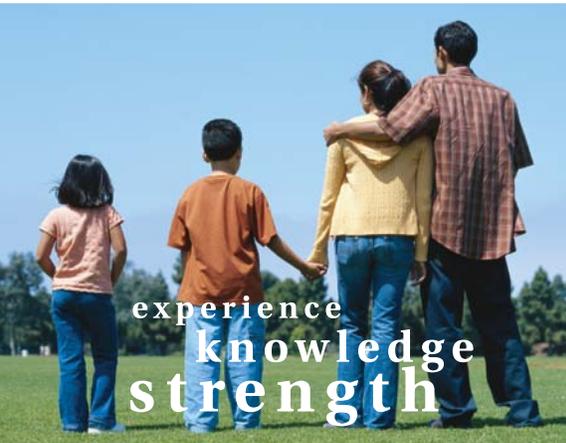


# How would a critical illness or premature death impact your family financially, physically and emotionally?



Consider the saving plans you may have in place for life events such as:

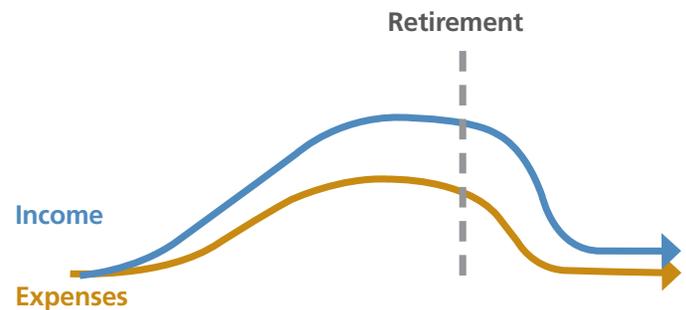
- buying a house or cottage
- children's education
- starting a business
- retirement
- leaving a financial legacy to family or charity

Do your savings plans make you feel more confident about achieving these goals?

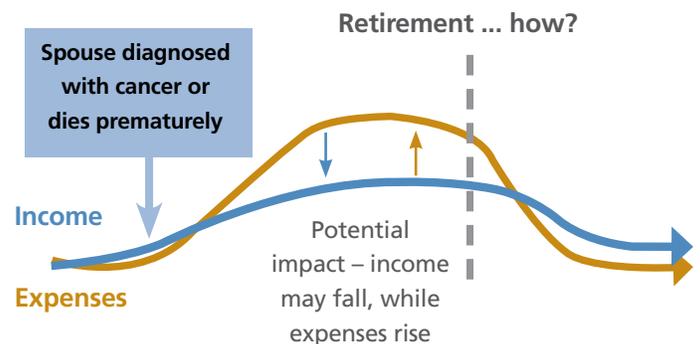
Is it important to you that these savings plans remain in place even if a critical illness or premature death should occur?

Just like planning for anticipated life events, it's essential to plan for the unexpected ones as well. Not doing so may have a catastrophic effect on the ability to meet ongoing financial responsibilities and your family's future goals.

This is an example of an ideal situation where a client is planning for a life event, such as retirement, assuming there will be no interruption to income and no major increases to expenses.



But we know life isn't always that simple. Things may happen that disrupt our lives and impact the income we earn as well as the expenses we need to pay.



Critical illness insurance and life insurance can help keep income in line with expenses at a time when the last thing your family needs to be concerned about is money.

### How can Great-West Life's Oasis™ critical illness insurance help?

<b>Financially</b>	A lump-sum benefit may ease financial stress. It is payable if diagnosed with a covered critical condition as defined in the policy and the survival period is satisfied (usually 30 days). The funds can provide options for treatment, ease financial stress, and help maintain lifestyle and other financial goals.
<b>Physically</b>	Access to a second medical opinion from Best Doctors® may improve your chance of a successful outcome.
<b>Emotionally</b>	Counselling and support services provided by Shepell•fgi™ may help you and your caregivers cope with personal and family issues. Valuable resources to community services, legal and financial consultation, homecare referrals, and more may also be available.

### How can life insurance help?

<b>Financially</b>	A lump-sum benefit may ease financial stress. It can help reduce or eliminate debt, provide a potential source of income and help cover the cost of tax liabilities.
<b>Provides Stability</b>	In addition to a guaranteed death benefit, you could purchase a policy that allows for a tax-advantaged cash accumulation. This cash value could later be used when you need to supplement your retirement or provide funding for unexpected opportunities or emergencies.
<b>Emotionally</b>	The guaranteed death benefit is a tax-effective means to transfer wealth to your family. It can help them to maintain their lifestyle and ensure existing goals are still a reality (e.g. education, travel, cottage, charity work).

Consider purchasing this coverage before a health issue arises that may cause your insurance application to be declined or perhaps rated or issued with an exclusion. Ask your representative for an illustration today!



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