hire additional staff



What options would you have?

- Withdrawing from RRSP or other savings
- Borrowing from banks or family members
- Selling assets such as your house or your business

Unfortunately, opting for one of these options may jeopardize your retirement, your children's future education planning or your business.

Empire Life CI Protect Plus Critical Illness Insurance can help

- It provides a tax-free lump sum benefit if you are diagnosed with one of the 25 covered critical conditions
- You can use the lump sum benefit you receive however you choose





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

- + Covers 25 critical illnesses for comprehensive coverage
- + Two plans with different guaranteed payment schedules to meet your insurance needs and budget
- + 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



Start planning

Talk to your advisor about Empire Life CI Protect Plus and see how this comprehensive critical illness solution can help protect what's important so you can focus on living and protecting your way of life.

The Empire Life Insurance Company (Empire Life) is a proud Canadian company that has been in business since 1923. We offer individual and group life and health insurance, investment and retirement products, including mutual funds through our wholly-owned subsidiary Empire Life Investments Inc.

Empire Life is among the top 10 life insurance companies in Canada¹ and is rated A (Excellent) by A.M. Best Company². Our mission is to make it simple, fast and easy for Canadians to get the investment, insurance and group benefits coverage they need to build wealth, generate income, and achieve financial security.

Follow Empire Life on Twitter @EmpireLife or visit our website, www.empire.ca for more information.

¹ Based on general fund and segregated fund assets in Canada as at December 31, 2015 as reported in regulatory filings

² As at May 27, 2016

¹ Canadian Cancer Statistics 2015, Canadian Cancer Society ² 2015 report on the health of Canadians, Canadian Heart and Stroke Foundation. ³ Stroke Report 2015, Canadian Heart and Stroke Foundation. ⁴ Based on 2013 Coronary Artery Bypass Graft (CABG) rate for both sexes, age-standardized rate per 1,000 of population, Canadian Institute for Health

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