

OASIS CRITICAL ILLNESS INSURANCE

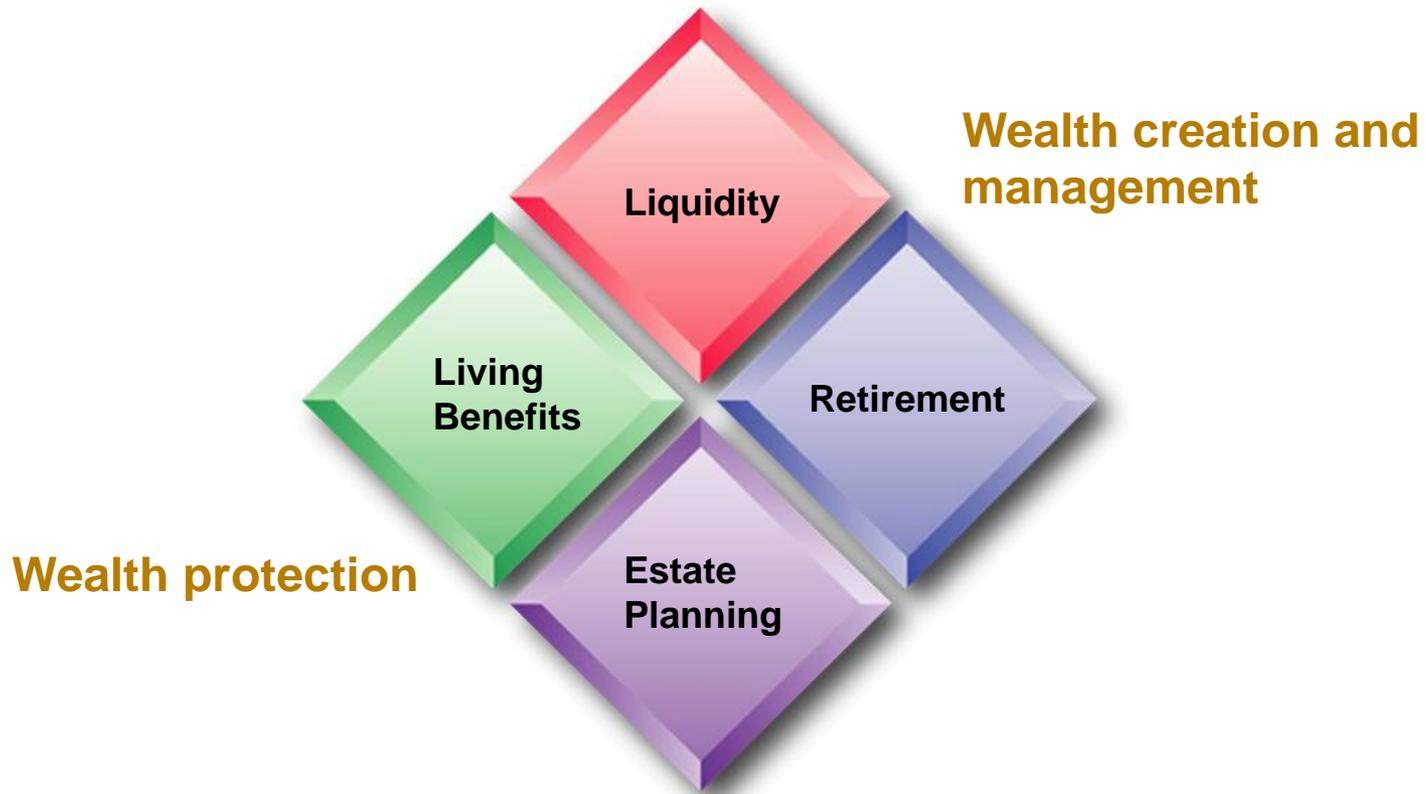


**Critical coverage
for critical times**



The services I provide my clients

FOUR CORNERSTONES OF FINANCIAL SECURITY





What is a critical illness?

A life-threatening or life-altering condition that may strike with little or no warning.

Heart disease and stroke

1 in 2 men and 1 in 3 women are predicted to develop heart disease in their lifetime

[More statistics](#)

Cancer

1 in 2.3 men and 1 in 2.6 women living in Canada will develop cancer in their lifetime

[More statistics](#)

With modern medical advancements you are far more likely to survive the illness than die from it.

Source: Heart & Stroke Foundation, 2006

Source: National Cancer Institute of Canada: Canadian Cancer Statistics 2008

The statistics provided in this presentation have been developed by the identified sources and are not based on the definitions of critical conditions contained in the Oasis policy. They are provided for general information only.



