

## 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
<b>Pay outstanding mortgage</b>	
<b>Pay outstanding car loan</b>	
<b>Pay outstanding credit card</b>	
<b>Preserve RRSP savings</b>	
<b>Pay down loans</b> (line of credit, personal loans)	
<b>Pursue alternative medical care</b> (not covered by government health plans)	
<b>Seek medical treatment</b> (outside of Canada)	
<b>Provide education fund</b> (for my children)	
<b>Cover business expenses</b> (hire replacement, meet obligations)	
<b>Modify my home or vehicle</b>	
<b>Purchase equipment</b> (wheelchair, scooter, home care bed)	
<b>Other</b>	

Total

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

### Disability

*long-term financial impact*

Item	Cost per month
<b>Mortgage / rent</b>	
<b>Car payment</b>	
<b>Credit card bills</b>	
<b>RRSP / savings</b>	
<b>Loan payments</b>	
<b>Utilities</b> (light, heat, water)	
<b>Phone / cable</b> (Internet / cell phone)	
<b>Car expenses</b> (gas, maintenance)	
<b>Insurance</b> (home, car, life)	
<b>Food</b>	
<b>Property taxes</b>	
<b>Other</b> (clothing, gifts, etc.)	

Total

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