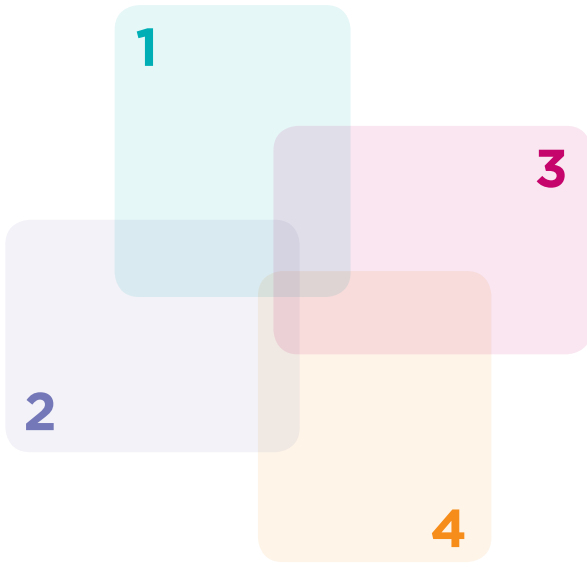


Understanding your needs



Are you prepared for the unexpected?

It can be hard to determine your specific insurance needs and difficult to distinguish between the different types of insurance policies available today. So we've made it easy for you.

Our Needs Assessment tool has been designed to help you identify potential gaps in your existing insurance coverage in four easy steps. Understanding these gaps will make it easier to select the supplemental insurance plan that is right for you and your family.

Let's make this easy.^{®/MD}



SUPPLEMENTAL INSURANCE

Health

Accident

Disability

Life

combined.ca

294528 (Rev. 03/2017)

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
<input type="checkbox"/>	<input type="checkbox"/>

Worker's Compensation (on the job only)?

<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------

Sick Days?

<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------

Short or Long Term Disability?

<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------

Greatest concern for:

YOU	<input type="checkbox"/>	SPOUSE	<input type="checkbox"/>
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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.⁽¹⁾

If you were to die tomorrow, would your family be able to maintain their standard of living?

YES	NO
<input type="checkbox"/>	<input type="checkbox"/>

Pay funeral costs?

<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------

Pay the mortgage/rent and other bills?

a) Do you have mortgage insurance?
(If yes, ask for statement)

<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------

b) Do you have any other creditor insurance?
(If yes, ask for statement)

<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------

Replace your income?

<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------

Greatest concern for:

YOU	<input type="checkbox"/>	SPOUSE	<input type="checkbox"/>
-----	--------------------------	--------	--------------------------

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.*

3. Protection for Critical Conditions ...

AN ESTIMATED 202,400 NEW CASES OF CANCER OCCUR EACH YEAR IN CANADA.⁽²⁾

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?

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?

Deductibles and co-payments?

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 :
(2) Canadian Cancer Society 2016.

Determine your needs

	YOU		SPOUSE	
Death	<input type="checkbox"/>	_____	<input type="checkbox"/>	_____
Income	<input type="checkbox"/>	_____	<input type="checkbox"/>	_____
Mortgage	<input type="checkbox"/>	_____	<input type="checkbox"/>	_____
Education	<input type="checkbox"/>	_____	<input type="checkbox"/>	_____

Let's see if you qualify ...

Sales Representative Contact Information

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