



Living benefits can provide income protection for you if you become sick or disabled. If a health interruption were to affect your life, critical illness insurance and disability insurance can help protect your standard of living so you can focus on your recovery.

Critical illness insurance is designed to provide you with a lump sum cash payment should you be diagnosed with a covered illness, such as cancer, heart attack, stroke. Thanks to advances in medicine, your chances of surviving a critical illness are improving all the time.

Reasons to consider critical illness coverage:

- You don't have sufficient resources set aside to deal with a serious illness.
- You are the primary or majority income earner and contracting an illness would take a large toll on your family's lifestyle
- Someone close to you has suffered and you have seen their financial hardship first hand

Disability Insurance

The lifestyle you and your family enjoy depends on your ability to earn an income. Should an accident happen leaving you unable to work, disability insurance can protect your savings and provide you with a monthly income. Your standard of living doesn't need to be compromised if you can't work.

Reasons to consider disability insurance:

- You are the single or majority income earner in your family
- You can lose employer coverage if you leave your job
- Government and employer benefits may not be enough especially if you are incurring extra costs because of your disability.

Individual Health Plans

If you don't have coverage under a group benefits plan or you're losing coverage, an individual health plan can help ensure you and your family have access to prescription drugs, dental, hospital, vision, paramedical and ambulance services.

COMPLETE BUNDLE OF HEALTH AND DENTAL BENEFITS - Registered Specialists and Therapists includes: Acupuncturists, Chiropractors, Osteopaths, Podiatrists, Naturopaths, Chiropractors, Registered Massage Therapists, Physiotherapists, Psychologists, Social Workers and Speech Therapists. **Registered Specialists and Therapists (Maximum claims paid: 90% to a maximum of \$600 per specialist/therapist).** **Psychologist/Psychotherapist/Social Worker** (Maximum claims paid: 100% to a maximum of \$80.00 per first visit). Also includes prescription drugs, dental and vision, plus travel insurance and more. Included is Health Service Navigator giving you to health tips and facts. Access to a second opinion medical service and world-class medical specialists, find family doctors, specialists and facilities, research hundreds of illnesses and treatments. Search extensive travel health, prescription drug and natural product libraries, plus a whole lot more. Be sure to contact me for your personal quote and illustration

To your success,

Doris Malek, CHS, Sales Manager

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Catering to your individual and group insurance needs for :

- **Health & Dental Insurance**
- **Disability/Critical Illness**
- **Life Insurance/Income Protection**
- **Mortgage Purchase**
- **Refinance, Renewal & Mortgage Insurance**



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