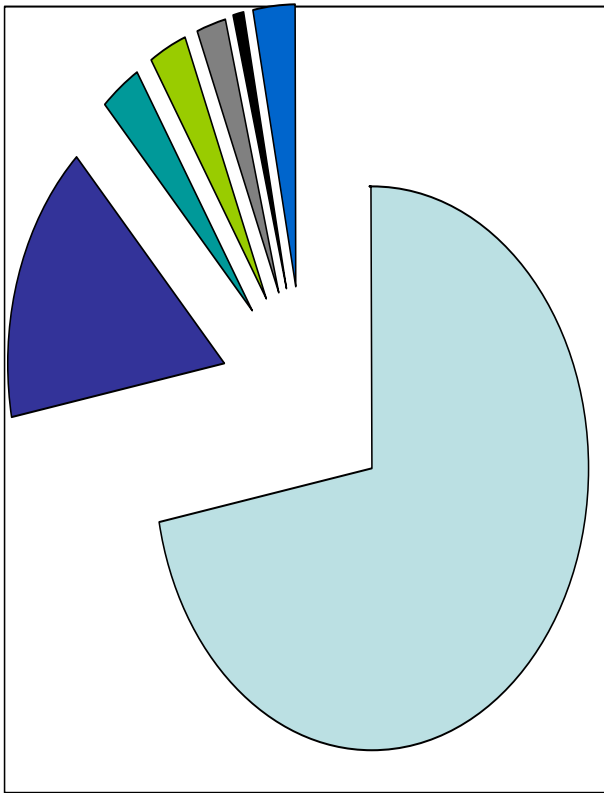


Statistics

Claims history from a major Canadian insurer reinforces the fact that we should be very concerned about the quality of coverage in a Critical Illness policy for Cancer, Heart Attack and Stroke.



- Cancer 72%
- Heart Attack 16%
- Stroke 3%
- Multiple Sclerosis 3%
- Coronary Bypass 3%
- Benign Brain Tumor 1%
- Other 3%



Integrity
Professionalism
Highest Quality of Service
Indispensable Relationships for
Generations
Excellence of Reputation



Arca Financial Group is a founding member of Barrington Wealth Partners. Barrington is an Advisory Group founded in May 2000 by a number of like-minded top professionals specializing in various areas of financial planning and life insurance planning in particular. Combining both the knowledge and buying power of the group ensures that the client receives the best of class products and services, each and every time.

Arca Financial Group

237 Labrador Drive, Waterloo, ON N2K 4M8
 tel 519.745.8500, toll 877.745.8500
 fax 519.745.8283

Arca Financial Group



Critical Illness Insurance

*Your Peace of Mind
Protection Policy*

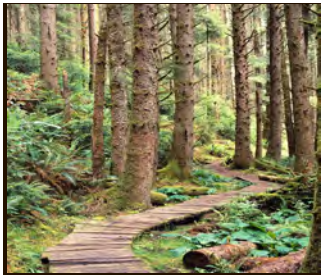
*Arca: A box of money, a safe...
particularly for the rich.*

Source: The "Lewis and Short Latin Dictionary"



Making a Difference in the Lives of Families

With the amazing medical advances of today, the chances that you will survive a very serious or life altering illness is now not only possible, but probable. Keeping this in mind, an important, yet often overlooked, part of every financial plan is the consideration of a family’s financial survival and recovery when faced with a potentially life threatening illness.



Critical Illness Insurance

Critical Illness insurance (CI) is available to anyone under the age of 65 who has no history of serious illness. It provides a lump sum benefit upon the diagnosis of cancer, heart attack, stroke or one of several other conditions. The benefit is tax free and is paid out 30 days after diagnosis.

Benefit amounts range from \$25,000 to \$2,000,000



What does CI Insurance cover?

Typically, comprehensive CI insurance policies cover most or all of the following conditions:

Alzheimer’s Disease	Loss of Limbs
Aortic Surgery	Loss of Speech
Benign Brain Tumour	Major Organ Transplant Recipient
Blindness	Major Organ Transplant Waiting List
Cancer	Motor Neuron Disease (ALS/Lou Gehrig’s Disease)
Coma	Multiple Sclerosis
Coronary Artery Disease requiring surgery	Occupational HIV injury
Deafness	Paralysis
Heart Attack	Parkinson’s Disease
Heart Valve Replacement	Severe Burns
Kidney Failure	Stroke

What can CI Insurance do for you?

The critical illness insurance benefit provides you with the freedom of choice and control over the treatment you receive. It allows you to focus on your recovery rather than on how you are going to pay for the significant expenses that can occur as a result of a serious illness.

- To take the time to fully recover before you return to work
- To supplement your income
- To control over your treatment, recovery and rehabilitation
- To have the money to cover job-search time or retraining if you face a modified career, relocation or career change.
- To have a spouse take time off from work to help you recover.
- To pay off, down or continue mortgage payments
- Peace of mind knowing that you can focus on getting better, rather than on how you are going to pay for everything.