Heart disease and stroke

- 70,000 Canadians suffer heart attacks every year
- 80% of hospitalized heart attack patients survive — the percentage is higher for those with their first heart attack, and lower for those with recurrent heart attacks
- 80% of stroke patients survive the initial event
- 40,000 to 50,000 Canadians suffer a stroke each year

Source: Heart & Stroke Foundation (2001 – 2008)

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Cancer

- **1 in 9 women** is expected to develop breast cancer during their lifetime
 - **1 in 12 men** and **1 in 16 women** is expected to develop lung cancer during their lifetime
 - **159,900** new cancer cases were estimated to occur in Canada in 2007
- the relative cancer survival rate has almost doubled since the 1960s*

Source: National Cancer Institute of Canada; Canadian Cancer Statistics 2008

* In the 1960s, an individual with cancer was 33% as likely as an individual without cancer to survive another five years. Today, an individual with cancer is 59% as likely as an individual without cancer to survive another five years.

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Living longer

Changes in life expectancy	1920	1950	2003
Men (ages)	59	66	77.4
Women (ages)	61	71	82.3

Source: Statistics Canada 2006



Government health care costs

Health care needs change over our lifetime.

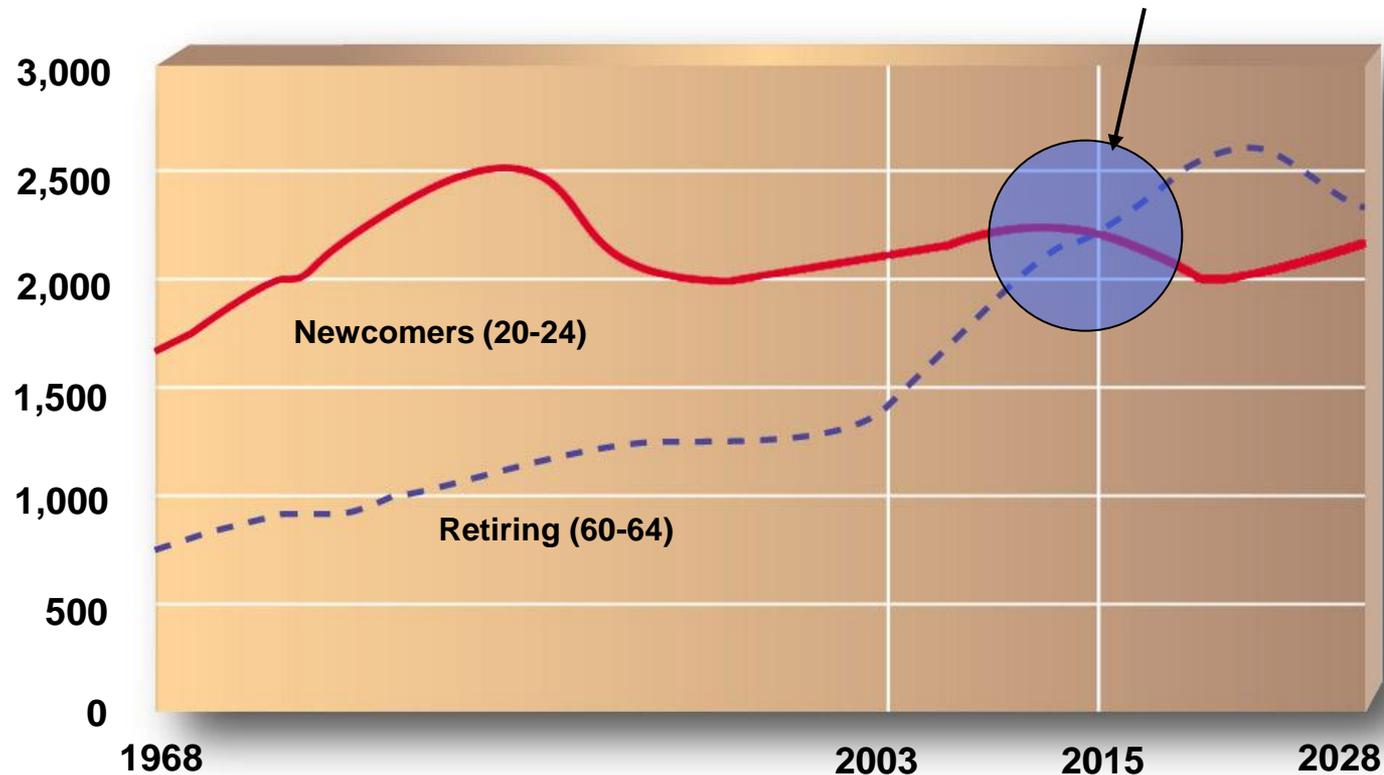
This chart shows how much provincial/territorial governments spent per person on health care by age group in 2005.





