

# What is your greatest concern?

## 1. Protecting your paycheck ...

If you became sick or were injured and couldn't work, would you still receive a paycheck?

YES  NO

Worker's Compensation (on the job only)?

Sick Days?

Short or Long Term Disability?

Greatest concern for:  YOU  SPOUSE

## 2. Protecting your family's lifestyle ...

ACCORDING TO LIMRA, MANY CANADIAN HOUSEHOLDS COULDN'T PAY FOR BASIC ESSENTIALS IF A PRIMARY WAGE EARNER WERE TO DIE. ALMOST 2 IN 3 ADMIT THEY WOULD HAVE DIFFICULTY MEETING EVERYDAY LIVING EXPENSES EITHER IMMEDIATELY OR WITHIN A FEW MONTHS IF THEY WERE TO LOSE THAT INCOME.<sup>(1)</sup>

If you were to die tomorrow, would your family be able to maintain their standard of living?  YES  NO

Pay funeral costs?

Pay the mortgage/rent and other bills?

a) Do you have mortgage insurance?

(If yes, ask for statement)

b) Do you have any other creditor insurance?

(If yes, ask for statement)

Replace your income?

Greatest concern for:  YOU  SPOUSE

**IF YOU ANSWERED 'NO'** to any of these questions, this means you have a need which has not been met.

### SOURCES :

(1) *Canadians at Financial Risk. 2013 Canadian Life Insurance Ownership Study Highlights. LIMRA.*

## 3. Protection for Critical Conditions ...

AN ESTIMATED 202,400 NEW CASES OF CANCER OCCUR EACH YEAR IN CANADA.<sup>(2)</sup>

If you develop cancer, or any other critical conditions, do you have an emergency cash fund of 6 to 12 months income to help cover the cost of the non-medical expenses?  YES  NO

Specifically, would you have a fund to pay the costs associated with cancer?

Greatest concern for:  YOU  SPOUSE

## 4. Protection for unexpected medical expenses ...

If you became sick or were injured, would your current health insurance cover all of the costs?  YES  NO

Costs for a hospital stay?

Deductibles and co-payments?

Greatest concern for:  YOU  SPOUSE

**IF YOU ANSWERED 'NO'** to any of these questions, this means you have a need which has not been met.

### SOURCES :

(2) *Canadian Cancer Society 2016.*