

BUSINESS OVERHEAD EXPENSE RIDER

AN EXCLUSIVE BENEFIT FOR SELF-EMPLOYED WORKERS, PROFESSIONALS AND BUSINESS OWNERS

To prevent your business from having financial problems following a temporary or extended absence due to total disability, play it safe with the MOMENTUM Business Overhead Expense rider.

To complement your personal disability income insurance, MOMENTUM Business Overhead Expense is an indispensable additional benefit that covers your business's operating expenses while you are unable to work.

BUSINESS OVERHEAD EXPENSE COVERAGE PROVIDES FINANCIAL SECURITY FOR YOUR BUSINESS, THANKS TO:

- › 24-hour coverage
- › Monthly benefits up to \$4,000 depending on your business's operating expenses. (The \$4,000 maximum includes Disability Income insurance and Business Overhead Expense insurance).
- › 2-year benefit period

BUSINESS OVERHEAD EXPENSE COVERAGE HAS THE SAME TERMS AS DISABILITY INCOME INSURANCE:

- › Protection in case of accident or illness
- › Regular or enhanced coverage
- › 0, 30 or 120 day waiting period.

MOMENTUM – Business Overhead Expense insurance also extends the benefit period if the insured is still disabled after the maximum benefit period and there is an accumulation of unpaid benefits (up to the maximum benefit).

BUSINESS OVERHEAD EXPENSES: EXPENSES COVERED

This additional coverage guarantees benefits that cover the fixed expenses incurred* by the business prior to the insured's total disability. The main expenses covered by this rider are:

- › Employees' salaries and benefits (except employees who are involved in sales of the company's products and services);
- › Expenses attributable to the building or space used by the insured's business, if the business is outside the insured's place of residence:
 - › rent or mortgage (principal and interest), amortization, maintenance services, property taxes, taxes, electricity, heating, telephone, postage and other communications services, insurance premiums;
- › Short- and long-term leases or depreciation on equipment, vehicles and trucks used to operate the business;
- › Memberships in professional organizations;
- › Accounting and legal fees;
- › Advertising and promotional expenses;
- › All other fixed contractual expenses related to the operation of the insured's business.

*The insured must provide invoices as proof of the expenses incurred for the Business Overhead Expense coverage before a claim will be settled.

THE ASSURANCE OF DOING BUSINESS WITH A SOLID AND RELIABLE PARTNER

During a period of disability, people have many concerns. That's why it's important to seek the financial support of a solid and reliable partner you can trust.

The Industrial Alliance group is the fourth largest life and health insurance organization in Canada. The group contributes to the financial wellbeing of over three million Canadians and manages and administers over \$51 billion in assets.

www.inalco.com
www.iapacific.com

MOMENTUM
DISABILITY INSURANCE

WHO CAN HELP YOU MOVE FORWARD?

A PARTNER YOU CAN TRUST.

 **INDUSTRIAL
ALLIANCE**
INSURANCE AND FINANCIAL SERVICES INC.

 **INDUSTRIAL
ALLIANCE
PACIFIC**™

FIG 3704 (09/09)



Right now, you are in good health. You work hard to earn a living. Your income is an indispensable asset that allows you to fulfil your needs and meet your financial commitments. But, have you considered the financial consequences if an accident or illness were to prevent you from working for a certain period? How would you feel about having to deplete your hard-earned savings or liquidate your property? And what would happen if your disability lasted longer than your financial resources?



DISABILITY INCOME INSURANCE MOMENTUM

MOMENTUM disability income insurance provides a monthly income amount if you are disabled due to an accident or illness. Momentum is perfect for self-employed workers, small business owners and salaried employees who are not covered by a group insurance plan, and may or may not be covered by the Workers' Compensation Act (WCA).