Evolution of persons retiring to newcomers

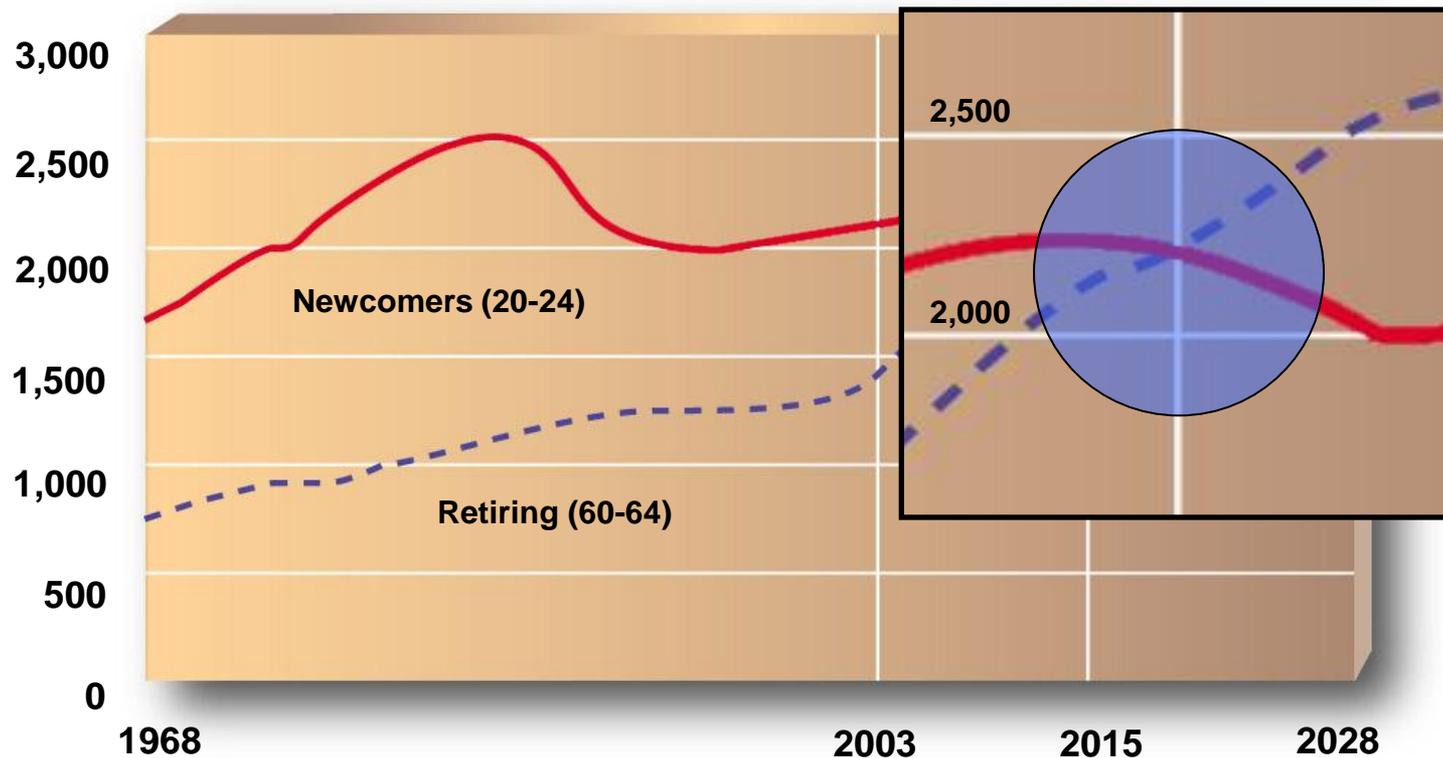
This area identifies a time when the number of newcomers to the labour market will be surpassed by those retiring. This results in lower tax revenues, further straining our health care system. *Click to enlarge area.*





Evolution of persons retiring to newcomers

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Our Canadian health care system

The wait for medical care may be long and could cause a financial drain if you seek treatment elsewhere.

