



# CRITICAL ILLNESS INSURANCE—SUN LIFE FINANCIAL

## Can Your Finances Survive a Serious Illness?

Maybe it's happened to someone you know. A sudden illness such as a heart attack or stroke can cause devastating physical and financial consequences.

- 1.5 million Americans will declare bankruptcy this year, 60% due to medical bills.<sup>1</sup>
- An estimated 83.6 million American adults (more than one in three) have cardiovascular disease.<sup>2</sup>
- Fewer than one in four Americans (24%) have enough savings to cover at least six months' expenses.<sup>3</sup>

## How Can Critical Illness Insurance Help?

For many, a critical illness can expose an individual to an unexpected gap in protection. While health plans may help cover many of the direct costs associated with a critical illness, related expenses such as lost income, child care, travel to and from treatment, high deductibles, and copays may quickly diminish savings. Critical Illness insurance pays a fixed benefit if you are diagnosed after your coverage effective date with a covered critical illness.

## Key Advantages of This Plan

- Benefits are payable directly to you to be spent any way you choose.
- Pays in addition to any other coverage you may have.
- Flexible coverage options to meet your individual needs.
- Fast and accurate claims service.
- Coverage is fully portable—if you change jobs, you can take your coverage with you.

**See enclosed sheet for rates.**

<sup>1</sup>Facts About Critical Illness Insurance Coverage and Costs, 2012

<sup>2</sup>American Heart Association 2013

<sup>3</sup>2013 research from Bankrate.com

