

Can you financially survive a recovery from a Critical Illness?

Protect yourself in times of uncertainty



Critical Illness



A critical illness can affect anyone.

Only a very few are prepared to deal with the cost of survival.

- 40% of Canadian women and 45% of men will develop cancer;¹
- There are an estimated 70,000 heart attacks each year in Canada;²
- About 300,000 Canadians are living with the effects of stroke;²

A critical illness can affect anyone. Surviving a critical illness can be costly. The only thing worse than facing the challenges of recovery is worrying about how much financial damage it can do. The last thing you want to face when you're busy concentrating on your recovery is seeing your lifestyle affected by financial hardship.

Critical Illness Insurance pays a lump sum benefit, should you be diagnosed with one of the covered conditions of the contract and survives the waiting period. You can get up to \$2 Million tax-free if you get diagnosed with a covered condition. If you stay healthy you can get your money back.

Benefits are paid lump sum and tax-free. The benefits can be used to:

- Continue providing financial care for your family during a difficult time;
- Travel to another location for specialized care;
- Do whatever you choose to;
- Take charge and direct your medical treatment;
- Reduce your financial burden: Pay off or reduce your mortgage, credit cards or other debts. Help keep your business running;
- Maintain your independence: Modify your home or vehicle to improve your mobility. Hire domestic help during your recovery. Fund a leave of absence for yourself or your spouse.

Eligible conditions includes:

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| <input checked="" type="checkbox"/> Heart Attack | <input checked="" type="checkbox"/> Heart Valve Replacement |
| <input checked="" type="checkbox"/> Cancer | <input checked="" type="checkbox"/> Loss of limbs |
| <input checked="" type="checkbox"/> Stroke | <input checked="" type="checkbox"/> Loss of speech |
| <input checked="" type="checkbox"/> Bypass Surgery | <input checked="" type="checkbox"/> Major Organ Transplantation |
| <input checked="" type="checkbox"/> Alzheimer's Disease | <input checked="" type="checkbox"/> Major Organ Transplantation Waiting List |
| <input checked="" type="checkbox"/> Parkinson's Disease | <input checked="" type="checkbox"/> Motor Neuron Disease (ALS - Lou Gehrig's Disease) |
| <input checked="" type="checkbox"/> Multiple Sclerosis | <input checked="" type="checkbox"/> Occupational HIV injury |
| <input checked="" type="checkbox"/> Kidney Failure | <input checked="" type="checkbox"/> Paralysis |
| <input checked="" type="checkbox"/> Aortic Surgery | <input checked="" type="checkbox"/> Severe burns |
| <input checked="" type="checkbox"/> Benign Brain Tumour | <input checked="" type="checkbox"/> Coronary Angioplasty |
| <input checked="" type="checkbox"/> Blindness | <input checked="" type="checkbox"/> Ductal Carcinoma in Situ of the Breast |
| <input checked="" type="checkbox"/> Coma | <input checked="" type="checkbox"/> Early Stage of Prostate Cancer |
| <input checked="" type="checkbox"/> Deafness | |

You probably have more questions. Rorac has the answers. To find out more answers to your questions about Critical Illness coverage, and to find out how it can be of benefit to you, visit Rorac.ca or contact us at info@rorac.ca

1 Canadian Cancer Society/Public Health Agency of Canada/Statistics Canada: Canadian Cancer statistics 2011. 2 Heart and Stroke Foundation of Canada, 2010. 3 *Based on current tax laws, we believe that any cash benefit from a group critical illness insurance plan will not presently be taxed when the premiums are paid for by the plan owner and the benefits payable to the plan owner.