

Dual Solution Needs Analysis

Have you ever thought about what would happen to your finances if you become disabled or critically ill?

Calculate your cost of living should you become diagnosed with a critical illness or suffer a disability:

Critical Illness

Immediate financial impact

Item	Estimated cost
Pay outstanding mortgage	
Pay outstanding car loan	
Pay outstanding credit card	
Preserve RRSP savings	
Pay down loans (e.g. line of credit, personal loans)	
Purchase alternative medical care (not covered but government health care)	
Seek medical treatment (outside of Canada)	
Provide education fund (for my children)	
Cover business expenses (e.g. hire replacement, meet obligations)	
Modify my home or vehicle	
Purchase equipment (e.g. wheelchair, scooter, home care bed)	
Others	
Total	

There are many expenses you may have to pay if you're diagnosed with a critical illness. Critical Illness Insurance provides a lump-sum benefit that can help manage these expenses so you can focus on getting better.

Disability

long-term financial impact

Item	Estimated cost
Mortgage/ rent	
Car payment	
Credit card bills	
RRSP/ savings	
Loan payment	
Utilities (e.g. light, heat, water)	
Phone/ cable (e.g. Internet/ cell phone)	
Car expenses (e.g. gas, maintenance)	
Insurance (e.g. home, car, life)	
Food	
Clothing, gifts	
Property taxes	
Others	
Total	

You've calculated your monthly expenses, but where will your income come from if you become disabled? Disability Insurance can replace a significant portion of your monthly earned income to help protect your financial and help manage your expenses.

Dual Solution program offers you a combination of critical illness insurance and individual disability insurance at a five per cent premium reduction on both your policies, if the applications are submitted at same time. Help meet your short-term and long-term needs with the Dual Solution program.