

Canada's Leading Life Insurance Advisors

For Immediate Release News Release

illnessPROTECTION.com[™] Launches ELITE U.S. Healthcare[™] Insurance Eliminating wait times for medical treatments in Canada

Toronto, ON, March 17, 2009 – illnessPROTECTION.com Inc., an independent national life insurance advisory firm, today announced the launch of ELITE U.S. Healthcare™ insurance. Available to Canadians only, this important insurance provides timely access to medical centres of excellence in the U.S. like Cleveland Clinic, Sloan-Kettering, Mayo Clinic and Johns Hopkins in the event of any illness or injury with a wait time for treatment in Canada. The policy covers up to US\$5 million for treatment and travel costs.

This cost effective insurance solution is available across Canada through insurance advisors, wealth managers and financial institutions.

"People are concerned about increasing wait times for medical treatments," says company Founder and President Mark Halpern, CFP "Average wait times for treatment in Canada now range from a minimum of 13 to 28 weeks, so there is a need for affordable protection that eliminates unnecessary delays while funding treatments and travel costs. This product helps to reduce emotional distress for patients and their families. Importantly, when set up properly, all premiums are tax deductible and benefits are received tax-free."

ELITE U.S. Healthcare™ provides a rapid second opinion, no-wait access to treatment and a personal case coordinator to help patients and their families navigate through diagnosis, treatment and recovery. With no waiting period and a lifetime limit of US \$5 million, it can be used for multiple occurrences by individuals as young as 60 days old up to age 74. Medical expenses and business class travel for the insured, and a traveling companion, are covered.

Cleveland Clinic Canada, a health and wellness centre in Toronto, is part of the Cleveland Clinic in the U.S., a world-renowned academic medical centre. Cleveland Clinic Canada offers executive medical care, health and wellness counseling, and medical specialty consultations. Cleveland Clinic Canada collaborated on the development of this product by providing insight on the market place needs and helping patients get simplified underwriting.

"We're pleased that this will give patients an additional option for access to healthcare and provide them with the extra benefit of a second opinion through Cleveland Clinic's 'My Consult'," said Robert Williams, President, Cleveland Clinic's Global Health Services. "Through 'My Consult,' Cleveland Clinic is able to help Canadians make good decisions for their healthcare."

ELITE U.S. Healthcare™ insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada, and administered by Global Excel Management Inc., the 24/7 medical assistance team of Expert Travel Financial Security (E.T.F.S.) Inc., a leading provider of insurance products and services covering more than 3 million policyholders travelling worldwide. The product can be purchased with deductible options of US \$5,000 or \$10,000 per occurrence.

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About illnessPROTECTION.com Inc.

illnessPROTECTION.com Inc. is an independent national life insurance advisory firm founded by Mark Halpern, CFP 20 years ago. Mr. Halpern is an insurance specialist in Life, Income Protection, Retirement, and Estate Planning and is widely recognized as the Top Living Benefits Advisor in Canada. Living Benefits includes Critical Illness insurance (CI), Long Term Disability Insurance (LTD), and Long Term Care Insurance (LTC). An internationally recognized industry expert and speaker, Mr. Halpern is regularly called upon to speak to media. His professional affiliations include, Million Dollar Roundtable, Top of the Table, Advocis, The Financial Advisor Association of Canada, Conference for Advanced Life Underwriting (CALU), Estate Planning Council of Toronto and the Munich RE Advisory Council. Additional product information is available at www.fasterHEALTHCARE.com.

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