

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.
- 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 Volkswagen Protection Plus[®] critical illness protection for your vehicle financing needs.



Volkswagen Protection Plus[®]
Loan Protection

**Life, Critical Illness & Disability
Protection for Your Vehicle Financing.**

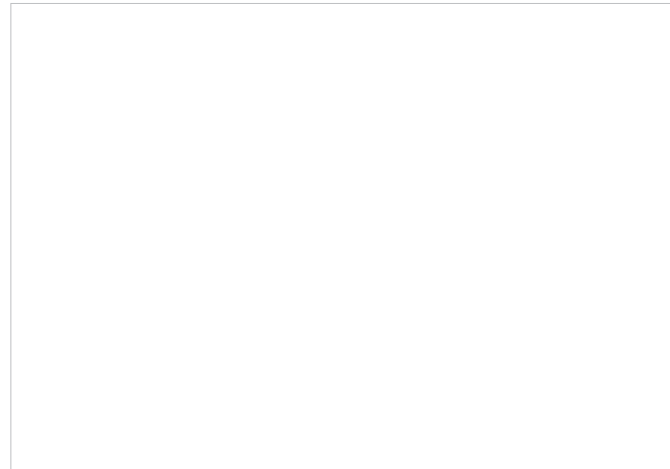


Volkswagen Protection Plus[®]
Loan Protection

Ask your Selling Dealer for more
information or call:

1-866-689-0840

www.vwpp.ca



Volkswagen Dealer

Note: 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 Omni Group Services Corp.

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Protect your financial position.

Volkswagen Protection Plus[®] Loan Protection is a life, critical illness and disability program designed to help you and your loved ones meet your financial obligations in the event of a life-altering event illness or death. 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. Although you may physically survive an unforeseen life event, could you survive it financially?¹

Volkswagen Protection Plus[®] Loan Protection can take care of your monthly vehicle finance payments in the event you pass-away, suffer a covered illness, or incur a covered disability. Volkswagen Protection Plus[®] Loan Protection provides the comfort of knowing your credit rating is protected and your vehicle will stay with the family where it belongs.

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. Morality, 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 or borrowing in excess of \$100,000.

Life.

Volkswagen Protection Plus[®] 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 the vehicle.

Life and Critical Illness.

In the event you suffer a heart attack, stroke, are diagnosed with life threatening cancer, or pass-away, Volkswagen Protection Plus[®] Loan Protection life & critical illness coverage will pay-out the balance of your financial commitment in order to keep your vehicle with the people you value most.⁵

Disability.

Accidents and illnesses could happen to anyone at any time. Volkswagen Protection Plus[®] 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.



Volkswagen Protection Plus[®]
Loan Protection

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.

Volkswagen Protection Plus[®] 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 Volkswagen Protection Plus[®] Loan Protection you have the most solid coverage available.

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



**For more information about Volkswagen Protection Plus[®] Loan Protection,
contact your local Volkswagen dealer or call 1-866-689-0840.**