

[date]

Dear Valued Client,

When it comes to critical illness, no one is immune.

You've heard the statistics.

You know the risks.

But do you know what will happen if it happens to you?

How much will it cost to:

- pay your day-to-day expenses while you recover?
- pay your mortgage and other debts?
- pay for specialized or alternative medical treatment in or outside of Canada?
- keep your retirement savings and assets intact?

Critical illness insurance provides a lump-sum cash payment to use any way you wish so you can focus on recovery. You can even customize your plan so that it pays if you get sick, and pays you back if you don't.

I have enclosed a brochure to give you more information about critical illness insurance, and look forward to discussing how this product can be personalized to meet your specific needs.

Sincerely,

[Advisor name]

P.S. I will call you in a few days to answer any questions you may have.

[date]

Dear Valued Client,

Critical illness – the real story behind the numbers

46

% of men who will
develop cancer¹

2 in 5

of Canadians with 3 or more
risk factors for developing
Cardiovascular disease²

10

someone in Canada has a
stroke every 10 minutes³

They're just numbers...until the day someone you know is diagnosed, someone who didn't even see it coming. Then it becomes very real.

If it happens to you, how much will it cost to:

- pay your day-to-day expenses while you recover?
- pay your mortgage and other debts?
- pay for specialized or alternative medical treatment in or outside of Canada?

Many people have no other choice but to deplete their retirement savings or liquidate their assets to cover expenses. Critical illness insurance makes cash available to use in any way you wish so you can focus on recovery.

You can even customize your plan so that it pays if you get sick, and pays you back if you don't.

I have enclosed a brochure to give you more information about critical illness insurance. I look forward to discussing how this product can be personalized to meet your specific needs.

Sincerely,

[Advisor name]

P.S. I will call you in a few days to answer any questions you may have.

¹ Canadian Cancer Society (based on 2009 incidence)

² Public Health Agency of Canada, 2009

³ <http://www.heartandstroke.com/site/c.iklQLcMWJtE/b.3483991/k.34A8/Statistics.htm> – Hakim, Silver & Hodgson, 1998)

[date]

Dear Valued Client,

Your 'stuff' is covered....but are you?

We don't think twice about buying insurance in case something happens to our house, car, and other possessions.

Do you have insurance in the event that:	Yes	No	Financial Impact
Your car is damaged in an accident?	✓		minimal
You suffer a heart attack?		✗	high
Your apartment floods?	✓		minimal
You are diagnosed with life-threatening cancer?		✗	high
Your shingles blow off your house?	✓		minimal
You suffer a stroke?		✗	high

The costs associated with living with a critical illness can be staggering.

Most people aren't protected. Are you?

Critical Illness insurance provides funds when it's critical. Following diagnosis of a covered condition, and a survival period of usually 30 days, you'll receive a lump sum to spend any way you wish:

- pay your mortgage,
- pay your day-to-day expenses,
- seek timely treatment outside of Canada, or
- afford specialized in-home care.

I have enclosed a brochure to give you more information about critical illness insurance, and look forwarding to discussing how this product can be personalized to meet your specific needs.

Sincerely,

[Advisor name]

P.S. I will call you in a few days to answer any questions you may have.