Median waiting time for Canadians is 18.3 weeks

(between referral by GP and treatment)

Source: The Fraser Institute, Annual Waiting List Survey, 2007

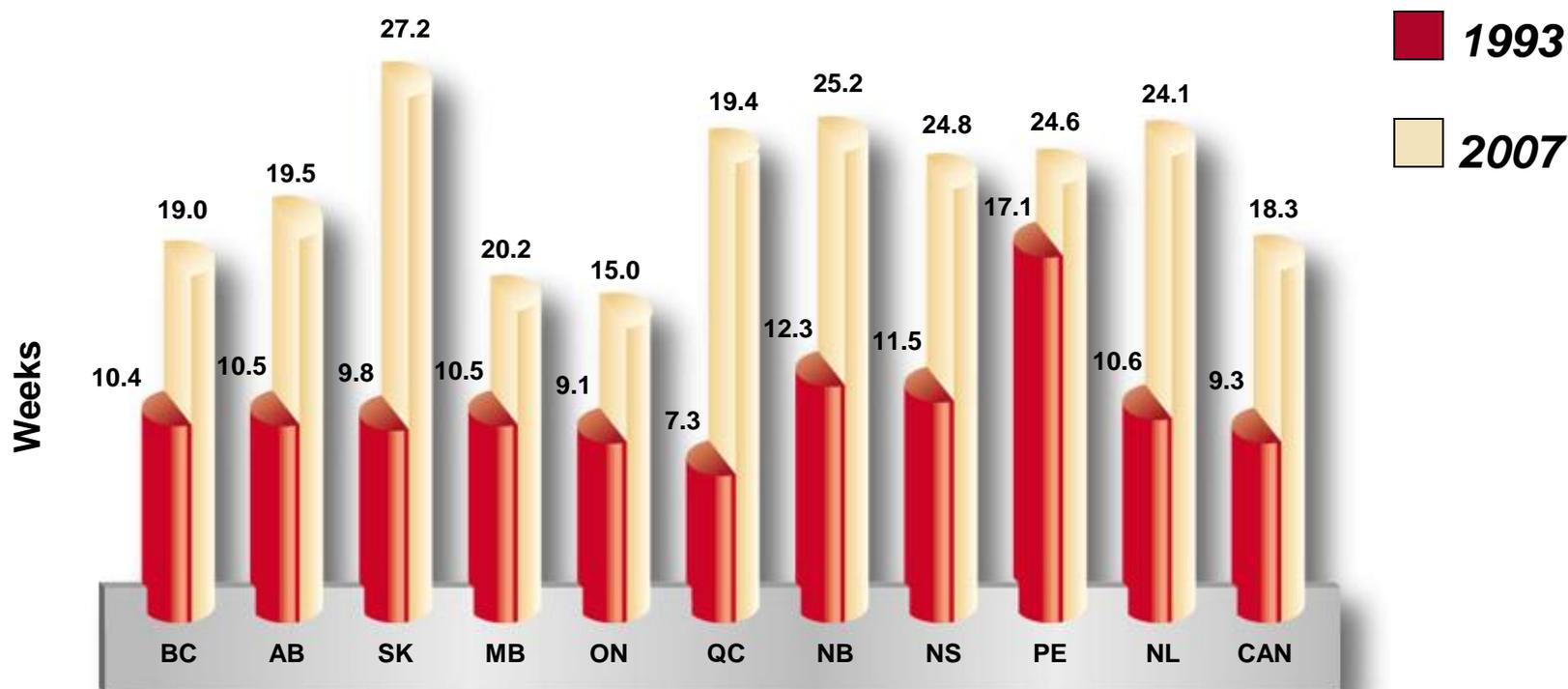
Out of country treatment (based on treatment at the Mayo Clinic)	Canadian dollar (assumed Can/US exchange rate of \$1.07)
Heart transplant <i>(2-4 weeks in hospital)</i>	\$283,550 - 449,400
Coronary artery bypass <i>(1-4 vessels, 5-7 days in hospital)</i>	\$74,900 - 90,950
Radiation cancer therapy <i>(for 6 weeks)</i>	\$53,500 - 74,900

Source: Transplant Financial Services / Mayo Rochester 2008 Estimating Services / Mayo Rochester 2008



Provincial statistics

Median Waiting Time between referral by GP and Treatment



Source: The Fraser Institute, Annual Waiting List Survey, 2007



Consider your family, friends and lifestyle

- Do you know someone who is suffering or has suffered a critical illness?
- Do you think it had an impact on his or her lifestyle?
- What do you think your chances are of being diagnosed with a critical illness?
- Do you think you will be on a waiting list for health care in your lifetime?



