

CRITICAL CARE INSURANCE

One in four Canadians will suffer a life-threatening illness by age 65 - could it be you? Thanks to medical advances, you will likely recover from a heart attack, stroke or cancer. But will your finances?*

Relieves Financial Stress During Recovery

Now, an innovative policy pays a benefit if you are diagnosed with one of 20 serious health threats. The one-time, tax-free benefit allows you to focus on what's important - recovery. It gives you the freedom to seek the best medical care, pay outstanding debts, replace lost income, pay for housekeeping, caregivers, childcare or modifications to home or car - whatever you need.

Tax-Free, Lump-sum Payment Of \$25,000 To \$300,000 For[†]:

- Cancer
- Heart attack
- Stroke
- Major organ transplant
- Heart valve replacement
- Aortic surgery
- Kidney failure
- Multiple Sclerosis
- Alzheimer's disease
- Parkinson's disease
- Motor neuron disease
- Benign brain tumour
- Paralysis
- Severe burns
- Loss of limbs
- Occupational HIV
- Blindness
- Deafness
- Loss of speech
- Coma

Early Intervention Assistance Benefit

A partial benefit helps you in the early stages of a potentially life-threatening condition. You receive 25 per cent of your benefit if you need coronary bypass surgery and 10 per cent upon the early detection of prostate, breast or skin cancer.

Premiums Returned If Claim-Free

If an insured person passes away without making a claim, all premiums will be refunded to the client's estate with 4% interest compounded annually.

Other optional benefits include Disability Waiver of Premium, Return of Premium at Expiry, Children's Critical Care Rider, Term 10/Term 20 Rider, and Increasing Benefit Rider.

CUMIS Critical Care Insurance should be considered by persons in good health who:

- Have dependents
- Are in high stress or high risk occupations
- Own their own business
- Are single and would need paid caregivers
- Do not have or cannot get enough disability insurance
- Have a mortgage or debt

CUMIS CRITICAL CARE INSURANCE is packed with more innovative features and options—yet costs less than competitor products.

Contact CUMIS *tele-life* for complete coverage details and a quotation: **1-800-263-9120** Ext. 4848

CUMIS®

CUIS

Credit Union Insurance Services
Brought to you by CUMIS and The Co-operators

CUMIS Life Insurance and The CUIS Program

Big enough to handle all your insurance needs... small enough to care!

* 2005 Health Canada Survey

† See complete coverage details in the policy document

CUMIS® is a trademark of CUMIS Insurance Society, Inc. and is used under licence. 06/06

CUIS® is a trademark of Credit Union Central of Canada and is used under licence. 06/06

DR-013 0606

