

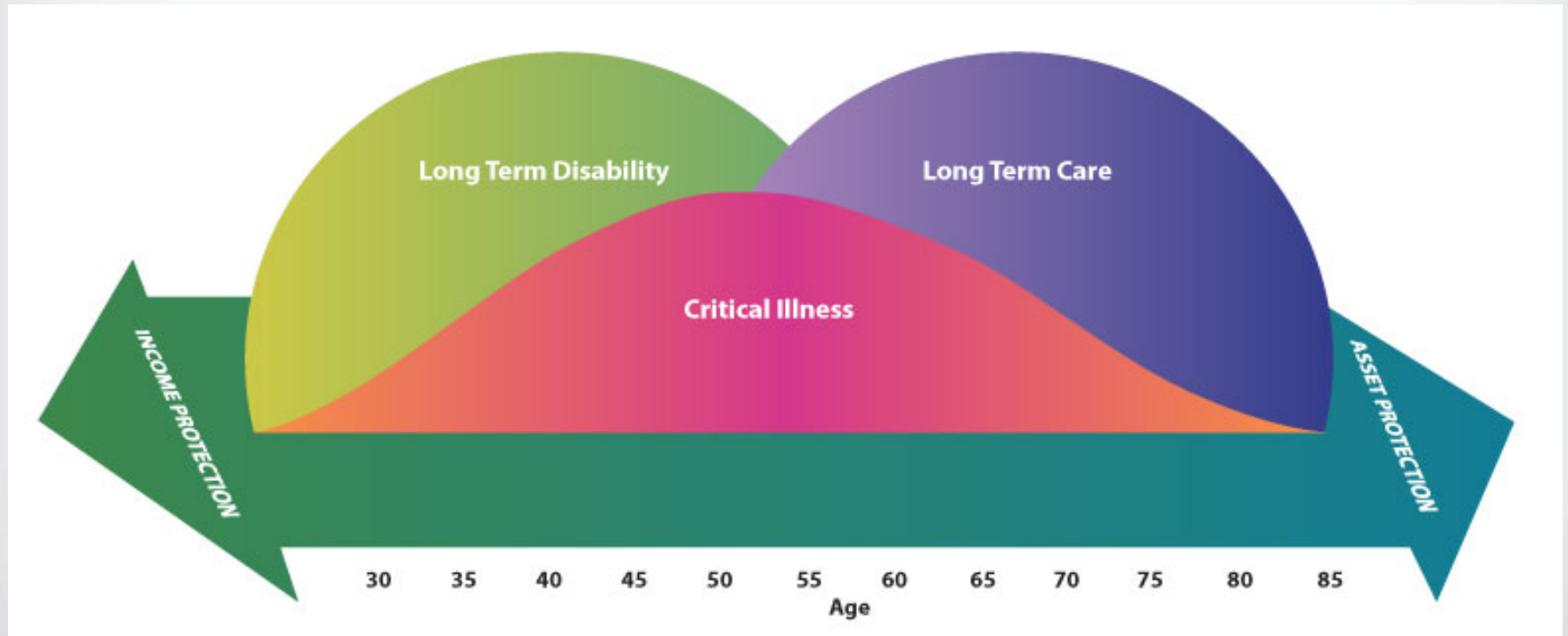
my DIGNITY



Living Benefits

Protection for critical times

Protection for all stages of life:



DISABILITY INSURANCE

You are your greatest asset



Not your possessions or chattels

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DISABILITY INSURANCE

Disability Insurance is:



