



DISABILITY INSURANCE \$

Get direct cash payments for sickness or injury with Simply Essentials

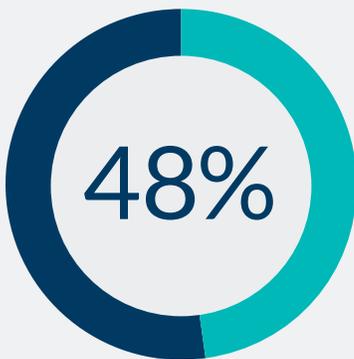
Protect one of your greatest assets – your ability to earn an income – with Disability coverage from Combined.



Monthly bills and daily living expenses can pile up fast when you're sick or injured and can't work.

Simply Essentials can provide peace of mind and coverage when you need it the most, with direct cash payments of up to \$3,000 per month for up to 12 months, and increasing coverage by one month per year (max 24 months, at no extra cost to you).

Protect your income with coverage from Combined



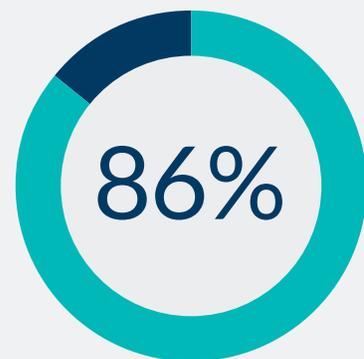
48% of Canadians live paycheck to paycheck¹

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

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See how our Disability coverage works for you

Simply Essentials pays you cash benefits for everyday living expenses like rent/mortgage, food, utilities, gasoline, childcare, personal loans, and more. Plus, get refunds of 50% of your premium after 10 years, and 100% after 20 years (minus any claims payable).

Other benefits include:

 <p>Choice between accident only, sickness only, or both</p>	 <p>First-day coverage and return of premium</p>	 <p>Simplified underwriting</p>	 <p>Zero-benefit integration with other disability income</p>
 <p>Guaranteed renewable premiums until age 75 The Company may increase your premium, but only if we change everyone within the same class</p>	 <p>24/7 coverage (on or off the job)</p>	 <p>Up to \$3,000/month, up to 12 months protection (benefit period increases by one month each policy year, up to 24 months, at no additional cost to you)</p>	

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

 <p>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.</p>	<p>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).</p>
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Contact your Advisor or Broker to learn more about applying for Simply Essentials

