

DISABILITY INSURANCE



It only takes a second
to see the need for
disability insurance





Disability insurance

experience
knowledge
strength

Accidents and illnesses are facts of life.

They can happen to anyone
at any time.





Let's consider the following:

- The chances of becoming disabled for 90 days or longer at least once prior to age 65 are **1 in 3**.
- The average length of a disability which lasts over 90 days is **2.9 years**.

*Sources: 1985 Commissioner's Disability Table A (Experience Table) &
CIA 86-92 Aggregate Mortality Table*



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It's like your future is hidden behind one of three doors.

Two of them lead to good health.

The other leads to disability.

Pick the wrong door and you lose.

Are you willing to play those odds?

Can you afford to let that happen?

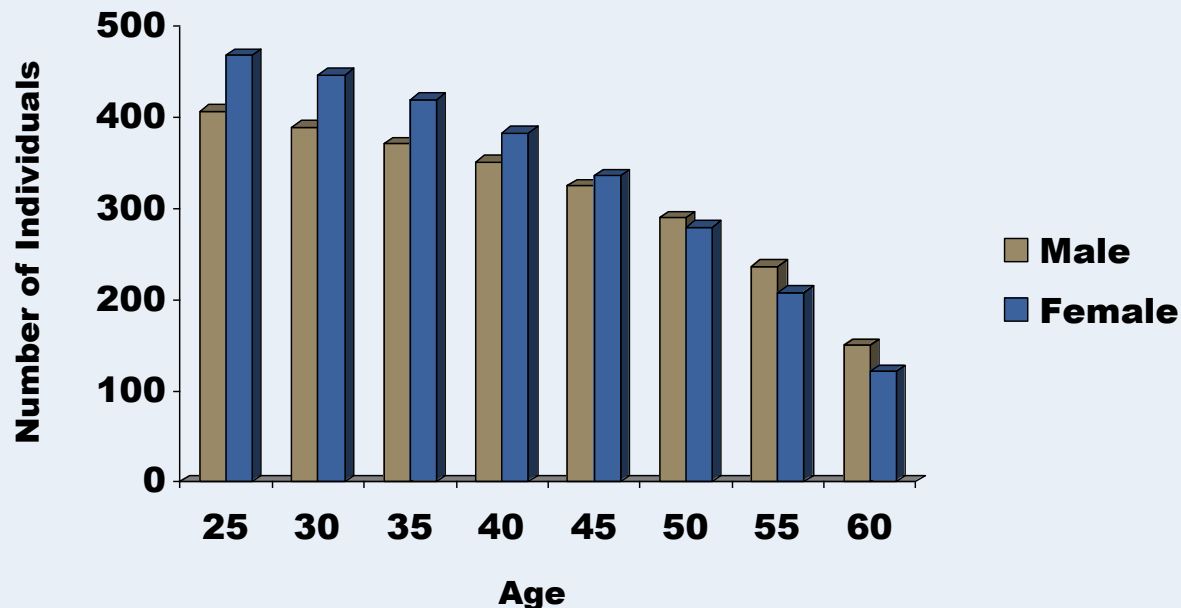




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Of 1,000 males or females, how many will be **disabled for 90 days or more before age 65?**



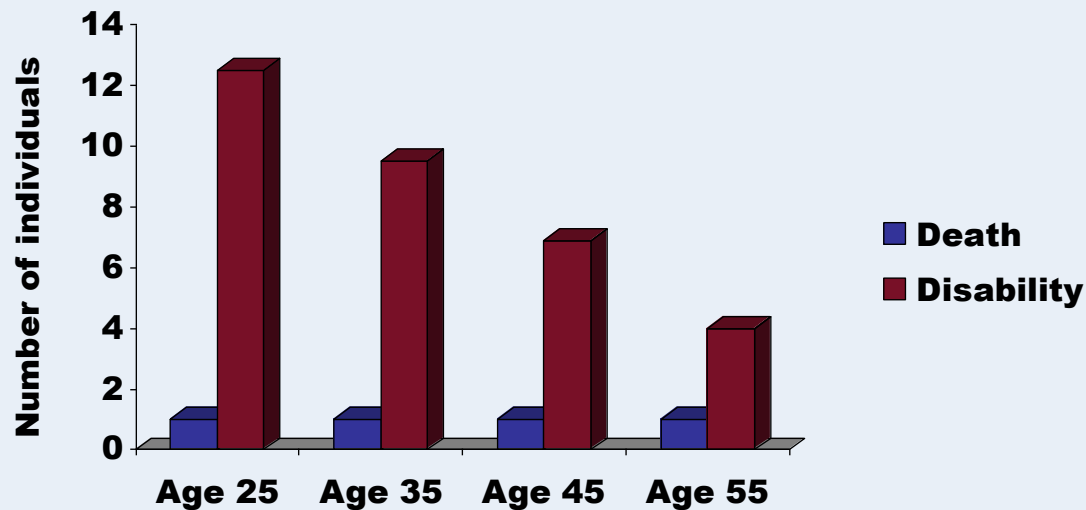
Sources: 1985 Commissioner's Disability Table A (Experience Table) & CIA 86-92 Aggregate Mortality Table



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In a year, what are the odds between death and a **disability that lasts at least 90 days**?



