



Best Doctors

Called "the leading doctor referral service" by CNN, Best Doctors is the world leader in connecting people with the best medical care. Using a renowned database of over 50,000 doctors recognized as the best by top specialists, Best Doctors provides *CriticalADVANTAGE* clients with rapid access to the best medical knowledge, and peace of mind to thousands of people around the world faced with a serious illness.



Transamerica Life Canada

As part of the AEGON Group, one of the world's largest insurers, Transamerica Life Canada provides *CriticalADVANTAGE* clients with powerful financial benefits to make receiving the best medical care possible. Clients who choose treatment within Canada receive a \$25,000 single payment, and clients seeking treatment abroad receive up to \$1,000,000 in medical expense coverage. Transamerica is dedicated to ensuring clients receive quality healthcare—not medical bills.

Why *CriticalADVANTAGE*?

- Immediate access to unbiased medical information
- Referrals to the world's best doctors and latest treatment options
- Up to \$1,000,000 in affordable global medical expense coverage

CriticalADVANTAGE is the first type of insurance to empower Canadians to make wise choices, receive optimal treatment, and beat serious illnesses, all at an affordable price. It is simple to apply for—no medical tests, blood or urine samples—and it could save your life.

Ask your insurance advisor about *CriticalADVANTAGE* today.

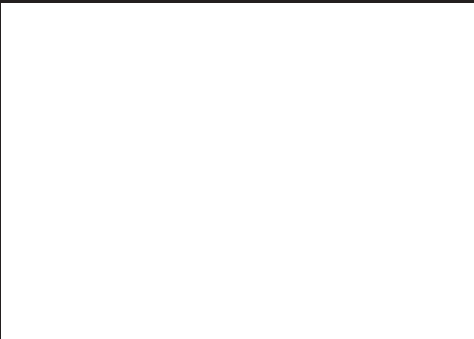
* Sources: Heart and Stroke Foundation, 2001; National Cancer Institute of Canada: Canadian Cancer Statistics 2000, Toronto, Canada, 2000; Multiple Sclerosis Society of Canada, 2001.

† Source: America Re Health Care, Ingenix Database, 2002 all figures in Canadian dollars.

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Be prepared to win the battle
of your life.

issued by



Member of the AEGON Group



The chance of developing a serious illness is

higher than you may think.

Consider the people you see every day—family, friends and colleagues—and chances are you know someone who has experienced the reality of these Canadian lifetime statistics:

- 1 in 2 men and 1 in 3 women are predicted to develop heart disease*
- 1 in 2.5 men and 1 in 2.8 women will develop cancer*
- About 50,000 Canadians—two-thirds women—have Multiple Sclerosis*

All of us, regardless of income or social standing, are at risk of becoming ill. If it happens to you, would you be prepared for the medical and financial consequences?

What would you do?

Canadians enjoy one of the world's best healthcare systems—but it is not perfect. Appointments can take months to arrange, second opinions are rare, and a shortage of resources can limit your treatment options.

If you are diagnosed with a critical illness, you could be faced with some very serious questions:

- Would you receive immediate healthcare, or wait in line?
- How would you find and access the most qualified specialists for your specific condition?
- How would you identify and receive the most successful forms of treatment?
- If the most desirable medical care was only available in the U.S. or overseas, would you be able to afford it?

Estimated Cost of Care in the U.S.[†]

Chemotherapy
\$80,279

Cardiac Bypass
\$125,935

Neurosurgery
\$158,137

Kidney failure
\$296,630

Liver Transplant
\$607,715

Bone Marrow Transplant
\$753,924

Get the information, treatment and financial support to **regain your health.**

Fact is, if you are diagnosed with a serious illness, access to information, treatment, and adequate financial resources could mean the difference between life or death.

CriticalADVANTAGE can help you win the battle of your life by connecting you to the best doctors and medical centers around the globe with up to \$1,000,000 in affordable medical expense coverage.

Ask your insurance advisor how *CriticalADVANTAGE* can protect your whole family.