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It won't happen to me. Yeah, right.

Tags: [insurance planning](#) [1]

Ross and Janis lived **a typical Canadian life**. They were married, had two children, Melissa and Kyle, and both worked outside the home.

An avid golfer, Ross also went on fishing trips with friends and helped coach his son's hockey team. Janis played the piano, enjoyed bike rides with her friends, and was treasurer for her daughter's soccer team. They played in a mixed curling league.

Besides soccer, Melissa was active in gymnastics and volleyball, and went out with friends to movies on weekends. In addition to hockey, Kyle played baseball, snowboarded, and often had friends over to play rented video games.

Suddenly, **their world came crashing down**. Ross was diagnosed with prostate cancer. He needed full time care after it spread to his bones and became incurable several months later. Janis had no choice but to quit her job and care for Ross. She had tried to work part-time, but had trouble concentrating and kept making mistakes.

When he was healthy, Ross earned over \$50,000 per year. He did not have disability insurance of any kind. Ross and Janis had to support the entire family on less than \$1,000 per month of disability benefit from the Canada Pension Plan. Even if Ross had a disability plan, it would only replace a fraction of his income and could not replace any of Janis' salary.

Adjustments had to be made. They had to give up hockey, gymnastics, movies, video games, all their extra-curricular activities. They had to take out a loan against Ross' life insurance policy. This, of course, reduced the total amount paid on Ross' death.

There is **a better way to deal with the financial turmoil** that arises when someone suffers a serious illness like cancer, heart attack or stroke. It's called Critical Illness Insurance. It helps people get on with their lives by giving them the financial resources to maintain the lifestyle and independence they had before they got sick.

If you contract one of the diseases or conditions specified in a Critical Illness Insurance policy, you receive a lump sum of up to \$2,000,000. The exact amount will depend on the coverage you choose. **Critical Illness Insurance** pays a benefit even if you are still able to work and can cover a long list of illnesses and conditions.

There are **no restrictions** placed on the use of an insurance payout. It's entirely up to you - pay medical expenses not covered by insurance or provincial health plans; pay-off a mortgage or other debts; seek medical treatment in another country; take a vacation or time off from work; replace lost income; fulfill dreams and wishes; modify your home or vehicle if necessary; maintain your independence.

A critical illness is certainly a life disrupter - for both the patient and the family. At a time like this, **money should be the least of your worries**. Critical Illness Insurance can give you the financial freedom to focus on what's really important.

Contact our office [2] to review your plans around insurance.

**Fictional characters for illustrative purposes only.*

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