

DISABILITY INSURANCE \$

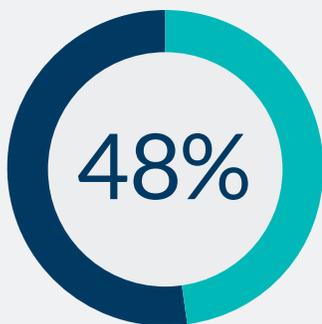
Offer simplified Disability insurance with Simply Essentials



Simplified underwriting, for clients who:

 Work in hazardous occupations	 Are independent contractors	 Are newly self-employed with no income history	 Are part-time/seasonal workers	 Have been declined disability coverage in the past
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Help customers protect their income



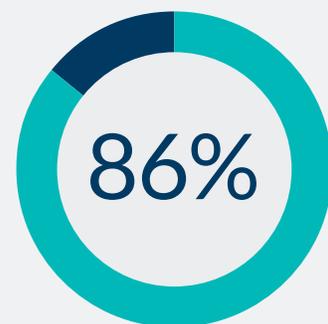
48% of Canadians live paycheck to paycheck¹

¹ 2016 Canadian Payroll Association National Payroll Week Research Survey



1 in 3 people will be disabled for 90 days or longer before age 65²

² Disability in Canada; Initial findings from the Canadian Survey on Disability. Statistics Canada, Fall 2012



86% of injuries occurred off the job in 2021³

³ National Safety Council 2021

Why choose Combined?

Disability market valued at over

\$1.2 billion

in annualized in-force premium in 2022 *

In Canada, Combined ranks

6th

in annualized in-force premium*

DISABILITY INSURANCE \$

See how our Disability coverage works for your clients

With Simply Essentials, customers can choose guaranteed renewable accident or sickness coverage or both

 First day coverage	 Coverage to age 75 (ages 16-69)	 Benefits increase by one month for each year that your policy is in force, at no extra cost to the client.	 Simplified underwriting	 Zero-benefit integration with other disability income	 Up to \$3,000/month for 12 months of protection*
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* Increases by 1 month every policy year, up to a maximum 24 months.

Customers can use their cash benefits to pay for monthly loans or expenses, including rent, mortgage, car payments, personal loans, gas/utilities, groceries, childcare, and more.

Simply Essentials benefits overview**

Options

100% or 50% Return of Premium rider (50% ROP every 10 years through age 54, 100% ROP every 20 years through age 54).
Includes 100% Return to Work Benefit, and 50% Partial Recovery Benefit (-1 month).

COVERAGE PERIOD	BENEFIT AMOUNT	WAITING PERIOD	BENEFIT TERM	CLAIMS MAXIMUM (OR CAP)
Accident	\$500 to \$3,000/month	Zero-day	Up to 12 months	None
Sickness	\$500 to \$3,000/month	Zero-day	Up to 12 months	None
Or both	\$500 to \$3,000/month	Zero-day	Up to 12 months	None

How Simply Essentials can earn one client a \$72,720 Return of Premium refund

Mark, a welder, earning \$100,000/year was recently diagnosed with a heart condition, and declined for traditional disability insurance. He is interested in accident-only coverage and a Return of Premium benefit.

We offered Mark up to \$3,000 in benefits, coverage for 12 months, and ROP. If Mark chooses 50% ROP**, his premiums are \$213 per month, and in 10 years, Mark will be eligible to receive half of his premiums back (total \$12,780**, minus any claims paid). If Mark chooses 100% ROP**, his premiums are \$303 per month, and in 20 years, Mark will be eligible to receive ALL of his premiums back (total \$72,720**, minus any claims paid).

[Contact us or your Assumption DBD, to learn more about offering Simply Essentials, and build your customer's peace of mind.]

