



# Income Essentials – Accident

An insurance policy that **pays cash directly to you** when an accident prevents you from working.



## Let's see what monthly benefit amount you qualify for.

If you're currently employed, match the monthly benefit amount to your gross annual income:

To qualify for a monthly benefit of...	Your gross annual income requirement is...
\$500	N/A
\$750	\$15,000 or higher
\$1,000	\$20,000 or higher
\$1,250*	\$25,000 or higher
\$1,500*	\$30,000 or higher
\$1,750*	\$35,000 or higher
\$2,000*	\$40,000 or higher

\* Requires income verification.



## Because suffering from an accident can also hurt your income.

No one plans on getting hurt and some of us can only manage a day or two without pay. The extra protection from disability insurance works to safeguard your income.

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### The Income Essentials Accident Plan...



Pays up to **\$2,000** a month for each accident, **starting the first day** you can't work.



Pays up to **\$2,000** a month if you are partially disabled for a maximum of 30 days.



If you still cannot work full-time after Total Disability, the **Return to Work** benefit pays you up to **\$1,000** for a maximum of 30 days.

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Protects you from **any** accident whether...

- In a car, bus, taxi, truck, train, motorcycle, boat, ATV, or any recreational vehicle
- Hunting, fishing, or participating in any sport or recreational activity
- Fire or smoke inhalation



Covers you regardless of your occupation or hobbies,\* 24 hours a day, 7 days a week, 365 days a year.



Pays cash directly to you **in addition to benefits** provided by **any other insurance policy**, workers' compensation, or any government employment insurance program.



\* Exclusions may apply.



## The Income Essentials Accident Plan covers you in four important ways:

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Benefit	Benefit Amount*
Total Disability (up to 6 months)	Up to \$2,000 per month

We will pay cash directly to you **up to \$2,000** a month for up to 6 months if your accident results in Total Disability.

Also, we will pay you an additional monthly disability benefit for each additional year your policy is in force at the time you become disabled for a total maximum of 24 months, including the 6 month base benefit.

For example, if you suffer Total Disability during your 12th policy year, we will pay an additional 12 months of benefits for a total of 18 months.



\* Based on Annual Gross Income.



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This is how your benefit period grows over time. The longer you have the policy, the bigger the benefit.

Policy Anniversary Year	Base Benefit Period	Accumulation Benefit Period	New Total Benefit Period
1	<b>6 months</b>	+ 1 month	7 months
6		+ 6 months	12 months
12		+ 12 months	18 months
18		+ 18 months	24 months

After 18 years, the Total Disability benefit is 24 months or 24 times the monthly benefit.

Your Annual Gross Income (or higher)	Your Base Monthly Benefit (up to six months)	Your Total Disability Benefit (for six months)	Accumulation Benefit for 18 years (additional 18 months)	Total Benefit (24 months of Total Disability)
\$15,000	\$750/month	\$4,500	\$13,500	<b>\$18,000</b>
\$25,000	\$1,250/month	\$7,500	\$22,500	<b>\$30,000</b>
\$30,000	\$1,500/month	\$9,000	\$27,000	<b>\$36,000</b>
\$40,000	\$2,000/month	\$12,000	\$36,000	<b>\$48,000</b>



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Benefit	Benefit Amount*
<b>Partial Disability</b> (for a maximum of 30 days)	Up to \$2,000 (100% of plan benefit)

We will pay cash directly to you **up to \$2,000** per accident if you should become partially disabled for up to 30 days.

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Benefit	Benefit Amount*
<b>Return to Work</b> (for a maximum of 30 days)	Up to \$1,000 (50% of plan benefit)

We will pay cash directly to you **up to \$1,000** per accident if you are partially disabled following Total Disability for up to 30 days.

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## PROSPECTS BETWEEN AGE 16 TO 54 ONLY

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Benefit	Benefit Amount*
<b>Return of Premium Rider</b> (optional)	50% or 100% of policy premiums paid on policy and rider, less any paid claims

We will pay you 50% or 100% cash back\*\* for premium payments, less any claims paid, after the policy and this rider are in force for 20 consecutive years.

\* Based on Annual Gross Income.

\*\* Depends on benefit selection.



### **No benefits will be payable for losses resulting from:**

- ▶ A sickness
- ▶ A pre-existing condition, unless the loss caused by the pre-existing condition begins after 24 months from the issue date
- ▶ War or act of war, declared or undeclared
- ▶ Cosmetic or elective surgery
- ▶ Suicide or intentionally self-inflicted injury
- ▶ Misuse of medication, drugs or intoxicants, or having a blood alcohol level above legal limit
- ▶ Committing a criminal act or while in prison
- ▶ Medical or surgical treatment/complications from the treatment, except when as a direct result of an injury
- ▶ Participation as a paid sports professional or participating in any extreme sport, such as sky diving, bungee jumping, or racing of any kind





### Important Notes:

- This policy is **Guaranteed Renewable until age 75**, at which time it terminates. Your policy will not be cancelled due to the number of claims you file.
- The Company may increase your premium, but only if we change everyone within the same class (for example, all policyholders with this product in the province).
- Any loss must begin, or be prescribed or scheduled, within 90 days of the accident.

Note: This is a brief description of the policy. See the policy for complete details of definitions, benefits and exclusions/limitations.



## How Income Essentials Accident plan will work for you:

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1. Pays **cash directly to you** when you need it most.
  2. Pays cash **in addition to other benefits** you receive.
  3. Protects you with up to **six (6) full months of coverage**, which increases one month per year for every year in force up to 24 months.
  4. **Affordable protection** that helps you take care of yourself and your family.
  5. Your policy is **guaranteed renewable** until age 75, at which time it terminates, so your policy **will not be cancelled** due to the **number of claims you file**.
  6. **Gives you peace of mind** when you need it most so you can focus on getting better.
  7. **The service, strength, and security of our company** has protected generations of satisfied customers since 1922.
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**Cash is paid directly to you so you can use the cash as you wish to help pay for unexpected expenses like:**

- ▶ Loss of income
- ▶ Mortgage or rent
- ▶ Loan and credit card payments
- ▶ Children's education
- ▶ Groceries, utilities
- ▶ Household help
- ▶ Unpaid medical bills

