

Retirement  
Investments  
Insurance

Protection Solutions

*This is all about*

**Protecta**  
*Critical Illness  
Insurance*

*from Standard Life*

**Talk soon.**

[www.standardlife.ca](http://www.standardlife.ca)



# Hello.

*Nobody likes to think about it, but illness doesn't discriminate and it can strike at any time.*

*What better way to a complete recovery than to be surrounded by loved ones and to only be concerned with looking after your health.*

*But if you're suffering from cancer or heart disease and can no longer work, bills pile up, and it's not always easy to find peace of mind.*

## How can we help you?

With *Protecta* critical illness insurance, if you are diagnosed with one of the critical illnesses covered by your policy and survive a period of usually 30 days, you will receive a lump sum payment. This benefit could help pay for the following:

- Prescription drugs or treatments not covered by government plans
- Homecare, childcare and housekeeping
- Home modifications or setting up an adapted space
- Mortgage and other debts payments
- Income replacement
- Any other expense of your choice

### Risks that could become a reality

- Every year, between 40,000 and 50,000 cases of stroke are reported in Canada
- 81% of Canadians hospitalized due to a stroke survive more than 30 days
- Approximately 149,000 Canadians were diagnosed with cancer in 2005
- 40% of heart attack victims are under age 65
- The majority of cancer patients are likely to survive more than 5 years from diagnosis

*Source: Canadian Cancer Society and Heart and Stroke Foundation of Canada*

## Choose the protection that best fits your needs

If you're between age 18 and 65, you are eligible for critical illness insurance. Standard Life offers protection against 4 illnesses or Enhanced protection against 24 illnesses. A child plan – *Protecta Child* – is also available for any child aged 30 days and over and covers 13 childhood illnesses.

### Covered illnesses for adults:

Cancer  
Coronary artery bypass surgery  
Heart attack  
Stroke

### *Protecta Enhanced* also covers:

Alzheimer's disease  
Aortic surgery  
Aplastic anemia  
Bacterial meningitis  
Benign brain tumour  
Blindness  
Burns  
Coma  
Deafness  
Heart valve replacement  
Kidney failure  
Loss of independent existence  
Loss of limbs  
Loss of speech  
Major organ transplant or major organ failure on waiting list  
Motor neuron disease  
Multiple sclerosis  
Occupational HIV infection  
Paralysis  
Parkinson's Disease

## Additional benefits and riders

*Protecta Enhanced* offers a partial benefit for 3 conditions: ductal carcinoma in situ of breast, stage A prostate cancer (T1a or T1b) and stage 1A malignant melanoma. A benefit in the amount of 10% of the sum insured up to a maximum of \$50,000 is paid for claims arising from one of these 3 illnesses and is payable only once for each insured. The policy remains in force and the sum insured is not reduced.

With the purchase of a Return of Premium on Death benefit, if you do not develop an illness during the time of your coverage, all of the premiums you paid (up to the sum insured) will be returned to your beneficiaries upon your death. If you purchase a Return of Premium on Surrender benefit, a portion of the premiums paid could be returned to you.

Additional benefits are available with *Protecta*, such as Waiver of Premium on Disability of the owner.

*Thanks to the progress made in medicine, you have a strong chance of getting your health back and living a normal life after the diagnosis of an illness. However, your financial health may not recover as quickly...*

# Getting the best care counts!

Your health is undoubtedly one of the most important aspects of your life. If you were diagnosed with a critical illness, you would want the best support and medical attention possible. On top of the lump sum payment you can receive, *Protecta* critical illness insurance gives you free access to the services of Best Doctors® and Sigma Assistel 24 hours a day, 7 days a week.

## Best Doctors

### InterConsultation™

(Medical Advice and Treatment Planning)

- Quick answers to your medical questions
- Review of your medical files to assist in the clarification and confirmation of the diagnosis
- Collaboration between your doctor and worldwide experts to determine the best course of action

### FindBestDoc™

(Identification of the Right Care Provider)

- Extensive database of 50,000 doctors from Canada and around the world who have been acknowledged by their peers as being the best in their field
- Assistance and guidance in accessing the best doctors in the world

### FindBestCare®

(Care Management)

- Treatment monitoring
- Identification of leading centers of excellence in the United States and around the world as well as access to these centers
- Assistance with reservations and accommodations should you decide to receive care away from home

## Sigma Assistel

### Health Assistance

- Access to health professionals who can answer your questions on health, diet, lifestyle before and after the diagnosis of an illness

### Convalescence Assistance

- Information on available resources such as home nursing care, housekeeping services
- Help with coordinating home nursing care and transportation to treatment centers after the diagnosis

### Home Assistance

- Referrals to specific services such as property maintenance, work required to facilitate access to your residence

### Legal Assistance

(Monday to Friday, 9 a.m. to 8 p.m. and Saturday, 9 a.m. to 5 p.m.)

- Legal information on topics such as real estate, estate, consumer protection

### Psychological Assistance

- Access to mental health professionals trained in helping relations
- Advice to help cope with illness and your family's reaction to illness

## Available at policy issue

### Best Doctors

- InterConsultation™
- FindBestDoc™
- FindBestCare®

### Sigma Assistel

- Health Assistance
- Home Assistance
- Legal Assistance
- Convalescence Assistance (information)

## Partial benefit

## Lump sum benefit

### Best Doctors

- InterConsultation™
- FindBestDoc™
- FindBestCare®

### Sigma Assistel

- Psychological Assistance (4 hours of consultation)

### Best Doctors

- InterConsultation™
- FindBestDoc™
- FindBestCare®

### Sigma Assistel

- Psychological Assistance (4 hours of consultation)
- Convalescence Assistance (coordination)

Best Doctors and Sigma Assistel are supplementary services provided by third party entities and are subject to being changed or withdrawn.