



**Did you know that if you had to stop earning an annual salary of \$50,000 at age 40 because of an accident or sickness, you would lose more than \$1,800,000\*.**

With the Income Insurance you will receive a monthly benefit if you become totally or partially disabled as a result of an accident or sickness.

Income up to the age of 65 (+3.1% per year)



## Protect your income in minutes

Whether you are a full-time worker, part-time worker, business owner, father or mother on leave, unemployed, student or retired, it's easy to purchase Income Insurance to protect your personal finances.

## Simple, accessible and competitive disability insurance coverage



Online E-app



3 Distinct plans



Game changing features



## COVERAGE



A monthly benefit of up to \$10,000 if you are totally or partially disabled.



Choice of benefit period: for 2 years, 5 years or up to 65 years.



Choice of period before you receive your benefits: 14, 30, 90, 120, 180, 365 or 730 days.



Premiums guaranteed for the first 5 years of the contract.



Up to \$1,000 per month for seasonal and part-time workers, students and retirees.



20-Year Premium Refund Benefit (50%, 75% or 100% at the insured's choice).

## What is covered?



### An accident

Event that occurs while the policy is in force and whose cause is external, violent, sudden, unexpected and beyond the control of the insured, such as a fall, impact, collision or blow.



### A sickness

Deterioration of health or disorder of the body. For example: mental and nervous disorders, cancer, cardiovascular disorders, musculoskeletal problems.