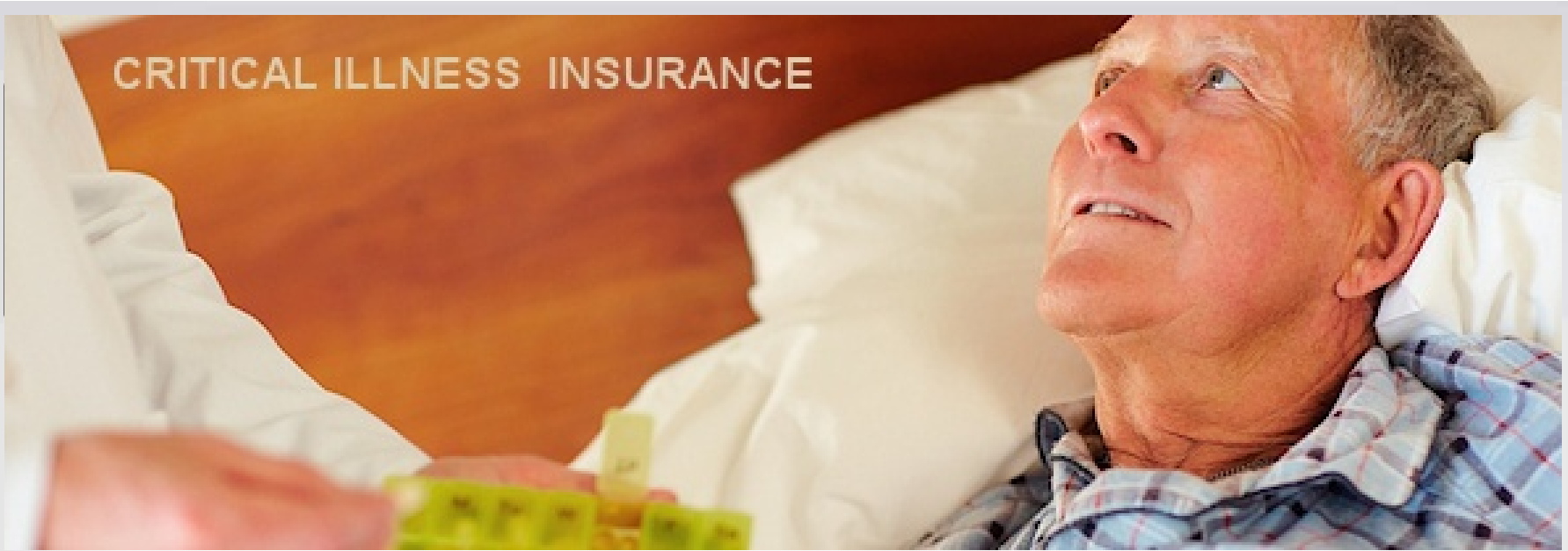
- A benefit that provides a monthly income when one is unable to work due to an illness or injury
- Only available to people who are working and who report income
- Purchased prior to age 60 (individual contract) or prior to 65 (group contract)
- **“Paycheck Protection” only**



Group vs. Individual Policy Considerations

SALIENT POINTS	GROUP PLAN	INDIVIDUAL CONTRACT
Pre-Existing Conditions Apply	YES	NO
Offsets at Claim (CPP, EI)	YES	NO
Definitions of Disability	Limited	All Encompassing
Rehabilitation Provisions	Mandatory	Voluntary

CRITICAL ILLNESS INSURANCE



- A tax-free lump sum payout of cash upon diagnosis of specific diseases and conditions
- One does not have to be working in order to qualify for coverage
- **Dr. Marius Barnard**, the creator of critical illness insurance, said it best ‘you need financial independence when you are ill, not because you are going to die but because you are going to live’

Multiple Sclerosis

Cancer

Loss of Independence

Stroke

Motor Neuron Disease

Vital Organ Transplant

Kidney Failure

Alzheimers

Severe Burns

Deafness

Benign Brain Tumor

Parkinsons

Paralysis

Loss of Limb

Vital Organ Failure

Occupational HIV

Coma

Blindness

Coronary Artery Disease

Heart Attack

Loss of Speech

CRITICAL ILLNESS INSURANCE

How Does It Work?

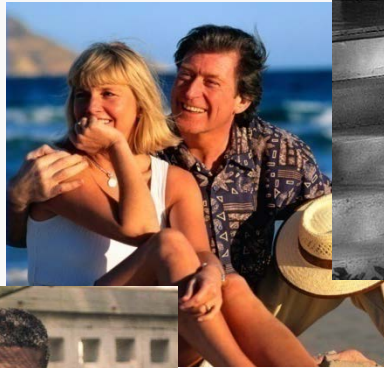


- One must be medically underwritten for approval
- One typically must survive 30 days from the date of diagnosis in order to collect
- Payout is based upon meeting the specific definition of the illness/condition contained in the policy
- In most cases after the payout – in 99 % of the cases the policy terminates

LONG TERM CARE INSURANCE

Long Term Care is not only about you.

