



# CRITICAL ILLNESS INSURANCE

PROTECT YOUR QUALITY OF LIFE IN THE EVENT OF A CRITICAL ILLNESS

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Macquarie Private Wealth offers investors tailored financial solutions, award-winning research, recognized financial strength, and a global vantage point — a world of opportunities to build your personal wealth.

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## Does your insurance coverage protect you from all health risks?

You probably have life insurance to protect the financial security of your loved ones. And you may have disability insurance to help replace your income if an illness or injury prevents you from working.

But how would you and your loved ones cope financially if you suffered a severe medical condition such as cancer, a heart attack or stroke?

Unfortunately, it's a risk you must consider. Just look at the following statistics\*:

- One out of four Canadians will develop heart disease.
- One out of three people will develop some type of cancer.
- About half of all heart attacks happen to people during their working years.
- On average, a stroke occurs every ten minutes in Canada.

If you suffered a critical illness, wouldn't you like to know that your quality of life would be protected?

## Your solution? Critical illness insurance.

No one wants to imagine developing cancer, suffering a heart attack, or being diagnosed with a critical illness. A severe medical condition may not only put your life at risk, but may also cause emotional trauma.

With the weight of these issues, you don't want to contend with financial worries as well. That's why critical illness insurance is so important. Critical illness insurance provides you with a significant lump sum benefit, tax-free, if you're diagnosed with a severe medical condition covered in your policy.

The amount of the benefit depends on your needs, and can range from \$25,000 to \$2,000,000. The benefit is yours to use as you wish.

In addition, many policies offer a variety of useful features and options, including:

- A reimbursement for all the premiums you paid if you do not receive a critical illness benefit — usually paid out at age 65 or 75, or after a specified number of years.
- A refund of premiums to the estate, beneficiary or policy owner if the insured person passes away without being entitled to the critical illness insurance benefit.
- Critical illness insurance for all of your children under 21, covered by one additional premium.

With the help of your Macquarie Private Wealth Investment Advisor, you can properly select and customize the policy that best meets your needs.

## Critical illness insurance protects your quality of life

Here are the most common ways the critical illness benefit helps you recover and protect your quality of life:

- **Paying for medical treatment** — You can help offset costs of treatment not covered by government health plans, go out of the country for a special treatment, or pay for expensive drugs, child care, private nursing, physical therapy, medical equipment and any home modifications made necessary by the illness.
- **Easing your way back to work** — With the critical illness benefit, you won't be in such a rush to return to the workplace, which could delay your recovery. You may need the time and money to search for a new job or train for a new career.



Critical illness insurance:  
Protect your quality of life

(continued)

- **Enjoying time with loved ones** — You may want to afford the time to spend with your loved ones, or allow a loved one to take a leave without pay. Perhaps even take the trip of a lifetime.
- **Securing your financial future** — An unforeseen illness can lead to years of lost income and destroy your financial plan. You can use your benefit to help pay down your mortgage, invest for the future, or take early retirement.

**Medical conditions covered by critical illness insurance**

Critical illness policies from different insurers vary in the conditions they cover.

Almost all have the following four conditions:

- cancer;
- heart attack;
- stroke; and
- coronary artery bypass surgery.

Most of the comprehensive critical illness policies also cover the following conditions, although there may be differences from insurer to insurer:

- kidney failure;
- major organ transplant;
- blindness;
- deafness;
- loss of speech;
- paralysis;
- multiple sclerosis;
- coma;
- Parkinson's disease;
- Alzheimer's disease;
- loss of limbs;
- severe burns;
- aorta surgery;
- motor neuron disease;
- benign brain tumour;
- heart valve replacement; and
- occupational HIV infection.

**Talk to your Investment Advisor**

Want to be sure you could cope financially if you suffered a critical illness? Talk to your Macquarie Private Wealth Investment Advisor about critical illness insurance.

\*Sources: Heart and Stroke Foundation of Canada, National Cancer Institute of Canada.

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