

Disability insurance

Protecting you and your family
if you're faced with a disability



What would happen if you became disabled?

Most of us don't want to think about it, but it's something to consider, knowing:

One in four people will be disabled for 90 days or longer at least once before they reach age 65.¹

The average length of a disability, if it lasts longer than 90 days, is 5.75 years.¹

Are you and your family prepared if you become disabled and lose the ability to earn an income?

A disability insurance plan can help you and your family cope financially by replacing a percentage of your monthly income if a disability prevents you from being able to work.² Disability benefits are typically structured as monthly payments.

Common causes of claims

More than three-quarters of active claims involve musculoskeletal injuries (such as fractures, falls, dislocations, sprains), nervous disorders (like depression and anxiety) and cancer.

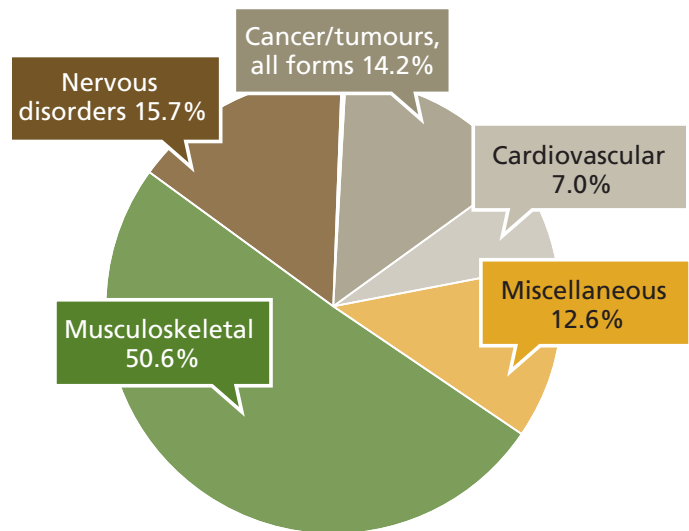
This chart shows the causes of disability insurance claims paid by Great-West Life based on active claims in 2016.

How disability insurance can help you

Your ability to earn an income is one of your most important assets. You never know when a disability could affect you, so it's important to take steps to protect you and your family from the financial burden a disability could bring.

Your disability insurance payments could help you and your family with:

- Mortgage payments
- Car payments
- Child care
- Regular expenses, including food and clothing



Source: Great-West Life disability insurance – based on all new claims paid in 2016.

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Great-West Life paid over \$88.9 million in individual disability insurance claims in 2016.

¹ Canadian Institute of Actuaries (CIA) 86-92 Agreement Table & 2012 Society of Actuaries – Individual Disability Experience Committee Table.

² In accordance with the monthly benefit, start date benefit period, definition of disability and other plan features purchased.

**A disability can strike anyone regardless of age, gender or occupation.
Examples of active claims Great-West Life paid include:**

Age at claim	Occupation	Cause of disability	Length of time receiving benefits	Waiting period (days)	Benefit period	Monthly income benefit	Total amount paid since claim submitted*
29	Chiropractor	Chronic back pain	10 years	31	Age 65	\$1,500	\$180,000
39	Massage therapist	Leukodystrophy	18 months	91	60 months	\$1,600	\$28,800
39	Owner/manager of bakery	Craniopharyngioma	3.5 years	31	Age 65	\$3,400	\$142,800
40	Director of construction co.	Blindness	5 years	None (presumptive)	Age 65	\$2,000	\$120,000
43	Lawyer	Multiple sclerosis	22 years	91	Age 65 + Lifetime**	\$7,000 to age 65, \$4,000 after age 65 for life	\$1,848,000
45	Accountant	Depression, anxiety	10.5 years	31	Age 65	\$2,470	\$321,100
45	Mechanic	Colitis	12 years	91	Age 65	\$2,000	\$288,000
50	Accountant	Adenoid cystic carcinoma	4.5 years	31	Age 65	\$3,300	\$178,200
51	Cook	Schizophrenia	7 years	91	Age 65	\$1,000	\$48,000
53	Machinist	Lower back pain	24 months	31	24 months	\$1,100	\$26,400
54	Lawyer	Spastic paraplegia	4.5 years	61	Age 65	\$4,700	\$253,800
56	Truck driver	Kidney disease	7 years	121	Age 65	\$1,000	\$84,000
57	Carpenter	Paraplegia	19 years	None (presumptive)	Lifetime**	\$1,200	\$273,600
59	Tile setter	Lower back pain (motor vehicle accident)	6.5 years	31	60 months + Lifetime**	\$1,000	\$78,000
59	Water consultant	Parkinson's	4 years	31	60 months	\$1,000	\$48,000
60	Dentist	Pulmonary fibrosis	16 months	61	Age 65***	\$3,475	\$55,600

* Approximate amount, not including any indexing.

** Lifetime – accident and graded sickness.

*** Includes own occupation protection benefit.



Disability insurance from Great-West Life can help provide financial support to you and your family if you become disabled and are unable to work.



For more information about Great-West Life and its products, visit greatwestlife.com.

For more information about how disability insurance may fit your needs, ask your financial security advisor for an illustration.



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