

A close-up photograph of a golfer's hand wearing a white leather glove, holding a white golf ball. The golfer is wearing a light blue polo shirt. The background is a blurred golf course with green grass and trees under a bright sky.

**What Mark doesn't know
is that he has a tumour
the size of a golf ball...**

**and it may cost him
his RRSP.**

Oasis critical illness insurance from Great-West

**Could a critical illness
cost you your RRSP?**

Mark, age 35, has spent considerable time working closely with his financial security advisor to put a plan in place to help meet his retirement needs.

But when Mark's doctor tells him there's a large tumour in his liver, his retirement goals could be in jeopardy even though his chances of recovery are quite good.

MARK'S INCURRED COSTS

Mark's lost income

(He can't work because of his aggressive cancer treatments)

- \$5,000/month x 12 months

\$60,000

His wife's lost income

(Reduced working hours to take Mark for treatment and help him recover at home)

- \$5,000/month x 6 months

\$30,000

Childcare costs

(Childcare for son while Mark was in treatment)

- \$400/month x 6 months

\$2,400

Treatment costs

(Mark chooses to seek Chemoembolization treatment at the Mayo Clinic in Rochester, Minnesota)*

- One treatment only

up to \$48,800

Transportation costs

(To and from the hospital)

- \$200/month x 12 months

\$2,400

TOTAL COST

up to \$143,600

Method of payment:

CI policy or **RRSP**

*Source: Estimating services/Mayo Rochester, 2005

In Mark's situation, the only way he could cover these substantial costs is to withdraw money from his RRSPs.

If only Mark had purchased insurance to help protect his RRSPs, he would have received a lump-sum amount of money*.

Oasis critical illness insurance from Great-West, could have helped with these costs as a result of his critical illness. His RRSPs could remain intact so that he and his family could focus on getting Mark healthy, instead of worrying about their finances.

*Benefits are payable if you are diagnosed with a critical illness or condition as defined in your policy and you have survived the 30-day waiting period.

For more information about Great-West
and its products, visit www.greatwestlife.com

For more information about how *Oasis* critical illness insurance
may fit your needs ask your representative for an illustration.

experience
knowledge
strength

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