



**Your Greatest Financial Asset isn't your bank account or investment portfolio ...**

**It is your Ability to Earn Money!**

If the ability to earn disappears because of illness or injury, how long can you continue to maintain your business and lifestyle, or protect your family with quickly eroding savings?

Here are some optimistic suggestions and realistic objections:

**SAVINGS** – Years of savings can be wiped out in very little time. If you have to use your RRSP or other investments to cover expenses (this doesn't include entertainment) you will pay premature tax on all withdrawals which will reduce available funds even more rapidly.

**LIQUIDATION OF ASSETS** – Would this include your home? Will you receive fair market value if you are forced to sell your home at a time when markets are low or purchasers sense your urgency and offer less than the true value!

**GOVERNMENT BENEFITS** – Government Disability Pension plans pay for only the most severe disabilities and only after extensive proof has been provided. Employment Insurance only covers employees and Workers Compensation covers only work related injury or illness.

**BORROWING** – Would a bank lend you money without collateral, such as your home or business assets? Do your family or friends have money to spare?

**GROUP INSURANCE COVERAGE** – Is it enough? Have you read and do you know how, when and if benefits are payable? Many plans are capped at a maximum, pay for limited periods of time and may have limited conditions of disability.

**Protect your Greatest Financial Asset with ...**



**Injury Coverage Approved Immediately** – provided the Applicant satisfies one (1) simple qualifying question.

**Low Price Guarantee** – If within 30 days of purchase you can find an individual income protection plan with the same benefits at a lower cost The Edge Benefits Inc. will refund your premium.

**Loss of Income Benefit** (underwritten by RBC Life Insurance Company)

- \$1,000 - \$4,000 per month loss of income benefits
- Injury only or Injury and Illness coverage
- Long Term Disability payments up to age 70 if you are injured or become ill
- Includes – up to **\$10,000 Accident Medical Benefit** – provides coverage NOT provided by Provincial Plans

**Optional Benefits**

- Guaranteed to Issue - Critical Illness / Final Expense Coverage (\$5K to \$25,000.00) – Underwritten by IAP
- Accidental Death & Dismemberment Benefits (\$100,000 to \$800,000)
- Business Overhead Expense Benefit
- Viator Out-of-Province / Canada Travel Medical Emergency Insurance (up to \$5,000,000)
- Health or Health & Dental (administered by Green Shield Canada)

**Get The EDGE™ today! Contact Shelley Bertram at 705-657-3882 or Toll Free at 1-866-657-3882 [insure\\_me@sympatico.ca](mailto:insure_me@sympatico.ca)**