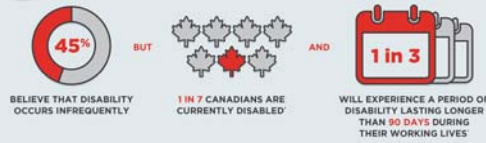




IT WON'T HAPPEN TO ME

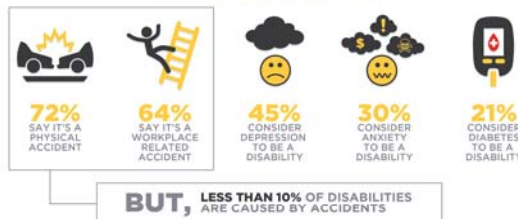
Workplace disability is more common than Canadian workers believe



CANADIAN WORKERS VASTLY UNDERESTIMATE THE LIKELIHOOD THAT THEY WILL BECOME DISABLED, ACCORDING TO AN RBC INSURANCE SURVEY



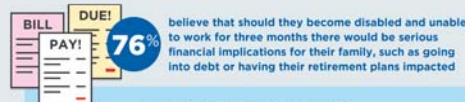
HOW DO YOU DEFINE DISABILITY?



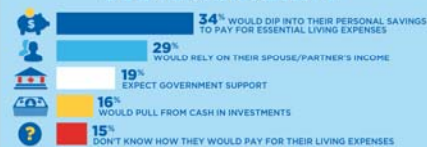
Yet, mental illness, cancer, cardiovascular diseases, and musculoskeletal diseases such as arthritis cause more disabilities than accidents

In fact, these diseases are **6 times more likely** to be the cause of disability

CANADIAN WORKERS ARE FINANCIALLY ILL-PREPARED TO DEAL WITH DISABILITIES



IF UNABLE TO WORK DUE TO A DISABILITY



HERE ARE A FEW THINGS YOU SHOULD CONSIDER

- Do I have enough money saved to cover living expenses and health care bills throughout the entire length of my disability?
 - Disability benefits would allow you and your family to maintain your income as though you were still able to work full-time.
- Disability insurance is less expensive than you might think generally costing between 1-3% of your income.
- The best time to purchase disability insurance is before an injury or illness occurs.