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Combined Insurance Company of America • Compagnie d’assurance Combined d’Amérique
Canadian Head Office: 7300 Warden, Suite 300, Markham ON L3R 0X3 | Tel.: 1 888 234-4466

SUPPLEMENTAL INSURANCE

<table>
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<tr>
<th>Health</th>
<th>Accident</th>
<th>Disability</th>
<th>Life</th>
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</thead>
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What is your greatest concern?

1. Protecting your paycheque ...
   If you became sick or were injured and couldn’t work, would you still receive a paycheque?  
   YES  NO
   Worker’s Compensation (on the job only)?  
   YES  NO
   Sick Days?  
   YES  NO
   Short or Long Term Disability?  
   YES  NO
   Greatest concern for:  
   YOU  SPOUSE

2. Protecting your family’s lifestyle ...
   ACCORDING TO LIMRA, MANY CANADIAN HOUSEHOLDS COULDN’T PAY FOR BASIC ESSENTIALS IF A PRIMARY WAGE EARNER WERE TO DIE. ALMOST 2 IN 3 ADMIT THEY WOULD HAVE DIFFICULTY MEETING EVERYDAY LIVING EXPENSES EITHER IMMEDIATELY OR WITHIN A FEW MONTHS IF THEY WERE TO LOSE THAT INCOME.
   If you were to die tomorrow, would your family be able to maintain their standard of living?  
   YES  NO
   Pay funeral costs?  
   YES  NO
   Pay the mortgage/rent and other bills?  
   a) Do you have mortgage insurance?  
      (If yes, ask for statement)  
   b) Do you have any other creditor insurance?  
      (If yes, ask for statement)  
   Replace your income?  
   YES  NO
   Greatest concern for:  
   YOU  SPOUSE

3. Protection for Critical Conditions ...
   AN ESTIMATED 202,400 NEW CASES OF CANCER OCCUR EACH YEAR IN CANADA.
   If you develop cancer, or any other critical conditions, do you have an emergency cash fund of 6 to 12 months income to help cover the cost of the non-medical expenses?  
   YES  NO
   Specifically, would you have a fund to pay the costs associated with cancer?  
   YES  NO
   Greatest concern for:  
   YOU  SPOUSE

4. Protection for unexpected medical expenses ...
   If you became sick or were injured, would your current health insurance cover all of the costs?  
   YES  NO
   Costs for a hospital stay?  
   YES  NO
   Deductibles and co-payments?  
   YES  NO
   Greatest concern for:  
   YOU  SPOUSE

IF YOU ANSWERED ‘NO’ to any of these questions, this means you have a need which has not been met.

SOURCES:
(1) Canadians at Financial Risk. 2013 Canadian Life Insurance Ownership Study Highlights. LIMRA.
(2) Canadian Cancer Society 2016.
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