Possible problems for your family

Emotional trauma and stress to you and your family

- Loss or reduction of income – loss of savings, liquidity, home
- Increased living expenses
- Lifestyle changes
- Loss of choice and independence
- Jeopardized retirement goals and dreams
- Risk to your children's future



Possible problems for your business

- Risk to key business relationships
 - employees
 - creditors
 - clients / customers
 - suppliers
- Risk of bankruptcy – reduced cash flow
- Potential overnight loss of lifetime's work
- Loss of independence – loss of choice
- Jeopardizes dreams of family legacy
- Forced return to work when you're not physically or emotionally ready
- Lifestyle change
- Key personnel succession planning



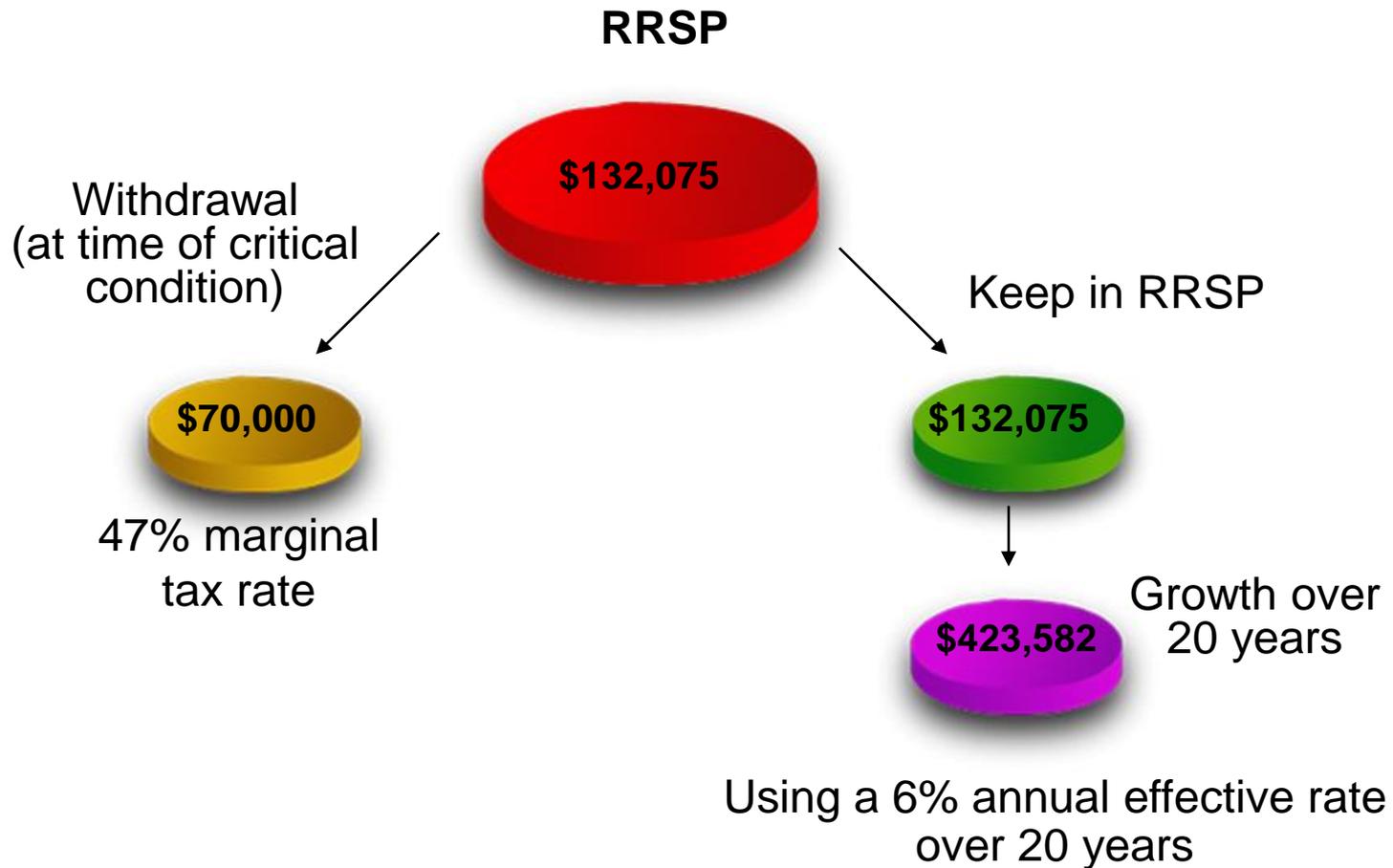
How can I help protect myself, my family and/or my business?

