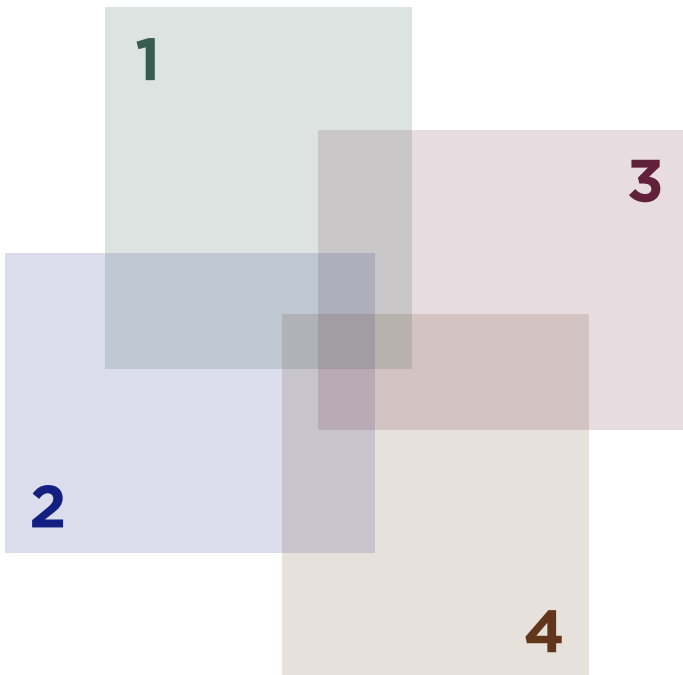


understanding your needs





Are you prepared for the unexpected?

It can be hard to determine your specific insurance needs and difficult to distinguish between the different types of insurance policies available today. So we've made it easy for you.

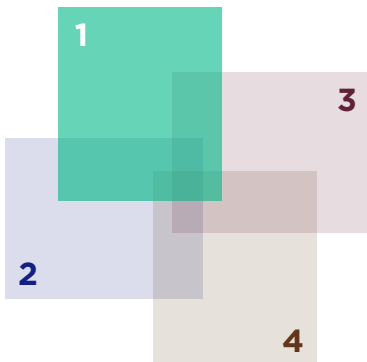
Our Needs Assessment tool has been designed to help you identify potential gaps in your existing insurance coverage in four easy steps. Understanding these gaps will make it easier to select the supplemental insurance plan that is right for you and your family.

PRINT out this tool, answer the questions and see where you may have gaps in your insurance.

 To schedule an in-home appointment with a sales representative, call 1-888-234-4466 or go to www.combined.ca

 To talk to a live operator with any other questions, call 1-888-234-4466.

what is your greatest concern?



1. protecting your paycheque

If you became sick or were injured, and couldn't work, would you still receive a paycheque?

YES	NO
<input type="checkbox"/>	<input type="checkbox"/>

Worker's Comp (on the job only)?

<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------

Sick Days?

<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------

Short or Long Term Disability?

<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------

Greatest concern for:

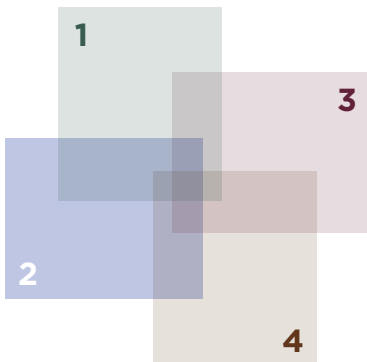
YOU	<input type="checkbox"/>	SPOUSE	<input type="checkbox"/>
-----	--------------------------	--------	--------------------------

IF YOU ANSWERED 'NO' to any of these questions, this means you have a need which has not been met.



FOR MORE INFORMATION or to schedule an in-home appointment with a sales representative, please call 1-888-234-4466 or visit www.combined.ca to submit an online inquiry.

what is your greatest concern? (continued)




2. protecting your family's lifestyle...

