

Statistics you should know about Critical Illness.¹

- Statistics show that 1 in 2 men and 1 in 3 women will develop heart disease in their lifetime.
- Every 7 minutes, a person in Canada dies from heart disease or stroke.
- Of the estimated 70,000 heart attacks Canadians suffer each year, 16,000 lives are lost. Most of these deaths occur outside of a hospital.
- 95% of people hospitalized for a heart attack survive the initial attack.
- Stroke is the third leading cause of death in Canada.
- Each year over 50,000 Canadians suffer a stroke.
- 75% of stroke sufferers survive the initial attack.
- Approximately 300,000 Canadians are currently living with the effects of stroke.
- Statistics show that 2 in 5 Canadians will develop cancer in their lifetime.
- 30% of new cancer cases and 17% of cancer deaths will occur in young and middle aged adults ages 20-59.

Consider Kia Protect Critical Illness protection for your vehicle financing needs.

¹ Sources: Heart & Stroke Foundation Canada, 2011. Statistics Canada. Mortality, Summary List of Causes 2008. (Released October 18, 2011). Canadian Cancer Society: Canadian Cancer Statistics 2011.



The Power to Surprise

TOLL FREE ASSISTANCE 1-866-475-8864

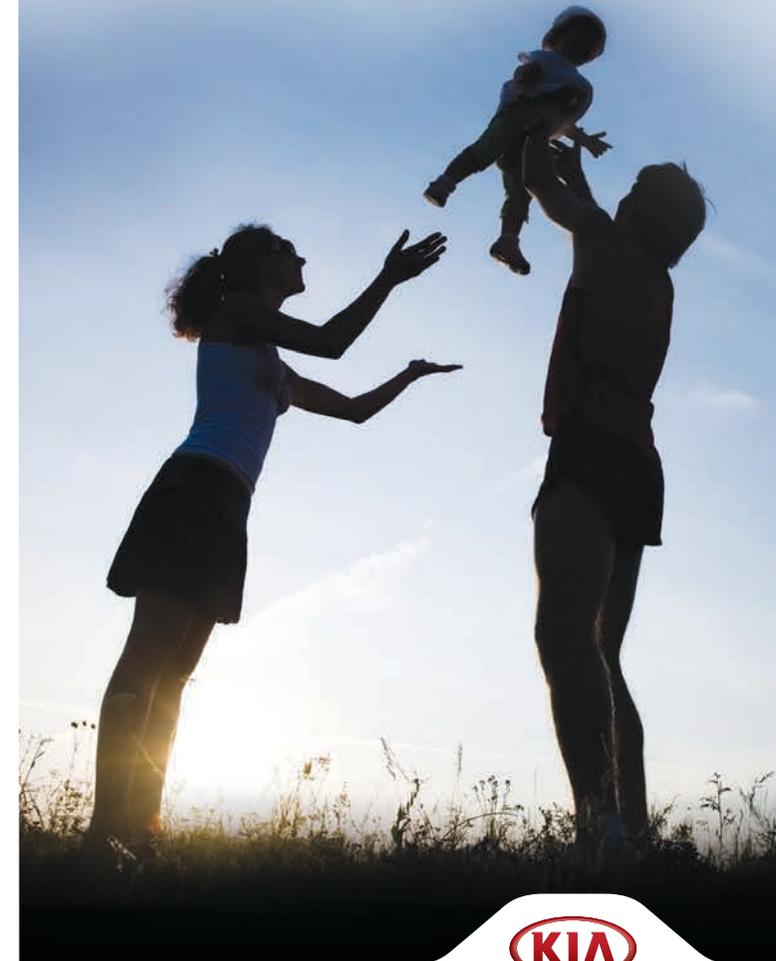
kiaprotect.ca

This brochure is provided for informational purposes only. Complete details are contained in the applicable insurance enrolment, Product Guide and Certificate of Insurance and Group Policy. Terms and conditions apply which may limit or exclude coverage. Coverage and availability is subject to provincial laws and may vary. Creditor's group insurance is underwritten by Co-operators Life Insurance Company and administered by LGM Financial Services Inc.



KIA PROTECT™
Loan Protection

**LIFE, CRITICAL ILLNESS,
LOSS OF EMPLOYMENT &
DISABILITY PROTECTION**
for Your Vehicle Financing



The Power to Surprise



KIA PROTECT™
Loan Protection



Think ahead. Be prepared.

Statistics show that the chances of suffering a critical illness or life threatening event are considerably high. For example, 1 in 3 Canadians will be disabled for 90 days or longer before the age of 65. If a disability lasts over 90 days, it will on average last for 2.9 years.¹ Though you may physically survive an unforeseen life event, could you survive it financially?

