

A close-up photograph of several hands decorating a multi-layered cake. The cake is topped with white frosting and fresh raspberries. The word "Covered" is written in large white letters, flanked by large red brackets, over the center of the cake.

[Covered]

**Life Insurance
plus Critical
Illness cover**

Sales Aid

canada life

Why do you need Life Insurance?

Because you're thinking of your loved ones.

Would you leave your family financially unprepared if you died unexpectedly?

Key points in your life may prompt you to buy life insurance.



Moving into your first home



Marriage, civil partnership or a new relationship



Starting a family

Our Life Insurance means your family will receive a payment should you die, or be diagnosed with a terminal illness¹, while covered by us.

The money they receive could be used to:



Pay off the mortgage or cover ongoing rent



Clear any existing debt



Support day-to-day living costs

We will also provide you with:



Emotional support through our **Bereavement Counselling** service



Support and advice with our **Probate Helpline**

But is having life insurance enough?

¹ We will pay out if you are diagnosed with a terminal illness which a consultant confirms will lead to death within 12 months. The policy will end once a payment has been made for a terminal illness.

Why do you need Critical Illness cover?

Survival rates are rising

With medical advances, we're now more likely to survive many critical illnesses which used to be fatal.

But, in many cases, a critical illness can bring life-altering changes. And the financial impact can be damaging, especially during our working lives.



50%
of people with cancer survive for 10 years or more

Cancer survival rates are generally highest for those aged 15-40¹



Today, at least

7 in 10
people survive a heart attack

In the 1960s, more than 7 in 10 heart attacks in the UK were fatal²



Over

1.2 million

People in the UK have survived a stroke or mini-stroke

Almost half are under the age of 75²

It's reassuring to see that survival rates are increasing. Getting a payment when you are diagnosed with one of the critical illness conditions would help relieve any financial pressures and means you can concentrate on getting better.

Sources:

1 Cancer Research UK, www.cancerresearchuk.org. 2 British Heart Foundation, www.bhf.org.uk.

What critical illnesses do we cover?

We cover

52
core
illnesses

which pay out 100% of the amount of cover you select.

+

We also include

44
additional
illnesses

which pay out 25% of the amount of cover you select, up to £25,000.

Plus we include **Adult serious accident benefit**. This pays out £7,500 if you are hospitalised for 28 consecutive days or more immediately following an accident.



It's important to note that not every serious condition is covered under a critical illness policy and that limitations and exclusions apply.

These are to make sure you get the most cover for the amount you pay. So it's important to check the policy **terms and conditions**, or take advice from your financial adviser, to help you select a policy that covers your needs.

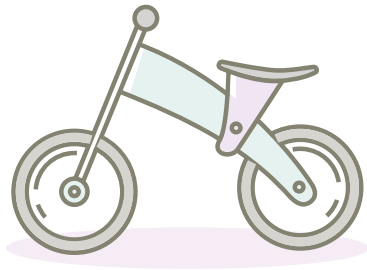
Bringing the family onboard

If you add Critical Illness cover, we'll include your children too. We know that a child suffering from a critical illness can also have a big impact on you emotionally and financially.

Children are automatically protected for 50% of your amount covered (up to £25,000) for 51 of the core illnesses and six child specific illnesses.¹

For the additional 44 illnesses, they are protected for 25% of your amount covered (up to £25,000).

Should your child suffer a serious illness which is not covered under any other illness definition and is expected not to live for more than a year, we will pay 50% of your amount covered (up to £25,000).



Children are covered for

6 additional illnesses

- ✓ Cerebral palsy
- ✓ Children's intensive care benefit
- ✓ Cystic fibrosis
- ✓ Hydrocephalus
- ✓ Muscular dystrophy (MD)
- ✓ Spina bifida myelomeningocele or myelochisis

Should the very worst happen, we cover the cost of two children's funerals up to £10,000 each.



¹ Children aged under five years old are not covered for the core condition of loss of independence.

Support Services

We believe there is more to protection than cash payments, which is why we have included a range of Support Services. Some are free to use from day one.



Bereavement Counselling

Our 24/7 Bereavement Counselling helps you through the pain of grieving so you can start to rebuild your life after losing close family and friends.



Probate Helpline¹

The Probate Helpline provides support and advice on which state benefits may be available, validity of wills, handling family disputes and dealing with creditors.



PersonalCare

PersonalCare provides confidential telephone and face-to-face counselling, as well as support with everyday matters such as finding childcare or eldercare, legal issues and debt management. It is provided free with our Life Insurance plus Critical Illness policies.



Personal Nurse Service²

A Personal Nurse Adviser is assigned to you when making a critical illness or terminal illness claim. This could be to cope with illness, disability, trauma or bereavement. The nurse listens, empathises and takes as much time as needed to support you.



