

## Recovery first



Critical illness insurance can help protect your home and your lifestyle.

**A CRITICAL ILLNESS DIAGNOSIS** can turn your life upside down. Plans change. Priorities shift. New goals emerge: to get better, to move past the stress and anxiety, to live every moment to the fullest. But of course the realities of daily life don't disappear while you're focused on recovery. Your mortgage and regular expenses still need to be paid.

Although you can't plan for a critical illness, you can have measures in place to act as a safety net for such an uncertainty. Critical illness insurance pays a one-time cash benefit if you're diagnosed with one of the conditions defined in your contract.<sup>1</sup> You can use this money to take care of the financial side of life while you devote your energy to recovery.

### Flexibility when you need it most

Your critical illness benefit is there for you so you can pay the mortgage, take time off work, arrange for additional child care, travel to receive specialized treatment or access whatever extra help you need.

The money can also be used to cover out-of-pocket expenses not covered by provincial health plans, such as the cost of life-saving drugs, medical equipment or home renovations to accommodate disability. You may want to allocate some of it to everyday expenses associated with getting treatment, such as gas, parking and food.

### Don't let a critical illness impact your savings

Keep in mind that even if you're fortunate enough to have a benefits plan at work, it may not be enough to manage the full financial impact of a critical illness. You may receive a percentage of your income while you are away from your job, but that amount likely won't cover all your regular living expenses. A critical illness policy supplements your benefits plan so you can avoid dipping into savings.

### Talk to your advisor

Your advisor can help you find the most appropriate critical illness solution to meet your family's needs. When you know that your home and lifestyle are protected, you can focus on what really matters: getting better. ■

<sup>1</sup> The cash benefit is paid if you meet the eligibility criteria set out in your contract.



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