



Your Personal Guide to **{ INCOME PROTECTION }**

A breakdown of protection options – find the best fit for your occupation, income and lifestyle

INDIVIDUAL INCOME PROTECTION

Pays a monthly tax-free benefit up to retirement age if you are unable to work due to an injury or illness (including partial and non-disabling events) or if your income is affected due to caring for a loved one with a serious health condition.

KEY PERSON REPLACEMENT INSURANCE

Ensures income tax free compensation to a business for lost profits and recruitment expenses for the permanent or temporary loss of a key employee due to sickness or injury – including the hiring and training of a replacement.

BUSINESS OVERHEAD EXPENSE INSURANCE

Reimburses the business owner for all fixed expenses of the business should the owner become sick or hurt – financial stability to continue paying for employee salaries, medical insurance, and office rent, mortgage or utilities. Benefits are available within 30 days and payable up to 2 years.

DISABILITY BUYOUT PROTECTION*

Provides capital to purchase shares of a business from a disabled partner and compensation to the individual for living costs and bills affected by their condition – guaranteeing income tax free money for a buy-sell agreement and assurance that operations will continue seamlessly and without excessive debt. *Consult your tax advisor.

