

## Our Critical Illness Insurance pays you benefits now, when you need it the most.

**Critical Illness Insurance pays YOU while you are living.**

Receive a tax-free<sup>3</sup> lump sum payment to help offset costs such as medical expenses, travel during treatment and lost salary. This is insurance that takes away the stress and worry of covering these expenses so you can focus on getting well.

**Canada Protection Plan's Critical Illness insurance includes:**

- ✓ No medical<sup>4</sup> tests or exams
- ✓ You could be covered in just under a day
- ✓ Coverage for Cancer survivors
- ✓ Receive up to \$100,000 of protection
- ✓ You may be eligible to apply, even with a pre-existing condition
- ✓ Coverage up to age 75
- ✓ Payments start in the second month  
- applicable on monthly payment plans

## You may not expect to become seriously ill. But it could happen.

## Critical Illness Insurance can help protect you and your loved ones.

<sup>3</sup>Foresters, their employees and life insurance representatives, do not provide, on Foresters behalf, financial, estate, tax or legal advice. Individuals should consult their tax, estate or legal advisor regarding their situation.

<sup>4</sup>Insurability depends on the answers to medical and other application questions and underwriting searches and review.

## Canada Protection Plan makes Critical Illness Insurance affordable & easy.

Having Critical Illness Insurance provides you with peace of mind during a very stressful time. It's also a good part of any solid financial plan. Canada Protection Plan makes it easy to apply, with four affordable options.

**You may qualify to enjoy a valuable package of member benefits\*\***

From an online document preparation service\*\*\* for creating customizable wills and powers of attorney to competitive scholarships and more. When you receive your policy, all benefits will be outlined. Bundle and you can save time and money when purchasing both Life and Critical Illness Insurance.

**For more information and to apply, speak with your Advisor or contact Canada Protection Plan.**

\*\*Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice or are no longer available.

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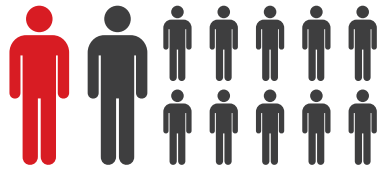


## Critical Illness Insurance

Financial protection to help you  
stay focused on getting well



## If you were faced with a critical illness would you be financially prepared?



About 2.4 million Canadians are living with heart disease<sup>1</sup>

Nearly 2 in 5 Canadians will be diagnosed with cancer in their lifetime<sup>2</sup>

The numbers may be sobering, but it's comforting to know that today's medical advances are rapidly raising life expectancies.

### What if the unexpected did happen?

If you were facing a critical illness such as cancer, a heart attack or stroke, would you and your loved ones be financially protected? Recovery could take a while, and you may not be fully covered by work benefits or Employment Insurance. Facing a critical illness is hard enough. That's why Canada Protection Plan's Critical Illness Insurance plans are designed to take stress away.

### Did You Know?

- Typical Disability Insurance will not cover you if you are deemed able to work
- Your employer's Insurance benefits may be capped
- Employment Insurance can last a maximum of 15 weeks; this can vary by province

**With Critical Illness Insurance, you wouldn't have to worry about any of this**

Sources: <sup>1</sup>Canadian Institute for Health Information, Cardiac Care, <https://www.cihi.ca/en/cardiac-care>, Accessed January 2024.

<sup>2</sup>Canadian Cancer Society, Cancer Statistics, Accessed January 2024.

## Our Four Critical Illness Insurance Plans provide flexibility along with affordable premiums

### Cardiac Protect CI:

Receive one tax-free payment up to \$50,000 in the event of a Heart Attack, Stroke, Aortic Surgery, Coronary Artery Bypass Surgery or Heart Valve Replacement or Repair.

### Cardiac AND Cancer Protect CI:

Get coverage for both. Receive 2 tax-free payments of up to \$50,000, one for each plan. If you claim on one plan, the other plan remains in effect, making you eligible for a total of 2 claim payments. Canada Protection Plan provides flexible coverage, plus a reduced premium after the first claim on this plan.

### Cancer Protect CI:

Receive one tax-free payment up to \$50,000 in the event of Cancer, Aplastic Anemia or Benign Brain Tumour.\*

### Cardiac OR Cancer Protect CI:

Get coverage for either. Receive one tax-free payment up to \$100,000 in the event of the first illness.

### Canada Protection Plan offers affordable Critical Illness Insurance plans that are designed differently.

Critical Illness Insurance usually lumps major conditions such as cancer, heart attack and stroke all under one policy. This means you may be ineligible for Critical Illness Insurance if you had any one of these conditions in the past. With Canada Protection Plan you have the option to be covered for each plan separately if you choose, or be covered for both. You decide.

### Do you have heart disease?

You may be eligible for Cancer coverage.

### Do you have cancer?

You may be eligible for Cardiac coverage.

\* Canada Protection Plan offers coverage for these last two conditions, in addition to typical Cancer coverage currently available in Canada.

