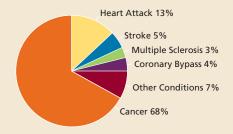
CRITICAL ILLNESS INSURANCE IN ACTION!



The main three conditions continue to make up the vast majority of claims, representing 86% of paid claims:

- Cancer
- Heart Attack
- Stroke



Average claimant age: Female - 48, Male - 50

The average critical illness claim payment was approximately \$80,000.

Industry claims paid from inception to 2009 based on Munich Re's 2010 Individual Insurance Survey. Based on products with guaranteed rates. Average claimant age has been rounded up.

A critical illness can happen to anyone at any time. If it happened to you, would extra money help?

Sample of Great-West *Oasis*™ Claims

Age at claim	Gender	Critical condition	Time from policy issue date to claim	Occupation	Benefit amount paid
24	M	Heart Attack	3 years	Law Enforcement	\$50,000
25	F	Stroke	2 years	Medical Student	\$100,000
33	F	Life-Threatening Cancer	2 years	Marketing	\$50,000
37	M	Life-Threatening Cancer	2 years	Dentist	\$505,000
40	M	Heart Attack	8 months	Corporate Executive	\$150,000
41	M	Multiple Sclerosis	4 years	Corporate Executive	\$750,000
43	F	Life-Threatening Cancer	2 years	Bus Driver	\$75,000
44	M	Heart Attack	4 years	Sales	\$100,000
44	M	Life-Threatening Cancer	7 months	Banker	\$1,000,000
46	F	Life-Threatening Cancer	2 years	Administrative	\$50,000
48	F	Life-Threatening Cancer	2 years	Insurance Agent	\$50,000
49	M	Life-Threatening Cancer	7 months	Real Estate Agent	\$150,000
53	M	Heart Valve Replacement	1 year	Accountant	\$50,000
54	M	Heart Attack	1 year	Restaurant Owner	\$50,000
55	M	Stroke	2 years	Dentist	\$100,000
56	M	Benign Brain Tumour	4 years	Engineer	\$50,000
60	M	Alzheimer's Disease	4 years	Vascular Surgeon	\$100,000
61	М	Coronary Artery Bypass Surgery	1 year	Marketing	\$28,000

