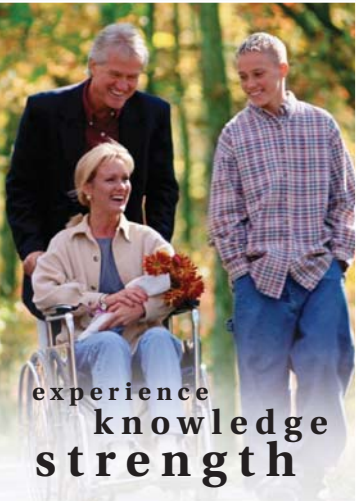


CRITICAL ILLNESS CLAIMS STATISTICS



Industry Statistics

(products with guaranteed premium rates)

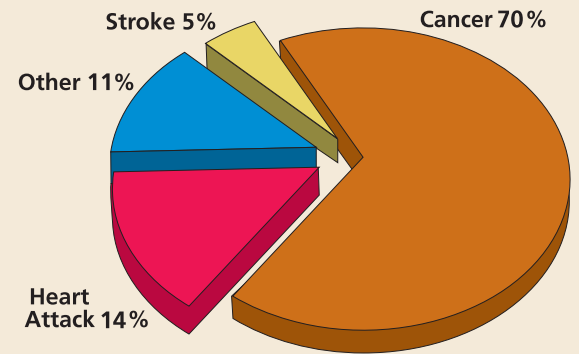
Average age at claim: Female 51.8
Male 53.4

Average claim payment: \$79,894

Total paid in 2005: \$38,988,000

Industry claims paid from inception to 2005
based on Munich Re's 2006 *Critical Illness Survey*

Breakdown of Claims Paid (%)



Sample of Great-West Oasis Claims

Age at Claim	Gender	Critical Illness	Time from Policy Issue Date to Claim	Time from Reported Claim to Date of Payment	Occupation	Benefit Amount Paid
24	M	Heart Attack	3 years	7 weeks	Law Enforcement	\$50,000
25	F	Stroke	2 years	3 weeks	Medical Student	\$100,000
33	F	Life-threatening Cancer	2 years	5 weeks	Marketing	\$50,000
35	M	Life-threatening Cancer	4 months	20 weeks	Insurance Agent	\$100,000
37	M	Life-threatening Cancer	2 years	14 weeks	Dentist	\$505,000
40	M	Heart Attack	8 months	12 weeks	Corporate Executive	\$150,000
41	M	Multiple Sclerosis	4 years	6 weeks	Corporate Executive	\$750,000
43	F	Life-threatening Cancer	2 years	7 weeks	Bus Driver	\$75,000
44	M	Heart Attack	4 years	6 weeks	Sales	\$100,000
46	F	Life-threatening Cancer	2 years	5 weeks	Administrative	\$50,000
48	F	Life-threatening Cancer	2 years	3 weeks	Insurance Agent	\$50,000
49	M	Life-threatening Cancer	7 months	9 weeks	Real Estate Agent	\$150,000
53	M	Heart Valve Replacement	1 year	7 weeks	Accountant	\$50,000
54	M	Heart Attack	1 year	7 weeks	Restaurant Owner	\$50,000
55	M	Stroke	2 years	9 weeks	Dentist	\$100,000
56	M	Brain Tumour	4 years	8 weeks	Engineer	\$50,000
61	M	Coronary Bypass	1 year	4 weeks	Marketing	\$28,000