

Critical illness insurance benefits

Making a difference in people's lives



Tyler and his family

Sun Life Financial has paid out over \$41 million in critical illness claims since 1997.*

"When I was told that I had cancer, critical illness insurance was one of the first things that went through my mind. That put aside all my worries and let me focus on getting better."

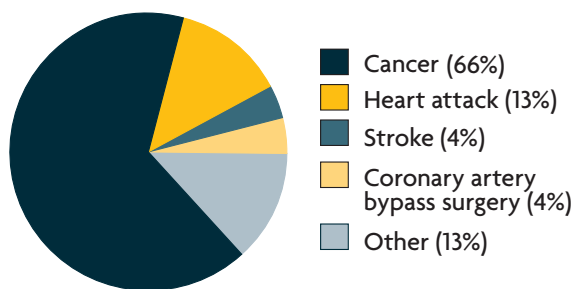
Tyler Higgs, Surrey, B.C.

We help clients like Tyler deal with the financial impact of a critical illness. Here are some details on how we helped in 2006:

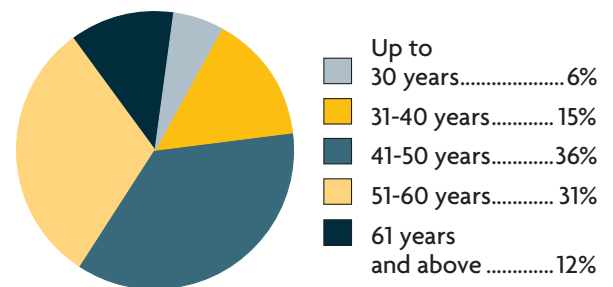
- Our average claim amount paid: \$67,852
- The average age of a benefit recipient: 48
- The average time the policy was in force: 4 years

Breakdown of benefits paid in 2006 by:

Illness



Age



By having critical illness insurance, these policyholders were able to use the benefit however they needed. Some have sought alternative or complementary care, purchased specialized medical equipment and devices, paid down their mortgage and other debt, or have taken an extended leave from work to fully recuperate.

A critical illness can happen to anyone at any age. You may be surprised at how young some of our claimants are. Take a look at the examples listed on the back.

*From September 1997 to December 2006

Clients who have benefitted from their CII policy

Age when claim was made	Number of months in-force	Amount	Illness
24	14	50,000	Cancer
25	19	100,000	Cancer
29	12	100,000	Cancer
30	32	100,000	Brain tumour
31	7	25,000	Multiple sclerosis
33	26	50,000	Kidney failure
33	19	80,000	Cancer
33	9	100,000	Multiple sclerosis
33	51	100,000	Cancer
34	26	102,000	Cancer
35	38	200,000	Coronary bypass
37	19	100,000	Multiple sclerosis
38	64	150,000	Cancer
39	24	100,000	Cancer
40	26	100,000	Heart attack
40	26	25,000	Stroke
42	10	100,000	Cancer
43	23	50,000	Cancer
43	37	58,000	Heart attack
44	34	40,000	Multiple sclerosis
46	41	250,000	Cancer
47	46	200,000	Coma
47	48	100,000	Cancer
48	44	100,000	Cancer
48	35	60,000	Stroke
49	80	200,000	Heart attack
49	26	100,000	Cancer
49	32	50,000	Heart attack
50	59	50,000	Paralysis
50	12	50,000	Heart attack
51	5	100,000	Stroke
54	46	50,000	Heart attack
55	14	500,000	Coronary bypass
55	27	100,000	Cancer
56	81	100,000	Cancer
56	37	50,000	Heart attack
56	39	50,000	Severe burns
57	32	150,000	Benign brain tumour
58	29	50,000	Benign brain tumour
59	38	50,000	Heart attack
62	30	50,000	Heart attack