What are my current financial options?





The cost of using RRSPs





The high cost of borrowing

Loan amount	Cost over 10 years	Cost over 20 years
\$50,000	\$74,695	\$104,859
\$100,000	\$149,391	\$209,717
\$200,000	\$298,782	\$419,435

(using an 8.75% semi-annual interest rate)

A lender may charge a higher interest rate to a borrower with a critical condition than otherwise expected. The interest rate is an example of a rate one might expect when trying to borrow money without active employment. It is based on the current Bank of Canada prime rate + 4%.



Sell assets

- Market timing
- Ease of disposal or sale
- Reduce or eliminate future cash flow and inheritance



Some business owner options

- Sell the company
- Sell shares
- Sell business equipment
- Liquidate assets from holding company



A unique alternative

A lump-sum benefit payable if you are diagnosed with a critical condition as defined in your policy, and you satisfy the survival period.

Money at a time when it's needed most.



What does the Oasis basic plan cover?

- Heart Attack
- Stroke
- Life-Threatening Cancer

Refer to an Oasis At A Glance brochure for more information about the covered critical conditions, important features and optional benefit riders that may be available.



Survival period

Before the critical condition benefit becomes payable, you must survive 30 days* after the date written diagnosis is made. The diagnosis must satisfy the policy definition of the critical condition.

During the survival period, you must not have experienced irreversible cessation of all functions of the brain.

* some exceptions may apply



Oasis optional benefit riders

Tailor the coverage to meet your needs

- Critical Condition
- Critical Condition Plus
- Return of Premium (Year 10+, Year 15+, Age 60+)
- Return of Premium at Expiry
- Return of Premium at Death
- Second Event
- Automatic Increasing Benefit
- Waiver of Premium on Disability



The Oasis Critical Condition Rider covers

Alzheimer's Disease

Aortic Surgery

Aplastic Anaemia

Bacterial Meningitis

Benign Brain Tumor

Blindness

Coma

Coronary Artery Bypass Surgery

Deafness

Heart Valve Replacement

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

Severe Burns

Critical Condition Plus Rider includes these critical conditions plus
Loss of Independent Existence



Oasis coverage types

Choose one or both coverage types to meet your needs

Level critical condition benefit

- remains level to age 65, to age 75, to age 75 (20 or 30 year pay), lifetime (paid-up at age 100) or term 10 renewable to age 75

Decreasing critical condition benefit

- decreases over 10, 15, 20, or 25 years



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Counselling & Support Services provided by Shepell•fgi™

For up to one year after diagnosis, you and your primary caregiver will have access to:

Professional counselling services Confidential support and assistance from skilled counsellors to assist with personal or emotional issues. Includes up to 12 sessions for you and your immediate family members.

Child to elder care resources Community resource referrals for any child care, elder care or parenting concerns you may face when dealing with your critical illness or condition.

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Counselling & Support Services provided by Shepell•fgi (cont.)

For up to one year after diagnosis, you and your primary caregiver will have access to:

Legal and financial consultation Professional financial advice to help you with day to day budgeting given possible changes in employment or financial situation, as well as general legal consultation on wills, trusts, estate planning or any related legal issues.

Registered dieticians Information from registered dieticians to help answer questions you may have about changes to your diet that may be required as a result of your condition.

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Counselling & Support Services provided by Shepell•fgi (cont.)

For up to one year after diagnosis, you and your primary caregiver will have access to:

Online information library

A convenient reference source for personal, family and healthy lifestyle information from a website loaded with resources, fact sheets, articles and links to information that may be of help to you and your family.

Homecare resources

Homecare referrals are available to assist you if you require post-operative care or help with general home care.

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Counselling & Support Services provided by Shepell•fgi (cont.)

For up to one year after diagnosis, you and your primary caregiver will have access to:

Smoking cessation
cessation program.

Support and guidance through a smoking

Online stress management
program to help deal with the symptoms and management of stress.

Internet based, self-paced, interactive

Great-West is not obligated to provide the services of Shepell•fgi described above and may change or cancel access to these services at any time without notice.



Critical illness insurance

Critical illness insurance may provide you with a source of funds at a critical time in your life.

Let's talk about how a critical illness or condition could affect your family or business, and how you can include critical illness insurance in your financial security plan.