Kia Protect Loan Protection is a Life, Critical Illness, Loss of Employment and Disability program designed to help you and your loved ones meet your financial obligations during a life-altering event, illness or death. By purchasing Kia Protect Loan Protection, your monthly vehicle finance payments will be taken care of in the event you pass-away, suffer a covered illness, are involuntarily unemployed, or incur a covered disability. Kia Protect Loan Protection will provide you with the comfort of knowing your credit rating is protected and that many of life's critical challenges will not potentially take your vehicle away from you or your family.

Program benefits

- Claim benefits are received tax-free.
- In most cases, no medical exam or underwriting required.²
- Most full-time occupations are eligible.³
- No age, height, weight or smoking status premium surcharge.
- Cancellable at anytime.⁴
- Can protect credit standing.

¹ Sources: Heart & Stroke Foundation Canada, 2011.

Statistics Canada. Mortality, Summary List of Causes 2008. (Released October 18, 2011).
Canadian Cancer Society: Canadian Cancer Statistics 2011.

² Health Questionnaire required only when 66 years of age or older, borrowing in excess of \$100,000.

Life

Kia Protect Loan Protection life coverage will pay out the balance of your loan or lease in the event of your death. By ensuring your vehicle remains with your beneficiary or estate, both you and your loved ones won't need to worry about the possibility of losing their transportation.

Life & Critical Illness

In the event you suffer a heart attack, stroke, are diagnosed with life threatening cancer, or pass-away, Kia Protect Loan Protection Life & Critical Illness coverage will pay-out the balance of your vehicle financial commitment in order to keep your vehicle with the people you value most.⁵

Life & Loss of Employment

Combined with the benefits of Life coverage, Kia Protect Loan Protection Life and Loss of Employment protects you from fluctuations in today's job market. If you become unemployed, through no fault of your own, this coverage will make your monthly loan or lease payments and ensure your vehicle remains with you.

Disability

Accidents and illnesses could happen to anyone at any time. Kia Protect Loan Protection Disability coverage will make the monthly payments of your loan or lease until you get back on your feet in the event you are disabled for a covered medical reason.

³ Please read the Product Guide to fully understand eligibility requirements.

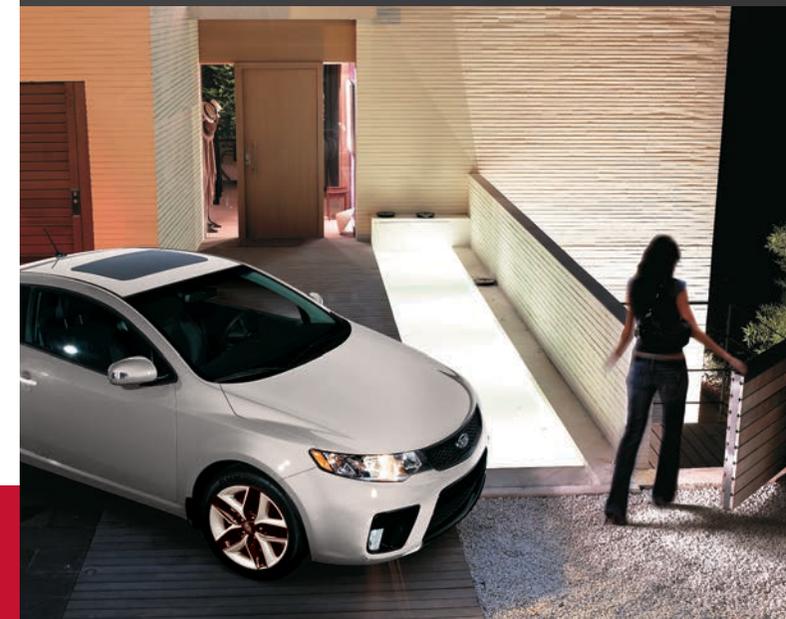
⁴ Terms and conditions apply for full or partial refund.

⁵ Please read the Product Guide to understand fully what benefits are available for Critical Illness. Certain onset stages of Critical Illness are not covered.

An insurer you trust

Kia Protect Loan Protection is fully backed by Co-operators Life Insurance Company. Founded in 1945, Co-operators Life has grown to a leading Canadian-owned insurance and financial services organization currently servicing over 2 million customers with managed assets exceeding \$42 billion. With over 5,000 staff members, a coast-to-coast network of dedicated agents, and more than 600 retail outlets, you can rest assured that with Kia Protect Loan Protection you have the most solid coverage available.

For more information about
Co-operators, visit cooperators.ca



For more information about Kia Protect Loan Protection,
contact your local Kia dealer or call 1-866-475-8864.