



## Investing in our future

People, products, technology

The mission of The Empire Life Insurance Company (Empire Life) is to provide solutions for the changing financial security and wealth management needs of Canadians. We offer a range of individual and group insurance and investment products, retirement and corporate services and employee benefits programs.

We are rated "A (Excellent)" by A.M. Best Company<sup>1</sup> and *National Post Business* magazine has ranked us among the top 10 life insurance companies in Canada.<sup>2</sup>

Our success is based on our commitment to being approachable and responsive to the needs of our clients and business partners, on consistently solid investment performance, and on faith in our employees as future leaders of the company.

<sup>1</sup> As at April, 2006

<sup>2</sup> June 2006, based on revenue

[www.empire.ca](http://www.empire.ca)

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Empire Life<sup>TM</sup>

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Critical Illness Insurance

VitalLink<sup>®</sup>

It's about living your life...



You're doing  
all the  
right things...

Saving for retirement

Saving for the  
children's education

Saving for your business

Saving for a rainy day

What would  
happen if  
you became  
critically ill?



Empire Life<sup>TM</sup>

## You're doing all the right things...

Being diagnosed with a critical illness can be devastating, for you, your spouse, your family, your business partners... and your finances.

The reality is the bills and mortgage still need to be paid. And you'll face additional costs that accompany a critical illness including specialized equipment, home renovations, or medication not covered by government health plans. If you have to leave your job to focus on getting well, will you be able to afford all this?

If you're like most of us, you'd have to turn to your savings. How would that change your plans for the future?

## if critical illness strikes, it affects the whole family

Empire Life VITAL LINK is a tax-free cash benefit that you can use any way you wish, if you become critically ill. VITAL LINK can help you realize your dreams for the future, or continue doing the things you've always done. VITAL LINK Critical Illness Insurance is about recovery. *It's about living...*

### There are two plan types:

**VITAL LINK Basic** – provides coverage for Heart Attack, Life Threatening Cancer or Stroke.

**VITAL LINK Plus** – offers financial protection for the same illnesses covered by VITAL LINK BASIC, plus an even broader range of critical illnesses and conditions affecting Canadians.

Alzheimer Disease  
Aorta Surgery  
Benign Brain Tumour  
Blindness  
Coma  
Coronary Artery Bypass  
Deafness  
Failure of a Vital Organ  
Requiring Transplant  
Heart Attack  
Heart Valve Replacement  
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  
Renal Failure  
Severe Burns  
Stroke  
Transplant of a Vital Organ

### It's about recovery...

VITAL LINK also covers conditions that may not be life threatening, but can still alter your life significantly. The benefit will provide 25% of your coverage (up to a maximum of \$25,000) and provides coverage for the following conditions:

Ductal Carcinoma in Situ  
Stage A Prostate Cancer  
Angioplasty (one occurrence at a maximum benefit of \$10,000)  
HIV related Cancer

### It's about family...

Learning that a child has been diagnosed with a critical illness is a parent's worst nightmare. And if critical illness strikes, it affects the whole family. Critical Illness Insurance provides financial security at this difficult time. Money is the last thing you want to be worrying about if one of your children is seriously ill.

You can add Empire Life Children's Critical Illness Rider to your own VITAL LINK plan for one premium. Coverage begins at \$1,000 to a maximum of \$50,000 and is available until the youngest child turns 21 years old. If your family grows, new children may be added to the plan -- without additional cost or underwriting (see contract for full details). The rider covers 15 child related conditions including: Specific Congenital Defects, Cystic Fibrosis, Cerebral Palsy, Muscular dystrophy and Type 1 Diabetes.

### It's about living...

There are hundreds of different conditions, thousands of possible diagnoses, and different doctors may suggest different treatments. At a time of medical crisis, VITAL LINK will give you more than just your benefit money. You'll have access to Best Doctors®, a service that offers you expert second opinions, the top doctors and hospitals for your care, and help accessing the very best treatment.



### Protect your premiums...

If you own a VITAL LINK policy, and you do not become ill, you could receive all of your premiums back by choosing to take advantage of one of our two Return of Premium Options suited for a client with short and long term needs.

Not only have you covered yourself against the financial risks associated with incurring a critical illness - but you have also made an excellent investment in both your financial independence and security.

Talk to your advisor about Empire Life VITAL LINK Critical Illness Insurance, and learn how you can live when you survive.

your life...