

LiFE

security

Group Critical Illness

Providing a **tax-free lump sum** for your employees and their families if they become critically ill



iNVALUABLE

In today's competitive business environment it makes sense to look after the wellbeing of your employees – helping your people and business look forward to a more secure future, no matter what happens in life.

If a valued colleague were diagnosed with a serious illness you'd want to give them as much support as possible – to help with their treatment, reassure them about their finances and give them the best opportunity to recover and return to work.

If you could provide that assistance cost effectively, so much the better.

Canada Life's award-winning¹ Group Critical Illness cover enables you to provide a one-off tax-free² cash payment to those employees who have been diagnosed with a serious illness, which they survive for at least 30 days, providing much needed security at a difficult time.

Nothing is certain in life and all businesses have to manage the risks they face. Dealing with a critical illness such as cancer, a stroke or heart disease, is a reality that many individuals and businesses have to cope with.

Did you know...

- Over a quarter of a million people are diagnosed with cancer each year³
- An estimated 2.6 million people living in the UK have had Coronary Heart Disease⁴
- Every five minutes someone in the UK has a stroke⁵

With Canada Life's Group Critical Illness cover your business and your employees will be protected.

Our Group Critical Illness cover focuses on the financial needs of employees, helping them through their treatment and recovery. As such, it offers a 'living benefit' to employees who can use the lump sum provided to help towards any expense they choose, such as treatment costs, nursing care, financial commitments or changes required to their home or lifestyle as a result of serious illness.

Group Critical Illness cover is a cost effective addition to your employee benefits package, providing a clear advantage in helping you recruit and retain the best staff.



¹ **Health Insurance Awards 2007 WINNER: Best Group Critical Illness Provider.**

² Tax treatment depends on individual circumstances of each client and may be subject to change in the future.

³ Cancer Research – UK Cancer Incidence Statistics 2006.

⁴ British Heart Foundation – Coronary Heart Disease Statistics 2006.

⁵ The Stroke Association – 10 things you should know about stroke.

