

## A custom plan tailored to your needs

The financial professionals at Barrons Financial Advisory Services consult with you personally to build a critical illness protection package perfectly suited to your needs. Depending on the plan you choose, coverage\* can range from \$25,000 to \$2,000,000 tax free. And for even greater flexibility, you can choose from a host of riders, including return of premium.

### Coverage is available for these conditions:

- Alzheimer Disease
- Aortic Surgery
- Aplastic Anemia
- Bacterial Meningitis
- Benign Brain Tumor
- Blindness
- Coma
- Coronary Artery Bypass
- Deafness
- Failure of a Vital Organ Requiring Transplant
- Heart Attack
- Heart Valve Replacement
- Kidney Failure
- Life-Threatening Cancer
- Loss of Independence
- Loss of Limbs
- Loss of Speech
- Motor Neuron Disease (ALS)
- Multiple Sclerosis
- Occupational HIV Infection
- Paralysis
- Parkinson's Disease
- Severe Burns
- Severe Complications caused by infectious diseases
- Stroke
- Transplant of a Vital Organ or Waiting List

\* Your Barrons Financial Advisory Services professional will provide details of coverage available. Restrictions and waiting periods may apply. Acceptance may require a medical questionnaire and examination. Covered conditions vary by insurance provider.

## The Facts of Life

Critical Illness doesn't discriminate. It can strike anyone. Please review the statistics\* below.

- 80.2% of Canadians (20 – 59 years) have at least one of the following risk factors for heart disease or stroke: daily smoking, physical inactivity, being overweight, high blood pressure or diabetes.
- Heart disease and stroke combined are the leading cause of hospitalization for men and women in Canada.
- By age 70, 1 in 5 women and 1 in 4 men will be told they have heart problems.
- 50.0% of Canadians with heart problems or stroke require help with daily activities.
- On average 2,865 Canadians are diagnosed with cancer every week.
- During their lifetimes 38 % of Canadian women and 44% of Canadian men will develop cancer.
- One in 9 Canadian women are expected to develop breast cancer during her lifetime.
- One in 7 Canadian men will develop prostate cancer during his lifetime.
- On average, 377 Canadians are diagnosed every week with colorectal cancer.
- 33% of informal caregivers report disruptions to their job, such as leaving early, using sick days or taking time off, in order to provide care and 44% reported they incurred extra expenses because of their responsibilities.
- Since 1998 there has been a 23% increase in childhood cancer. Hidden costs (such as one parent staying home) can easily exceed \$65,000 per year.

Thanks to some amazing advances in medical science, the chances of surviving a critical illness and recovering are higher than ever before, but so are your chances of not surviving the financial impact. And that's where Critical Illness Insurance comes in.

*i*benefit™  
Critical Illness

**Protect what matters most.**

Behind Barrons promise of customized service stands a team of experienced, highly qualified financial professionals who will lead you through the maze of insurance products. Critical Illness Insurance is no exception. Barrons recognizes the importance of first understanding and identifying your protection needs but equally important is the fact that you understand and recognize how the solutions we recommend will help to ensure your financial security.

**Protect what matters most.**

**BARRONS**  
FINANCIAL GROUP

BARRONS FINANCIAL  
ADVISORY SERVICES LTD.

Contact Barrons Financial Advisory  
Services Ltd., today.

**1-888-606-2727 or 905-403-6605**

or visit our website at [iBenefit.ca](http://iBenefit.ca)

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## A Message from Darryl Sittler

As a professional athlete I thought I had it all. A successful career, a beautiful family and a loving wife.

That all came tumbling down a few years ago when my late wife, Wendy, was diagnosed with colon cancer. Ryan, Megan, Ashley and I were thrown into an emotional tailspin. Here was a woman so vibrant, so healthy and the matriarch of our family now experiencing a critical illness.

It doesn't matter who you are, how much you make, or what you do for a living...a critical illness knows no boundaries. Even worse, it's impossible to prepare for it emotionally.

However, financially, you can be proactive.

Almost all of us live in denial that we, or a family member, will experience a critical illness. I also lived with that denial. But for me, it became all too real.

Wendy became my priority. I was lucky I could afford to put my life on hold and spend the time with her. I can't imagine how I would have handled our day-to-day lives if I had to also worry about our finances.

After hearing about Critical Illness on the radio, but not having a good understanding about it, I was lucky enough to be introduced to the professionals at Barrons Financial Advisory Services. What I liked most, is that they took the time to get to know me, they listened and established what my insurance needs really were. They didn't try to sell me something I didn't need, and they explained all the options available. It wasn't a cold and impersonal experience. I really felt I was a part of the process.

They designed a plan specific for me and my family, and they can do the same for you.

Please take the next step and be proactive today by visiting our website at [www.ibenefit.ca](http://www.ibenefit.ca). There you will find more information about Critical Illness and other insurance solutions available. You can also arrange for a free consultation with a member of the Barrons Financial Advisory Team.

**Protect what matters most.**

Darryl Sittler

# Protect what matters most.

## The Benefits of Critical Illness Insurance

Having the financial resources to cope with an illness brings both peace of mind and choice. Critical illness insurance allows you to recover on your own terms.

### With your Critical Illness benefit, you can:

- Avoid borrowing from your future by withdrawing money from your RRSP or other savings and investments.
- Pay down your debts such as a mortgage, credit card or bank loan.
- Choose complementary medicine and treatments not covered by group, personal or government plans.
- Replace lost income either for yourself or a loved one who willingly takes time off from work to assist you.
- Maintain the operation of your company
- Pay for timely treatment not available in Canada and for the family's travel and lodging expenses.

**ibenefit**<sup>TM</sup>  
Critical Illness

## Return of Premium

While it may sound too good to be true, Return of Premium is an optional benefit available to you under most Critical Illness policies that is designed to return some or all eligible premium paid if you don't suffer a critical illness.

Return of Premium at Withdrawal – the premium is returned in full or in part after a certain period of time (i.e. fifteen years) if you decide to retire the policy (in full or in part).

Return of Premium at Expiry - the premium is returned on the policy expiry date if the policy was maintained and no claim was paid.

Return of Premium at Death – the premium is returned in full if you die from any cause.

### Make your Critical Illness policy too good to be true!



If you get sick, the diagnosis can be overwhelming. What comes next can be just as confusing. Wading through the maze of information to help you get better can be as stressful as the diagnosis itself.

Best Doctors is the world leader in connecting people with the best medical care. Using its renowned data base of over 50,000 doctors recognized as the best top specialists, Best Doctors provides quick access the best medical knowledge around the world.

Step 1. Best Doctors provides an in-depth review of your medical files to assist in the confirmation

## Protection when you need it most

World-renowned heart surgeon Dr. Marius Barnard helped develop critical illness insurance after witnessing the emotional strains his patients faced after surviving a serious illness. Financial stress often worked against recovery, leaving patients struggling to pay bills while trying to resume their normal lives.

**“People need insurance not only because they are going to die, but because they are going to live”.**

- Dr. Marius Barnard

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Critical Illness

of the diagnosis and to develop a treatment plan.

Step2. Once the treatment is identified, Best Doctors gives you access to a list of names of specialized local physicians who are identified as “best” to treat your condition.

Step 3. Should you prefer to receive treatment away from home, Best Doctors will assist you in quickly accessing Canadian and out-of-country providers.

**Best Doctors is available to you under most Critical Illness policies at no extra cost.**

For more information please visit [www.bestdoctors.com/canada](http://www.bestdoctors.com/canada)