

LIFE AND HEALTH  
INSURANCE

# You've built a steady life. We help you protect it.



Lawrence and Sarah are enjoying life with their two children.

Meanwhile, their neighbour Annabelle is recovering from cancer. What's stressing her out? Not having enough money since becoming ill.

It gets Laurent thinking. How can he protect his world?

**beneva**

People  
protecting  
people

# The clear choice: critical illness insurance

This insurance will pay a lump sum if you're diagnosed with a covered critical illness. You can use this money freely to pay bills, make your daily life easier or replace lost income.

- If you're young and healthy, you can get better rates and easier approval.
- Unlike disability insurance, this coverage does not depend on your ability to work.

## Situation

Lawrence, 35, works for an SME and earns \$85,000 a year.  
His partner, Sarah, 34, is a technician. She makes \$65,000 a year.  
If Lawrence were diagnosed with a covered critical illness, here are the expected expenses.

Expenses	Details of needs	Costs
Loss of Sarah's income	Sarah will work part-time and accompany her partner to his treatments (2 days per week).	\$19,500
Medical and related expenses	Travel to the hospital, meals, parking, uncovered medical expenses, etc.	\$10,300
Maintaining children's activities and family life balance	<ul style="list-style-type: none"><li>• Children's activities, private professional services (e.g., speech therapy), homework help, childcare expenses</li><li>• Home maintenance expenses</li></ul>	\$10,400
Savings and other financial commitments	E.g.: Family RRSPs, RESPs, and TFSAs to ensure long-term financial security	\$9,800
Total		\$50,000

## Coverage scenarios

T20 – 3 illnesses

Coverage: \$50,000

\$22/month

\$248/year

Most affordable coverage

This premium will increase after 20 years.

T75 – 25 illnesses

Coverage: \$50,000

\$50/month

\$557/year

Coverage with a fixed premium until age 75

T75 – 25 illnesses with return of premiums

Coverage: \$50,000

\$84/month

\$934/year

Coverage with a fixed premium until age 75

At age 55, if Lawrence has not been diagnosed with a covered critical illness, he could get 100% of the premiums paid.

If Lawrence were to pass away before receiving such a diagnosis, Sarah could get 100% of the premiums paid.

If Lawrence becomes ill, he will receive the insured amount upon a diagnosis that meets the definition of a covered critical illness. This definition, as set out in the contract, may include certain limitations. To fully understand your coverage, take the time to read it carefully.

Protect what you hold most dear!  
Contact me and we'll review your options together.