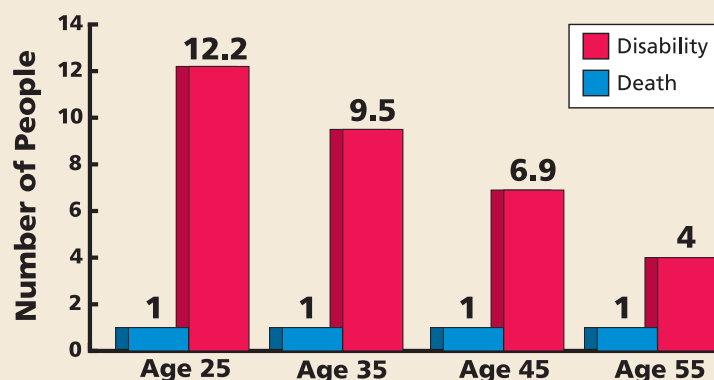




In a year, what are the odds between death and a disability that lasts at least 90 days?



Sources: Compiled by Great-West Life based upon 1985 Commissioner's Disability Table A (Experience Table) and CIA 86-92 Aggregate Mortality Table

In 2007, Great-West Life paid \$56.8 million in individual disability insurance claims to Canadians.

Sample of Great-West Individual Disability Insurance Claims

Age at Claim	Disability	Occupation	Date of Disability	Waiting Period (days)	Benefit Period	Monthly Income Benefit	Total Amount Paid Since Inception
32	Back Fracture	Supervisor	March 2006	30	Age 65	\$5,000	\$126,500
35	Severe Viral Infection	Corporate Executive	Dec. 2005	120	Age 65	\$7,750	\$147,250
39	Rectal Cancer	Chiropractor	Aug. 2007	60	Age 65	\$3,000	\$9,000
39	Face Injury	Machine Operator	Sept. 2003	60	Age 65	\$2,450	\$117,600
43	Breast Cancer	Administrative Assistant	May 2004	120	Age 65	\$1,200	\$45,600
44	Angina	Construction Contractor	March 2001	60	Age 65	\$5,450	\$481,900
46	Eye Disorder	Real Estate Agent	Nov. 2006	120	Age 65	\$5,000	\$44,000
50	Colon Cancer	HR Consultant	May 2007	60	Age 65	\$4,000	\$20,000
50	Parkinson's Disease	Marketing Consultant	July 2001	30	Age 65	\$13,500	\$1,012,500
50	Amputated Fingers	Farmer	Nov. 2003	14	60 months	\$600	\$18,600
53	Depression	Manager	March 2005	90	Age 65	\$3,800	\$106,400
57	Osteoarthritis	Registered Nurse	April 2002	90	Age 65	\$750	\$48,750
59	Arthritis	Bus Driver	Oct. 2000	30	120 months	\$1,000	\$72,500
59	Knee Replacement	Electrician	Aug. 2004	14	60 months	\$1,000	\$41,000
60	Hearing Loss	Physician	Nov. 2002	30	Age 65	\$5,000	\$299,250