



Canada Life™

D I S A B I L I T Y   I N S U R A N C E

# Independence Plan



**Your link to**  
**financial security**

## Because accidents are waiting to happen



### Have you considered the consequences of becoming seriously injured at home or work?

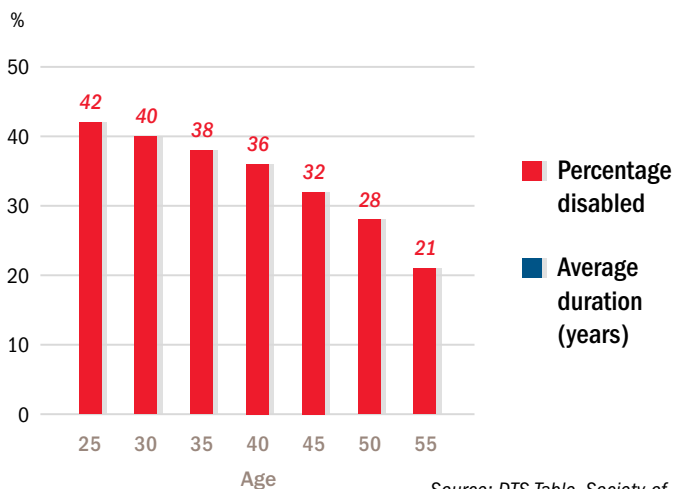
How would you pay for your living expenses, mortgage/rent, utilities, clothing and entertainment? How long could your family survive financially?

The **Independence Plan from Canada Life™** provides a unique degree of financial protection against accidents and injuries that keep you off the job.

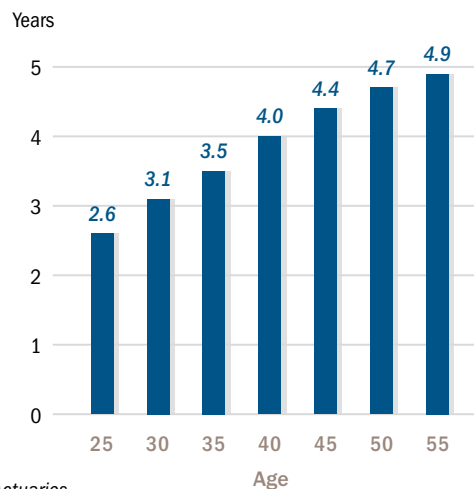
The Independence Plan is often effective for people with occupations that limit their ability to purchase disability insurance – such as seasonal workers, home-based workers or those working less than 30 hours per week.

Disabilities are random, yet surprisingly frequent occurrences. The risk of disability is real and the effects can be devastating. Consider the following statistics:

Percentage of people disabled for at least 90 days prior to age 65



Average duration of disabilities lasting at least 90 days



Your Canada Life income replacement coverage can provide you with a source of income when an injury renders you disabled. You'll have the basic coverage you need to ensure a disabling accident doesn't disable your finances.

# Full range of benefits

Recognizing that no two disabilities are alike, Canada Life can provide benefits in the event of total or partial disability. The Independence Plan is a flexible and affordable solution that provides you with a wide range of benefits >>>

> <b>Total Disability Benefits</b>	Pays you a benefit for up to two years when an injury* renders you unable to perform the important duties of your regular occupation and you are not engaged in any other occupation. Should you be unable to work in any gainful occupation for which you are reasonably qualified, benefits may extend beyond two years.
> <b>Partial Disability Benefits</b>	You may qualify for partial disability benefits for up to nine months if an injury* results in your being able to work only in a reduced capacity.
> <b>Coverage Renewal</b>	As long as you keep your policy in force and remain within the broad range of occupational categories covered by the Independence Plan and continue to reside in Canada, you can renew your coverage each year. With the exception of these requirements, Canada Life can only change or cancel your policy if that action is taken for an entire specified risk class.

\*Disability caused by sickness is also covered if the sickness rider has been added to your policy

## Optional benefits

Choose the coverage that's right for you.

With the Independence plan, you can enhance your coverage to suit your personal needs. Choose from one or more of these four optional benefits:

### Accidental Death

Pays a lump-sum benefit to your designated beneficiary in the event of an accidental death.

### Sickness Rider

Enhances your policy to provide benefits for disabilities caused by sickness as well as accident.

### Cost of Living Adjustment

Annually increases your monthly disability benefit in accordance with the Consumer Price Index while you are disabled (up to specified maximums).

### Future Insurability Option

Allows you to purchase additional insurance as your income increases, regardless of your health.



## Important exclusions

Disabilities contributed to or caused by certain physical and/or psychological conditions or activities may not be covered by your Independence contract. Ask your insurance broker about these exclusions to see if this plan is right for you.

# Your link to financial security

Since its founding in 1847, Canada Life has grown and prospered to become one of the largest insurance companies in Canada and an important player internationally.

Maintaining financial strength and stability as we grow and serving our customers exceptionally well have always been fundamental to our management approach. Our success has been recognized in consistently high ratings from independent rating agencies and through membership in the Toronto and New York stock exchanges, where our stock is traded.



We are a full-range financial services company, providing more than 10 million customers worldwide protection through life, medical, dental, disability and critical illness insurance; and assisting with asset accumulation through annuity, pension and investment products, and wealth management services.

Headquartered in Toronto, Canada, we operate across Canada, the United States, the United Kingdom, Ireland, Germany and Brazil, with recent acquisitions and joint ventures in numerous other countries around the world.

Visit our Web site at  
[www.canadalife.ca](http://www.canadalife.ca)



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