ACCORDING TO A RECENT SURVEY , 1 TO 2 YEARS AFTER A SPOUSE'S DEATH ALMOST 50% OF THE RESPONDENTS WERE JUST GETTING BY FINANCIALLY. 45% OF WIDOWS IN THE SURVEY SAID THAT THEIR SPOUSE DID NOT HAVE ADEQUATE LIFE INSURANCE.⁽¹⁾

If you were to die tomorrow, will your family be able to maintain their standard of living		YES	NO
		<input type="checkbox"/>	<input type="checkbox"/>
Pay funeral costs?		<input type="checkbox"/>	<input type="checkbox"/>
Pay the mortgage/rent and other bills?		<input type="checkbox"/>	<input type="checkbox"/>
Replace your income?		<input type="checkbox"/>	<input type="checkbox"/>
Greatest concern for:	YOU <input type="checkbox"/>	SPOUSE	<input type="checkbox"/>

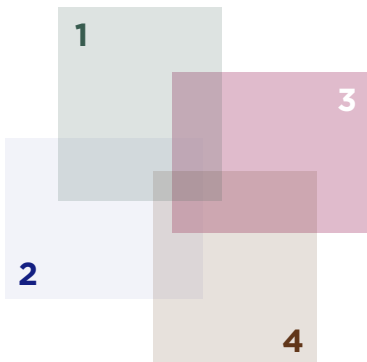
IF YOU ANSWERED 'NO' to any of these questions, this means you have a need which has not been met.

 **FOR MORE INFORMATION** or to schedule an in-home appointment with a sales representative, please call 1-888-234-4466 or visit www.combined.ca to submit an online inquiry.



STATISTICAL SOURCES : (1) The Need and Value of Life Insurance. LIMRA, August 2004

what is your greatest concern? (continued)



3. protection for Critical Conditions...

AN ESTIMATED 166,400 NEW CASES OF CANCER OCCUR EACH YEAR IN CANADA.⁽²⁾

If you develop cancer, have a heart attack or stroke, do you have an emergency cash fund equal to 6 to 12 months income to pay the non-medical costs?

YES NO

Specifically, do you have a fund to pay the costs associated with cancer?

Greatest concern for:

YOU SPOUSE

IF YOU ANSWERED 'NO' to any of these questions, this means you have a need which has not been met.

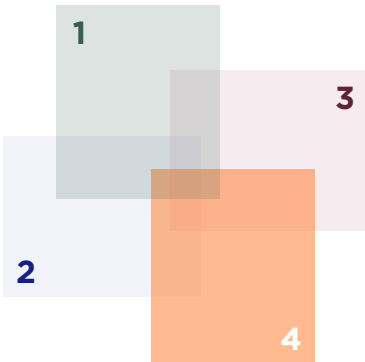


FOR MORE INFORMATION or to schedule an in-home appointment with a sales representative, please call 1-888-234-4466 or visit www.combined.ca to submit an online inquiry.



STATISTICAL SOURCES : (2) Canadian Cancer Society 2008

what is your greatest concern? (continued)




4. protection for unexpected medical expenses...

If you became sick or were injured, would your current health insurance cover all of the costs?

	YES	NO
	<input type="checkbox"/>	<input type="checkbox"/>

Costs for a hospital stay?		<input type="checkbox"/>	<input type="checkbox"/>
Deductibles and co-payments?		<input type="checkbox"/>	<input type="checkbox"/>
Greatest concern for:	<input type="checkbox"/>	YOU	<input type="checkbox"/>
		SPOUSE	<input type="checkbox"/>

IF YOU ANSWERED 'NO' to any of these questions, this means you have a need which has not been met.

 **FOR MORE INFORMATION** or to schedule an in-home appointment with a sales representative, please call 1-888-234-4466 or visit www.combined.ca to submit an online inquiry.

