

Health Checks

From D'Costa Financial Group

According to stats 1 out of 2 will be a recipient of a life-threatening disease and will survive.

Most people manage their finances well and I am sure you do too. You have been prudent and you have planned well. You have adequate life insurance, set aside money for your retirement, can keep up with your mortgage payments, have regular vacations and manage to meet your daily living expenses. Assuming everything goes as per plan, there would be nothing to worry about.

However, what happens if a life-altering illness strikes?

What happens to your well-planned future if you should suffer from a Stroke or By-pass or Heart attack or even Cancer?

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It won't happen to me ...

Earlier we mentioned just 4 illness, however, there are 25 illnesses which could jeopardize your plans. If one of these illnesses should strike, chances are that you will survive, given the advances medical science has made.

The question is ... will your finances survive?

- *Will you be able to continue with the lifestyle you desire?*
- *Will the quality of your life be one of your dreams?*
- *Will you have to deplete your retirement savings?*
- *How would you cope up with the high medical expenses?*
- *How will you manage at a reduced level of income?*

These are some of the questions you will have to answer yourself.

If you're recovering from a major illness, it's not an ideal time to be worrying about money. The good news is that critical illness coverage is available to take care of this catastrophic event. It can improve your peace of mind and provide financial relief.

** Each illness has a survival waiting period. Most of them have a 30 days of survival wait.*

So, what are your chances of claiming on a Critical Insurance Policy?

Take a look at what statistics from the Canadian Cancer Society and the Heart and Stroke Foundation of Canada tell us.

- ◆ 1 in 4 Canadians will contract some form of HEART DISEASE during their lives
- ◆ 1 in 2 heart attack victims are under the age of 65
- ◆ 80% of heart attack victims survive their first episode
- ◆ 1 in 3 people will develop life-threatening CANCER, sometime during their lives
- ◆ 100,000 Canadians suffer from multiple sclerosis
- ◆ One third of stroke victims are under 65. 75% of stroke victims survive their first
- ◆ 1 in 20 Canadians over 65 is affected by Alzheimer's disease



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**It's a fact that one out of two
Canadians will experience a life-altering
illness during their life. And, with
today's advances in medical science,
the chances of survival are greater
than ever.**

**But will your
Finances Survive?**



D'Costa Financial Group

**THE
SOLUTION**

What is Critical Illness Insurance?

Put very simply, it is an insurance plan that provides a **Living Benefit**. A Critical Illness Insurance plan pays you when you are alive i.e. should you be diagnosed with and survive, one of the 25 illnesses covered under the plan, the policy will provide you with a lump sum of cash, usually 30 days* after the diagnosis.

Most companies currently cover approximately 25 life-threatening illnesses, such as;

- Aortic surgery • Aplastic anemia • Bacterial meningitis • Benign brain tumour • Blindness • Cancer (life threatening) • Coma • Coronary artery bypass surgery • Deafness • Dementia, including Alzheimer's disease • Heart attack • Heart valve replacement or repair • Kidney failure • Loss of limbs • Loss of speech • Major organ failure (on waiting list) • Major organ transplant • Motor neuron disease • Multiple sclerosis • Occupational HIV infection • Paralysis • Parkinson's disease and specified a typical parkinsonian disorders • Severe burns • Stroke

Premium sampling from 4 different companies for a 10 year term plan covering 25 illnesses subject to individual underwriting.

| Male - 10 year term monthly pay | | | |
|---------------------------------|----------|----------|-----------|
| AGE | \$25,000 | \$50,000 | \$100,000 |
| 30 | 11.97 | 18.95 | 29.61 |
| 35 | 13.14 | 21.42 | 34.38 |
| 40 | 16.83 | 27.99 | 45.54 |
| 45 | 22.23 | 37.80 | 66.15 |
| 50 | 30.69 | 54.72 | 101.78 |
| 55 | 51.87 | 99.68 | 174.24 |
| 60 | 75.94 | 147.80 | 260.01 |
| 65 | 115.70 | 215.10 | 401.67 |

| Female - 10 year term monthly pay | | | |
|-----------------------------------|----------|----------|-----------|
| AGE | \$25,000 | \$50,000 | \$100,000 |
| 30 | 11.64 | 18.93 | 28.60 |
| 35 | 13.03 | 21.38 | 33.12 |
| 40 | 16.43 | 27.90 | 43.83 |
| 45 | 22.14 | 37.71 | 63.18 |
| 50 | 27.88 | 51.71 | 85.77 |
| 55 | 41.58 | 78.58 | 137.70 |
| 60 | 55.74 | 107.40 | 188.01 |
| 65 | 78.91 | 149.6 | 270.63 |

What would you like to do with your critical illness lump-sum money? IT'S UP TO YOU!!!

It is not linked with the recovery of any illness.

You could ...

- Pay off your mortgage and debts
- Pay for specialized treatment for your illness
 - Safeguard your retirement plan
- Take a vacation and relax your way to recovery
 - Protect your business, loved ones
- Cover your spouse's salary so that he/she can take time off to be with you

Some of the features of Critical Illness plans

RETURN OF PREMIUM ON DEATH

Usually, a built-in feature, which refunds all premiums paid by the insured to the beneficiary in the event of death without a critical illness claim and the plan is in force.

RETURN OF PREMIUM ON EXPIRY

With the Return of Premium on Expiry rider, 100% of your eligible premiums will be returned, should you wish to terminate your coverage for any reason, after your policy has been in force for a specific period. Various options available to choose from.

WIN! WIN! WIN! Situation

If you CLAIM, DIE or LIVE LONG & HEALTHY.



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THE SOLUTION