



EquiLiving critical illness insurance

There when you need it

Consider these statistics:



1 in 2
Canadians will develop cancer in their lifetimes.¹



10 min
Someone in Canada has a stroke every 10 minutes.²



75%
of those who have a stroke live with some impairment or disability.²



\$10.4 billion
The annual cost to Canadians to care for those living with dementia.³

They're just numbers...until the day someone you know is diagnosed, someone who didn't see it coming. Then it becomes very real – no longer incidence statistics, but costs. Today more people than ever are surviving and living with not only just the physical, but also the financial effects of their illness.

When it comes to critical illness, no one is immune

We're there to help when illness strikes.

Here are some real examples of critical illness claims paid by Equitable:⁴

EquiLiving® benefit			
Age at claim	Age at issue	Critical illness	Benefit paid
3	3	Insulin dependent diabetes	\$50,000
25	22	Aorta surgery	\$100,000
28	21	Loss of independent existence	\$100,000
31	25	Multiple sclerosis	\$25,000
35	25	Cancer (breast)	\$100,000
38	36	Benign brain tumour	\$50,000
39	36	Heart attack	\$100,000
41	34	Cancer (thyroid)	\$75,000
42	36	Motor neuron disease	\$70,000
48	44	Heart valve replacement	\$75,000
52	40	Alzheimer's disease	\$50,000
57	53	Paralysis	\$200,000
64	51	Cancer (other)	\$300,000

Equitable experience⁵

At issue

- The average age at issue was 43.
- 61% of policies were issued to people over 40.

At claim

- The average claim was \$65,000.
- The average age at claim was 49.
- 67% of claimants were between age 40 and 60 inclusive.

¹ www.cancer.ca. ² Ontario Stroke Network. ³ Alzheimer Society of Canada. ⁴ Equitable confirmed diagnosis of the covered condition and eligibility for payment of the critical illness benefit. ⁵ Equitable critical illness insurance claims data from 2002–2019.



Early detection benefit			
Age at claim	Age at issue	Critical illness	Benefit paid
29	27	Coronary angioplasty	\$15,000
50	44	Cancer (prostate)	\$50,000
30	24	Cancer (melanoma in-situ)	\$15,000
42	33	Cancer (ductal carcinoma in-situ)	\$5,000

Take the focus off the numbers and put it on recovery
with EquiLiving critical illness insurance.

Advisor use only

Equitable has made every effort to ensure the accuracy of the information presented. This information does not constitute legal, tax, investment, or other professional advice. Critical illness claims are subject to review by Equitable to determine if the insured has been diagnosed with a condition that is covered under the policy and if the policy owner is eligible for payment of the critical illness benefit.

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