Sources: 1985 Commissioner's Disability Table A (Experience Table) & CIA 86-92 Aggregate Mortality Table

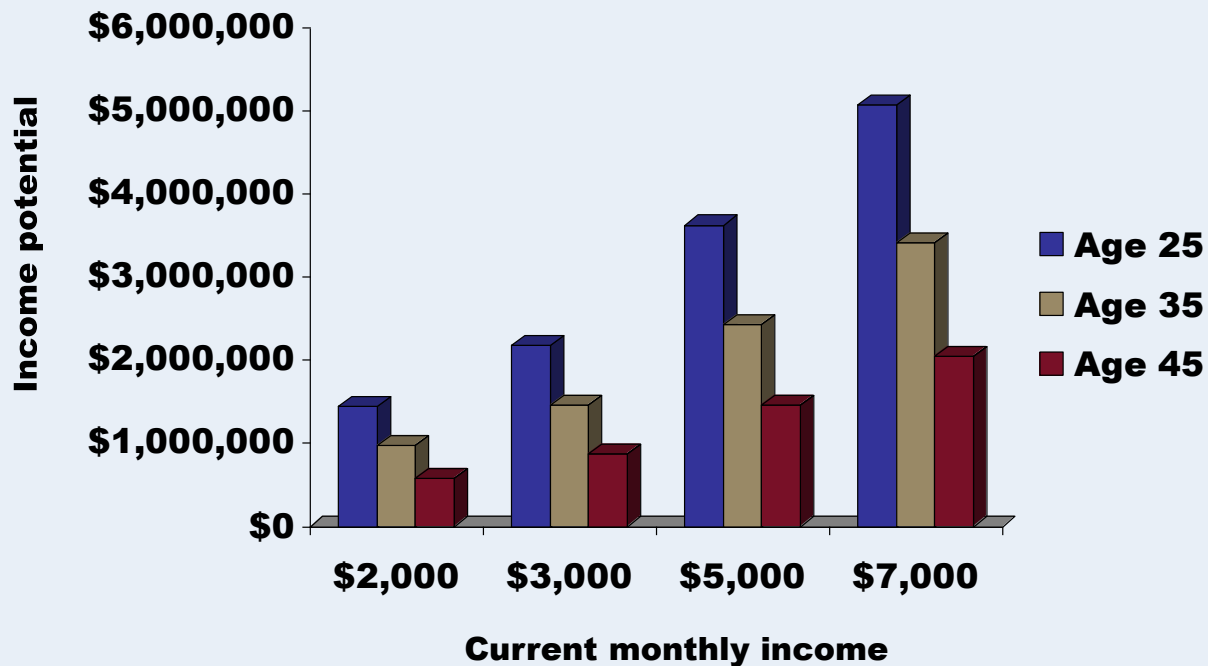


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Consider your future income loss:

Assuming a 2% increase in income each year, these are your potential earnings up to age 65





Which job would you rather have?

JOB A

- \$35,000 income while you are working
- \$0 if you are unable to work

JOB B

- \$34,000 income while you are working
- \$24,000 tax-free if you are disabled



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If you became disabled today, could you afford to:

- pay your mortgage or your rent?
- buy food?
- pay your utilities?
- make car payments?
- make other loan payments?





What are your options?

- liquidate some or all of your personal assets
- use your personal savings
- surrender your RRSPs
- apply for a personal loan
- depend on your spouse's income
- borrow money from family and friends



What are your solutions?

- rely on Canada Pension Plan (CPP/QPP)
- rely on Employment Insurance
- rely on Workers' Compensation
- rely on group insurance or association plan
- individual disability coverage



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Assets you insure today:

- your home
- your vehicles
- other assets
- your ability to earn an income?





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You couldn't afford a car if you
didn't have an income...

but it's protected.





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You couldn't make payments on your house if you didn't have an income...

but it's protected.





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In fact, you might have to part with some of your possessions if you didn't have an income...

but they are protected.





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Your ability to earn an income is one of your most valuable assets.

Why not insure it?





About Great-West

experience
knowledge
strength

- a leading life and health insurer in Canada
- with 65 years of experience in the disability insurance market, Great-West has established a solid reputation for providing quality products and services
- received superior ratings on its claims paying ability or financial strength from the major rating agencies