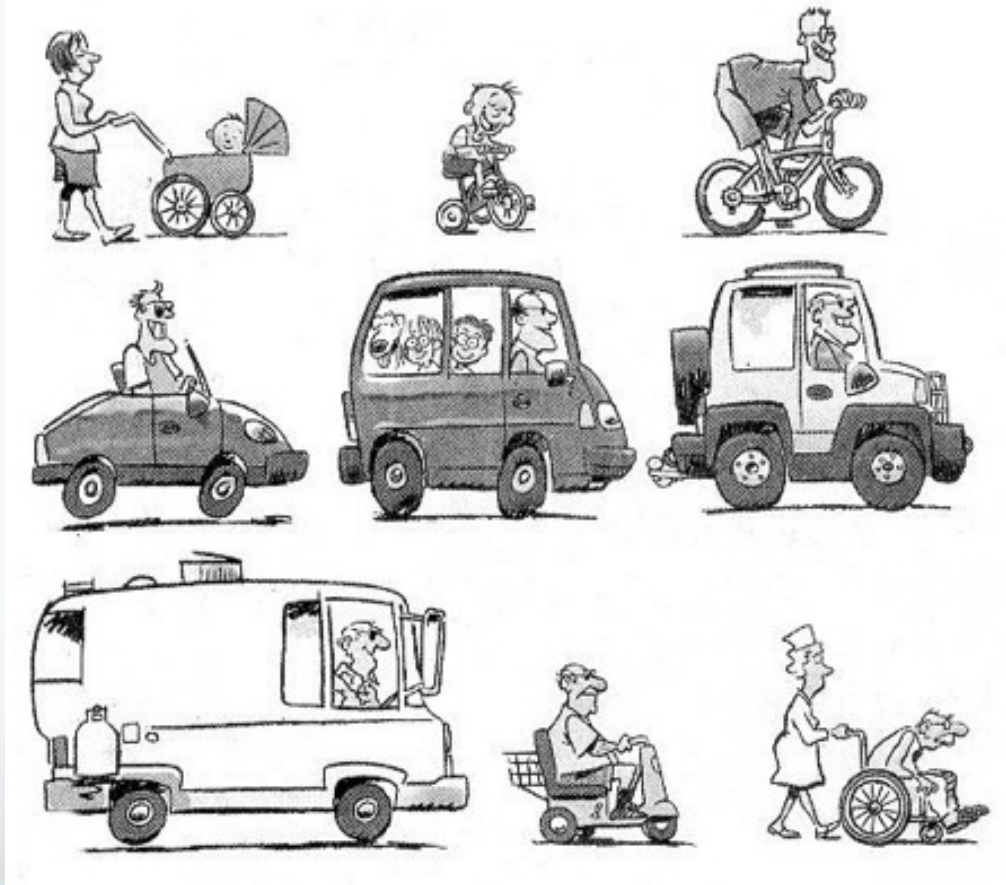
It's about you and your family.



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LONG TERM CARE INSURANCE

The Wheels of Life: Path to the Last Frontier



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Comparing Risks...



What are the chances in your lifetime of...

- Losing a home to fire? **1 in 1200**
- Having a car accident? **1 in 240**
- Needing long term care?
70% of individuals 65 and over will require some type of long term care.

LONG TERM CARE INSURANCE

The Solution?

Long Term care insurance is the logical solution as government assistance is limited at best. People mistakenly believe that the government will take care of them.



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How Does One Qualify for Benefits?

There are 2 ways to qualify:

Physical Dependency

When you need the assistance of another person to help you perform at least 2 activities of daily living

OR

Mental Dependency

When an individual requires the assistance of another person due to mental deterioration causing a loss of intellectual ability, memory, orientation or reasoning



LONG TERM CARE INSURANCE

Important Factors to Consider:

- People overestimate their health and underestimate the need for Long Term Care
- Few people understand the long term care system and its costs
- A situation that will only worsen with the numbers of us getting older at the same time
- Most people prefer to remain in their home



FACT

The quality of care at home is better and longevity is increased compared to a long term care facility

FACT

When given the choice, people prefer to remain in their home for as long as possible

LONG TERM CARE INSURANCE

It is all about Dignity and Independence



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