Second Medical Opinion²

If they think there may be alternative treatments available, your Personal Nurse Adviser may recommend a second medical opinion from a consultant in the UK. This is to give you confidence that your diagnosis and treatment plan is suitable.

¹ Service is unavailable over bank holidays.

² These services are available for individuals who make a critical illness or terminal illness claim

The value of our Support Services

Second Medical Opinion

Julia's story



When Julia sought medical advice due to a persistent heart murmur, she was diagnosed with a congenital heart defect. Her doctor suggested an aortic valve replacement or repair surgery may be required, which triggered her Critical Illness claim and the appointment of a Personal Nurse Adviser.

- Julia was an avid sportswoman and the surgery would have put an end to her energetic activity.
- Major surgery would have been an unwelcome stress when she should have been enjoying her early adult life.

She was not experiencing any major symptoms, so her Personal Nurse Adviser initiated obtaining a Second Medical Opinion.

An expert cardiologist carried out a detailed review of Julia's previous diagnosis and concluded that the severity of her condition had been hugely overestimated.

Julia was given huge peace of mind. She was able to enjoy the same quality of life she previously had and learnt that her condition was entirely manageable without the need for surgery.

Bereavement Counselling

Gillian's story



Several months after Gillian's husband died she was struggling to come to terms with her loss. She found daily routines, such as washing, both mentally and physically draining. Gillian realised she needed more help than her friends and family could provide and contacted us.

Our Bereavement Counsellor began by explaining the stages of bereavement to her, and encouraged her to offload all of her feelings towards her husband's death. The safe environment our counsellor created helped Gillian open up; the more she talked with the counsellor, the better she felt.

After her structured sessions, Gillian was channelling her energy into moving on. Whilst she knew the pain would never fully go away, she had the confidence to regain some normality in her life.

Personal Nurse Adviser

Melanie's story



When three year old Melanie was diagnosed with leukaemia, her parents felt their world was falling apart. They were devastated their daughter was suffering from this dreadful illness. Their Personal Nurse Adviser could see the impact this traumatic event was having on them, despite Melanie responding well to the care she was receiving.

Following several calls between the Personal Nurse Adviser and Melanie's parents, it was agreed that specialist counselling would help them through this emotionally difficult time. They continued to receive long-term practical and emotional support from their Personal Nurse Adviser alongside the counselling. Whenever they needed someone to talk to, she was there to help.

What are our customers saying?

Claire and Phillip's story

Claire and Phillip took out a joint life policy including critical illness cover for £25,000. Eleven years later, Phillip unexpectedly suffered a heart attack and was unable to work. As he had been self-employed, Claire became the sole earner which had a big financial impact on the family.

Phillip underwent surgery for a coronary artery bypass graft, triggering a claim payment for £25,000. At the end of a difficult six months, Claire said:

Having the funds in my account has removed a lot of pressure. I want to say a massive 'Thank you' for everything you have done.

Nick and Joanne's story

When Joanne noticed a rash on her breast, she was understandably worried and sought immediate medical advice. Unfortunately, she was diagnosed with breast cancer. It was a devastating time for Joanne and her husband, Nick, as she underwent several surgical procedures.

Joanne was relieved that her claim was accepted and dealt with so quickly. Her husband contacted us to pass on their appreciation:

I want to pass on my gratitude for the speed with which Joanne's claim has been dealt with.

Steven's story

Steven works as a broker in the City. He had been feeling unwell for a few months, but carried on as best he could until one day, he suffered a heart attack. He received treatment for this, but unfortunately had a second attack just five months later.

On receipt of his £280,000 claim payment, Steven contacted us to say:

This will bring flexibility for the future and relief from a pretty horrible experience. I would like you to know how much I appreciate Canada Life being 'as good as their word'.

Glossary of Critical Illness conditions

ABI and ABI+ definitions

The Association of British Insurers sets out model definitions for critical illnesses and exclusions to help advisers and customers compare policies. All of our policies meet these conditions. In addition, we have enhanced the cover definitions for 16 of our core critical illness conditions, giving you more comprehensive cover. These are noted as ABI+ conditions.

Core Critical Illness conditions

These critical illnesses include the most common causes of serious illnesses such as cancer, stroke and heart attack. We pay out the highest level of claim value for these illnesses.

