

Accidents or illnesses can happen to anyone



1 in 3 Canadians will become disabled for more than 90 days before age 65.

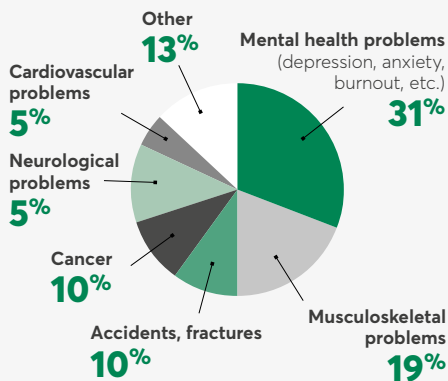


And the average disability period is nearly **3** years!*

ACCIDENTS HAPPEN... AND ILLNESSES TOO

Stress, fatigue and ordinary problems like **back pain** can lead to disability.

Main causes of disability



Source: Desjardins Insurance (Group and Business Insurance), 2015.

How would you cope with a disability?



Only **47%** of **self-employed workers** think they'd be able to cover their expenses while off work.²



Half of Canadians would have to take out a loan or sell their home within six months of going off work.³



1 in 4 Canadians couldn't scrape together \$2,000 to deal with an emergency.⁴



45% of Canadians between the ages of 35 and 49 have no emergency savings.⁵

If something were to happen to you, how long would you be able to keep your head above water?

1. Statistics Canada, Canadian Survey on Disability, 2012 and Disability Table, 1985. 2. Desjardins Financial Security survey of Canadians – Wave 2: 2012 health edition. Extracts from data on self-employed workers (sample: about 120 respondents). 3. Organisation for Economic Co-operation and Development (OCDE), Adult Financial Literacy Competencies, 2016. 4. The Canadian Payroll Association's 2017 National Payroll Week Survey Results. 5. Desjardins Insurance 2018 Financial Health and Wellness Survey, April 2018.

Would you drive your car without insurance?

Even if you did, and your car was totalled, the financial impact would still be nothing compared to the income you could lose without disability insurance. That type of loss can add up—to millions!



See what you could earn by age 65, and what a disability could cost you.

| CURRENT AGE | INCOME* | | | |
|-------------|-------------|-------------|-------------|-------------|
| | \$36,000 | \$48,000 | \$60,000 | \$100,000 |
| 25 | \$2,714,445 | \$3,619,260 | \$4,524,076 | \$7,540,126 |
| 35 | \$1,712,715 | \$2,283,620 | \$2,854,525 | \$4,757,542 |
| 45 | \$967,333 | \$1,289,778 | \$1,612,222 | \$2,687,037 |
| 55 | \$412,700 | \$550,266 | \$687,833 | \$1,146,388 |

*Based on current income and yearly increases of 3%.

FINANCIAL SECURITY = PEACE OF MIND

We all know that a disability can wreak havoc on your **finances**, but what about your **well-being**? A recent Desjardins Insurance survey showed that:



Finances are the most frequently cited **source of stress**.⁶



A higher proportion of people with little to no savings rate their **mental health** as fair to poor.⁷



Protect your financial health and your mental health

We offer different types of disability coverage and it costs less than you think. Find out more at desjardinslifeinsurance.com or talk to your financial representative.

6-7. Desjardins Insurance 2018 Financial Health and Wellness Survey, April 2018.

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company. 95 St. Clair Avenue West Toronto ON M4V 1N7 / 1-866-647-5013