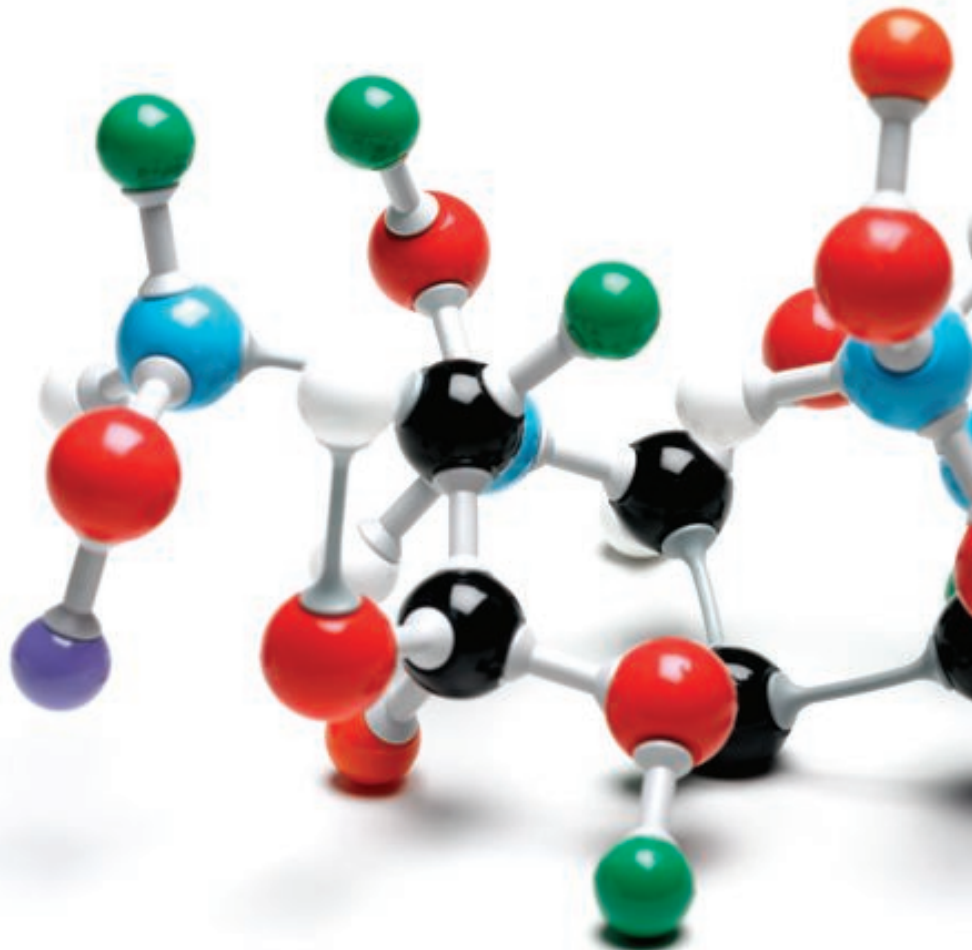
iN HARMONY

Getting a serious illness is a major concern for many people. With the right support many people diagnosed with a serious illness are able to make a full recovery and return to work. Our cover focuses on providing financial support to your employees at this critical time.



iNTELLIGENT

Not all businesses are the same. That's why our Group Critical Illness solution has flexibility built into it – from the range of illnesses covered to the benefits provided.



Our Group Critical Illness solution

Our solution is flexible so that you can select the cover to suit your budget and business needs. You can choose:

- To cover from 3 employees¹ up – no limit applies
- To provide a multiple of salary (up to seven times), or a fixed amount up to a maximum of £500,000, as a benefit
- To offer cover for seven core illnesses or to extend the cover to 24
- To provide family cover - including spouse and children
- The eligibility conditions for entry

Employer advantages include:

- ✓ Premiums are usually allowable as a business expense and enjoy Corporation Tax relief², so reducing the real cost
- ✓ Flexibility to select a level of cover to suit your budget
- ✓ Contributes to good employer-employee relations
- ✓ Security, with one of the largest providers of Group Critical Illness in the UK, and winner of Best Group Critical Illness Provider, Health Insurance Awards 2007
- ✓ An efficient and fair claims adjudication process
- ✓ An excellent addition to your employee benefits package, providing a clear advantage in helping you recruit and retain the best staff

Employee advantages include:

- ✓ The financial reassurance of a cash lump sum payment if faced with a serious illness which they have survived for more than 30 days
- ✓ Cover for the seven most commonly suffered critical illnesses³: cancer, coronary artery bypass grafts, heart attack, kidney failure, major organ transplant, multiple sclerosis and stroke
- ✓ Cover for their spouse and children

¹ Cover from 3 lives upwards is only available through the CLASS eQuotes portal. The minimum number of lives covered through manual underwriting is 5.

² Tax treatment depends on the individual circumstances of each client and may be subject to change in the future.

³ Seven core illnesses as defined by the Association of British Insurers.

iNTERESTED?

To find out more about Canada Life's Group Critical Illness solution and discuss the cover that would be most appropriate for your business, speak to your intermediary. If you do not have an intermediary, you can find one in your area at www.unbiased.co.uk

FURTHER INFORMATION

If you are an intermediary and require any further information please speak to your regular sales contact at Canada Life, or contact us via our dedicated Customer Service Centre on:

0845 223 8000

email groupcsc@canadalife.co.uk

To obtain a quotation please email the relevant benefit basis and membership details to our underwriters at:

groupquotes@canadalife.co.uk

or, login to CLASS at www.canadalife.co.uk/class

IN DETAIL

This brochure provides a summary of our Group Critical Illness cover, but does not fully describe the terms and conditions of the contract.

Please refer to our Technical Guide for full details of our terms and conditions. This is available from our website at www.canadalife.co.uk/group

Our forms are available to download from our website: www.canadalife.co.uk/group

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