

Crain & Schooley Financial Corp. is pleased to offer

Guarantee Issue Critical Illness Insurance

to *The Smiths Falls Chamber Members*

The covered critical illnesses:

- Heart Attack
- Stroke
- Coronary artery bypass surgery
- Major organ failure
- Blindness
- Deafness
- Paraplegia
- Multiple Sclerosis
- Coma Kidney failure
- Alzheimer's Disease
- Dismemberment
- Major burns
- Loss of speech
- Benign brain tumour
- Cancer

For pennies a day, you can buy financial security and peace of mind in the event that you or a family member contracts a critical illness.

Many critical illnesses can strike younger Canadians just as swiftly as those in their 50s and 60s. Even younger people who have healthy lifestyles may have hereditary conditions that could occur unexpectedly or may be just on the horizon.

Critical Illness Insurance provides the following:

- Quick access to the best medical care and the best doctors in the world.
- A lump sum payment anywhere from \$5,000 to \$25,000 to use and spend as you like. For example:
 - Pay down your mortgage
 - Offset lost business income
 - Fund expensive drugs and treatments in the USA and abroad
 - Pay homecare providers
 - Pay for illness related home renovations
 - Finance buy/sell agreements for business
 - Pay ongoing business expenses and loans
 - Most importantly you'll have peace of mind

*Critical Illness is available from a number of different insurance markets. Coverage may not be exactly as shown.

Can you afford not to make this investment?

Facts:

- No medical underwriting
- 24/24 month pre-existing condition
- Benefit is tax free
- Standard 30 day survival period
- Spousal Coverage is available

Recent North American medical statistics* indicate that:

- 75,000 Canadian suffer heart attacks each year
- 50,000 Canadians suffer a stroke each year
- Over 130,000 Canadians will be diagnosed with cancer this year
- 1 in 3 Canadians will develop cancer in their lifetime
- 50,000 Canadians suffer from Multiple Sclerosis, a disease that strikes primarily younger people
- More than 2.8 Million Canadians now suffer from hearing loss
- More than 80,000 Canadians now suffer from Parkinson's Disease

*Statistics courtesy of Heart and Stroke Foundation, Canadian Cancer Society and Parkinson's Foundation.

It pays to protect yourself and your family!

Crain & Schooley Financial Corp.

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