



Female

# ASK YOUR CLIENTS: DO YOU HAVE ENOUGH LIFE INSURANCE?

As your client progresses through various stages of life, her personal circumstances and obligations can change.

### Ask your client these questions:

- Does the family rely on her income?
- Does the client want the mortgage or other debts to be paid if something happens to her?
- If the unexpected happens, will there be enough money to fund the children's post secondary education?

Average insured Canadian has much less life insurance coverage than maybe truly needed

**AVERAGE COVERAGE<sup>1</sup>**  
**2x**  
ANNUAL HOUSEHOLD INCOME

**TYPICAL NEED<sup>1</sup>**  
**7-10x**  
ANNUAL HOUSEHOLD INCOME



## The insurance amount your client needs may be more affordable than you think

 <b>Female, Standard Non-smoker</b>	<b>Solution 20<sup>®</sup></b> Monthly Premium	<b>Solution 25<sup>™</sup></b> Monthly Premium	<b>Solution 30<sup>®</sup></b> Monthly Premium
<b>Age 35</b>			
<b>\$400,000</b>	\$21.42	\$31.86	\$36.54
<b>\$500,000</b>	\$23.85	\$33.30	\$43.20
<b>Age 40</b>			
<b>\$400,000</b>	\$30.06	\$43.74	\$57.78
<b>\$500,000</b>	\$34.65	\$49.50	\$66.60

Initial monthly premiums for Solution 20, 25 & 30 term insurance for the life insureds shown and the risk classes and coverages indicated, as of March 15, 2022.



To find out more about our **Solution 25**, contact your Account Executive or call our sales center at 1 866 894-6182

### FOR ADVISOR USE ONLY

<sup>1</sup> Source: Policy Advisor, available at: <https://www.policyadvisor.com/blog/canadian-life-insurance-trends-2019>

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**Insurance & Investments – Simple. Fast. Easy.<sup>®</sup>**

