

CRITICAL ILLNESS IS MORE COMMON THAN YOU MAY THINK...

The fact is, a significant number of Canadians will suffer a critical illness in their lifetime. Did you know, every year:

- 70,000 Canadians will suffer a heart attack*
- Over 145,000 Canadians will be diagnosed with cancer**
- Between 40,000 and 50,000 Canadians will suffer a stroke*

THE GOOD NEWS IS, SURVIVAL IS MORE LIKELY THAN EVER BEFORE...*

With healthier lifestyles and advances in medical technology, Canadians are now surviving critical illnesses that were, at one time, life threatening. For example, 80% of hospitalized heart patients, and an equal percentage of stroke victims, will now survive the initial event.

...THE BAD NEWS IS, RECOVERY CAN BE MORE EXPENSIVE THAN EVER.



Sources:

* Heart and Stroke Foundation, 2004

**National Cancer Institute of Canada: Canadian Cancer Statistics, 2004

THE UNION SAVINGS ENHANCED CRITICAL ILLNESS PLAN IS UNDERWRITTEN BY ACE INA LIFE INSURANCE.

****This brochure has been designed to outline the benefits for which you may be eligible under the Union Savings Enhanced Critical Illness Insurance Plan and is for informational purposes only and does not replace the policy contract. Please refer to the Enhanced Critical Illness Insurance policy for full details of the coverage, an explanation of benefits, including but not limited to the definitions, benefit amounts, exclusions and limitations, as these may limit the benefits available. In all cases, it is the terms of your Enhanced Critical Illness Insurance policy issued by ACE INA Life Insurance that will govern.*



UNION SAVINGS



ENHANCED CRITICAL ILLNESS INSURANCE

*Plan to get better,
with your finances intact.*

BECAUSE SURVIVING IS ONLY THE FIRST STEP TO RECOVERY...

A critical illness can impact more than just your health... especially if you need to dip into your savings to take care of expenses not covered by your health plan.

The Enhanced Critical Illness Insurance Plan pays a lump sum benefit if you are diagnosed with one of the following major illnesses and survive for 30 days from the date of diagnosis:***

- Cancer
- Stroke
- Blindness
- ALS
- Deafness
- Paralysis
- Multiple Sclerosis
- Loss of Speech
- Dismemberment
- Coronary Artery Bypass Surgery
- Heart Attack
- Alzheimer's Disease
- Aorta Surgery
- Benign Brain Tumour
- Major Organ Failure
- Major Organ Transplant
- Parkinson's Disease
- Severe Burns
- Coma
- Heart Valve Replacement
- Occupational HIV Infection

Whether it's to seek alternate care, renovate your home or take a vacation, you can use the money any way you wish.



COVERAGE THAT STANDS APART...

The Union Savings Enhanced Critical Illness Insurance Plan stands apart from other plans - in addition to the 21 major illness listed, this plan includes coverage for:

- Loss of Independence
- Ductal Carcinoma in Situ (DCIS)
- Early Prostate Cancer Treatment

CHOOSE THE COVERAGE THAT'S BEST FOR YOU...

The Enhanced Critical Illness Insurance Plan has been tailored to suit your needs at rates you can afford. You choose the level of coverage you need - \$25,000, \$50,000, \$75,000 or \$100,000.

EASY TO APPLY

No family history questions or medical exam are required to apply - you just need to answer a few straight-forward medical questions.



2ND EVENT COVERAGE***

Chances are you'll get better and return to work. Unlike many other critical illness insurance plans, coverage doesn't always end after the first event. This plan includes 2nd Event Coverage. Here's how it works:

- If you are diagnosed with Cancer, paid the principal sum, and then after 1 year, you are diagnosed with a non-cancer Critical Illness, you are eligible for the 2nd Event benefit equal to the principal sum. Or
- If you are diagnosed with one of the cardiovascular conditions (**Heart Attack, Stroke, Coronary Artery Bypass Surgery, Aorta Surgery, Heart Valve Replacement**), paid the principal sum, and then after one year, you are diagnosed with a non-cardiovascular Critical Illness you are eligible for the 2nd Event benefit equal to the principal sum.

APPLY TODAY.

Call today, toll free, at:

1-877-534-3655

or locally from the Toronto area at:

416-313-4977

or apply on-line at:

WWW.UNIONSAVINGS.CA