

1



2



3



4



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.

DISABILITY



LIFE



HEALTH



ACCIDENT



What is Your Greatest Concern?

1 Protecting Your Paycheque

	Yes	No
If you became sick or were injured and couldn't work, would you still receive a paycheque?	<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:	<input type="checkbox"/> YOU	<input type="checkbox"/> SPOUSE

2 Protecting Your Family's Lifestyle

	Yes	No
If you were to die tomorrow, would your family be able to maintain their standard of living?	<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:	<input type="checkbox"/> YOU	<input type="checkbox"/> SPOUSE

If you answered 'No' to any of these questions, this means you have a need which has not been met.

46%



According to LIMRA, 46% of middle-income families with children under 18 say they would face financial hardship within six months should a wage earner die.¹

233,900



An estimated 233,900 new cases of cancer occur each year in Canada.²

3 Protection for Critical Conditions

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.

¹ Life Insurance Is a Key Component of Middle-Income Families' Financial Security, LIMRA, 2021.

² Canadian Cancer Society 2022.

Determine Your Needs



	You	Spouse
Death	<input type="checkbox"/> <input type="text"/>	<input type="checkbox"/> <input type="text"/>
Income	<input type="checkbox"/> <input type="text"/>	<input type="checkbox"/> <input type="text"/>
Mortgage	<input type="checkbox"/> <input type="text"/>	<input type="checkbox"/> <input type="text"/>
Education	<input type="checkbox"/> <input type="text"/>	<input type="checkbox"/> <input type="text"/>

Let's See if You Qualify

Sales Representative Contact Information