<ul style="list-style-type: none"> • Aorta graft surgery + • Aplastic anaemia with permanent bone marrow failure • Bacterial meningitis resulting in permanent symptoms • Benign brain tumour resulting in permanent symptoms or specified treatment • Benign spinal cord tumour + resulting in permanent symptoms or specified treatment • Blindness + permanent and irreversible • Brain abscess with specified treatment • Brain injury due to anoxia or hypoxia resulting in permanent symptoms • Cancer + excluding less advanced cases • Cardiac arrest with insertion of a defibrillator • Cardiomyopathy of specified severity • Cauda equina syndrome with permanent symptoms • Chronic lung disease advanced stage respiratory failure 	<ul style="list-style-type: none"> • Coma + resulting in permanent symptoms • Coronary artery by-pass graft + • Creutzfeldt-Jakob disease resulting in permanent symptoms • Deafness + permanent and irreversible • Dementia + resulting in permanent symptoms • Encephalitis resulting in permanent symptoms • Heart attack + • Heart failure • Heart valve replacement or repair + • HIV infection caught from a blood transfusion, physical assault or accident at work • Intensive care requiring mechanical ventilation for 10 consecutive days. • Kidney failure requiring permanent dialysis • Liver failure of specified severity • Loss of hand or foot permanent physical severance 	<ul style="list-style-type: none"> • Loss of independence • Loss of speech total permanent and irreversible • Major organ transplant + from another person • Motor neurone disease + resulting in permanent symptoms • Multiple sclerosis + with clinical symptoms • Myasthenia gravis with specified symptoms • Neuromyelitis optica (Devic's disease) with clinical symptoms • Paralysis of a limb total and irreversible • Parkinson's disease + resulting in permanent symptoms • Parkinson plus syndromes resulting in permanent symptoms • Peripheral vascular disease requiring bypass surgery • Primary pulmonary arterial hypertension of specified severity • Pulmonary artery surgery • Removal of a complete lung 	<ul style="list-style-type: none"> • Removal of an eyeball due to injury or disease • Rheumatoid arthritis of specified severity • Severe Crohn's disease treated with two surgical intestinal resections or removal of entire large bowel • Spinal cord stroke resulting in persisting symptoms • Stroke + resulting in persisting symptoms • Structural heart surgery • Syringomyelia or syringobulbia with surgery • Systemic lupus erythematosus with serious complications • Third degree burns + covering at least 20% of the surface area of the body or 20% of the face or head • Traumatic brain injury resulting in permanent symptoms • Ulcerative colitis treated with total colectomy (removal of the entire bowel).
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Glossary of Critical Illness conditions

For full details of the conditions we cover, please see our [Critical Illness Definitions Guide](#).

Additional Critical Illness conditions

The additional illnesses are serious illnesses but may not have such a high impact on your life and health as the core critical illnesses would. We pay out a lower amount for these than the core critical illnesses.

- **Aortic aneurysm**
with endovascular repair

- **Aplastic anaemia**
of specified severity

- **Carotid artery stenosis**
with surgical repair

- **Central retinal artery or vein occlusion**

- **Cerebral or spinal aneurysm**
with specified treatment

- **Cerebral or spinal arteriovenous malformation** with specified treatment

- **Chronic hepatitis B or C**

- **Coronary angioplasty**
with specified treatment

- **Crohn's disease**
treated with intestinal resection

- **Diabetes mellitus Type 1**

- **Drug resistant epilepsy**
treated with invasive surgery to brain tissue

- **Guillain-Barré syndrome**
with persisting clinical symptoms

- **Infective bacterial endocarditis**

- **Less advanced cancers:**

- **anus** – treated with surgery

- **appendix, colon or rectum** – treated with surgery

- **bile ducts** – treated with surgery

- **breast** – treated with surgery

- **cervix** – treated with surgery

- **gall bladder** – treated with surgery

- **larynx** – with specified treatment

- **lung and bronchus** – with specified surgery

- **oesophagus** – with surgery to remove the tumour

- **oral cavity or oropharynx**
treated with surgery

- **ovary** – with surgery to remove an ovary

- **pancreas** – treated with surgery

- **prostate** – requiring treatment

- **renal pelvis and ureter** – of specified severity

- **small intestine** – treated with surgery

- **stomach** – treated with surgery

- **testicle** – with specified surgery

- **thyroid** – treated with surgery

- **urinary bladder** – of specified severity

- **uterus** – treated with specified surgery

- **vagina** – treated with surgery

- **vulva** – treated with surgery

- **Non-invasive gastrointestinal stromal tumour**

- **Non-malignant pituitary gland tumour**
with specified treatment

- **Pericarditis**
chronic constrictive pericarditis or requiring surgery

- **Permanent pacemaker insertion**
for heartbeat abnormalities

- **Removal of one or more lobes of the lung**

- **Severe sepsis**

- **Significant visual loss**
permanent and irreversible

- **Third Degree Burns**
covering 10% of the surface area of the body or 10% of the face or head

- **Urinary bladder removal**



More information is available on our website: www.canadalife.co.uk/individual-protection

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Life Insurance (Advised) Level Term and Level Term Critical Illness have a comprehensive level of features and benefits.