DISABILITY INCOME INSURANCE MOMENTUM ALLOWS YOU TO SELECT A COVERAGE ADAPTED TO YOUR NEEDS

- › 24-hour protection if your occupation is not covered by the WCA
- › "Outside the workplace" protection if your occupation is covered by the WCA
- › If disability results from back or neck aches, bursitis, tendinitis, muscle strains or sprains, the benefits will be paid for a maximum of 90 cumulative days, for each of the two categories.
- › Enhanced coverage with superior protection that eliminates the specific exclusions and restrictions included in the regular coverage.

Select between:

- › Coverage in case of an accident
- › Coverage in case of an accident or illness

You can choose between:

- › Regular coverage that meets the majority of your needs if you are unable to work following an accident or illness. This protection includes specific exclusions such as:
 - › No benefit is paid if the insured's disability results from psychological, nervous, mental or behavioural problems, stress, fatigue, burn-out, nervous depression or any other emotional problems.

Select between:

- › \$500 to \$4,000 in monthly benefits depending on your income, up to 70% of your monthly income

Select between:

- › A benefit payment period of two years
- › A benefit payment period up to age 60

Select the waiting period for benefits:

- › In case of accident: 0, 30 or 120 days
- › In case of illness: 30 or 120 days.



ADDITIONAL BENEFIT FOR GREATER FINANCIAL SECURITY

HOSPITALIZATION RIDER

The MOMENTUM Hospitalization rider lets you receive benefits on the first day of hospitalization following an accident or illness.

You'll really appreciate this additional coverage, for you and your family, since a number of unexpected expenses will be incurred in these situations, such as fees for a hospital room, travel and lodging expenses for your spouse, childcare expenses, etc.

MOMENTUM – Hospitalization, made-to-measure coverage to deal with the unexpected:

- › "24-hour" protection, whether hospitalization results from an accident or illness
- › The choice of individual or family coverage
- › A daily benefit ranging from \$50 to \$200, which is payable on the first day of hospitalization (maximum duration of two years per period of hospitalization)
- › Benefits equal to five times the daily benefit if hospitalized in intensive care
- › Reimbursement of up to \$1,000/year for ambulance fees (per insured)

NOBODY IS SAFE

The risk of becoming disabled before you retire is greater than you think... and it doesn't always happen to someone else.

The table herein shows the risk of disability by age group. For example, there is a 45% chance that a person age 20 to 29 will become disabled for a period of at least three months before reaching age 60, in other words, one out of two people. These statistics are very revealing, especially since this probability is five times higher than the probability of death

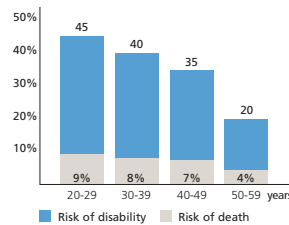
And it could last longer than you think!

How can you fulfil your financial obligations if you are unable to work for three months? Six months? One year? Two years?

The average disability lasts for two to three years for people who have been disabled for more than three months.



Comparison of the risk of disability (for over three months) and the risk of death before age 60.



Sources: [Disability table](#) CIDA 85, [Mortality table](#) CSO 80, [Mortality table](#) CIA86-92

BY INSURING YOUR INCOME YOU ARE ENSURING THE QUALITY OF LIFE THAT YOU'VE WORKED SO HARD TO BUILD!

If you are a seasonal worker or if you have been working for less than 12 months you no longer have to worry about tomorrow...

MOMENTUM HAS THOUGHT OF YOU!

In case of lost income due to an accident

- › Select between \$500 to \$4,000 per month dependent on income (maximum benefit is limited to \$1,000/month if no proof of income can be provided with the application)
- › 30 or 120 day waiting period
- › two-year benefit period.

MOMENTUM

AFFORDABLE PROTECTION THAT MAINTAINS YOUR QUALITY OF LIFE!

MOMENTUM RELIEVES YOUR FINANCIAL WORRIES!

- › Premiums are guaranteed for three years when the contract is issued or revised (provided the insured maintains the same job profile)
- › Your premiums are waived during your period of disability
- › Guaranteed flexibility that allows you to change your contract to fit your changing needs and lifestyle