

Critical Illness Insurance

Are you and your family protected from the unexpected?

If you were to suffer a serious illness like cancer, heart attack, or stroke, would you and your family be financially secure?

Could you afford the additional expenses that often accompany a life-threatening condition?

Statistically, you are more likely to face a critical illness than you are to die prematurely. Traditional life insurance may not be all that you need to protect your family from financial hardship. They--and you--need coverage that will help you maintain your lifestyle when you *survive*.

Fortunately, this coverage is now available with **Critical Illness Insurance**. Critical Illness Insurance pays a benefit upon the diagnosis of a critical illness, unlike traditional life insurance that pays a beneficiary upon death. It was designed to help meet the high and unexpected costs associated with serious illness and/or to create the capital required once life returns to normal upon recovery.

How It Works

Upon diagnosis of a critical illness, this insurance imposes a waiting period. Once the waiting period has expired, the policy provides the policy owner with a lump-sum cash benefit. The choice of how to use the benefit is yours, and it is tax-free.

Some of the most popular choices include using the benefit to:

- Take advantage of special treatments, alternative therapies or immediate surgery which may only be available in other countries, such as the U.S.
- Make regular RRSP contributions that may have been foregone during the recovery process.
- Modify your home or vehicle to meet any mobility requirements as a result of the illness.
- Continue to fund your children's present or future education needs.
- Allow a spouse or family member to take a leave of absence from work.
- Reduce overall financial stress.

Conclusion

Often, we take our health and well being for granted. However, our lives and those of our loved ones are profoundly affected as a result of a critical illness diagnosis. A decade or two ago, the chances of surviving major illnesses such as a stroke, heart attack or cancer were significantly lower than they are today due to medical advances. Having Critical Illness Insurance in place ensures that if you do fall ill, your worries will not be compounded by financial ones. You can concentrate on what's most important: getting well and being with your loved ones.

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PERSONAL WEALTH MANAGEMENT

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"Not because you're going to die, but because you're going to survive."

- Dr. Marius Barnard,
physician that developed
the concept of Critical
Illness Insurance

If you would like more information about Critical Illness protection or a no-obligation quote on a policy, our Insurance Consultant, Paul Coridor, would be happy to discuss this strategy with you.

Contact us at:

The Mailey Rogers Group
(604) 913-7013
1-800-601-6650

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