



if  
you needed long-term care  
you became critically ill  
you were injured  
or you died

**Income Protection Seminar Series**  
Would you have enough money to pay for medical or living expenses due to your lost income? The four seminars in the Income Protection Series deal with the risks that can impair or stop your earning power.

#### Planning for Long-Term Care

Today, Canadians are living longer lives. However, more than half of the population over age 65 will face a long-term illness as a result of living longer. This program is ideal for families wanting to learn how they can enhance their own or a loved one's care in and plan ahead to protect their savings, home and estate assets from financial drain when illness strikes.

##### Topics

- The 'golden' years and the 'olden' years
  - lifestyle and financial implications
- Who pays?
  - practices and trends in healthcare funding
- Identifying your family objectives
- Evaluating options

#### Disability Insurance

Disability Insurance will help you to replace your most valuable asset, your earning power, and provide income to pay your expenses in the event that you should not be able to work.

##### Topics

- Your earning power: what is it worth?
- The risks of disability
- The basics of disability insurance
- Types of Disability Insurance
- Benefits and drawbacks of group plans
- Individual Disability Insurance Policies

#### Critical Illness Insurance

Survival rates after serious illness have increased dramatically in the last 40 years. However, the incidence of illness has been on the rise. Critical Illness Insurance provides you with a tax-free, lump-sum payment should you be diagnosed with a life-threatening illness.

##### Topics

- Your earning power: what is it worth?
- The risks of critical illness
- The effects of critical illness
- What illnesses qualify?
- Sample premiums
- Combine your coverages

#### Life Insurance

Why should you purchase life insurance? How much do you need? What type of life insurance should you buy? This seminar looks at the importance of life insurance in your financial plan.

##### Topics

- Objectives for buying life insurance
- How much do you need?
- What kind of insurance is best?
  - term
  - whole life
  - universal life
- Designing your insurance plan