

# LOOKING FOR INEXPENSIVE DISABILITY INSURANCE?

*Then look no further. . . . .*

## INTRODUCING : **THE “RAZORS” EDGE**

*A Unique Disability Plan Designed Exclusively For Hair Stylists*

- Benefit based on: Gross Income (chair rental) or Earned Income (employee)
- Non-Taxable Benefit based on Earned Income as follows:
  - \$1000 (\$13,200 - \$20,000) \$1500 (\$20,001 - \$27,000)
- Injury ONLY, 24 hour-day coverage
- Elimination Periods: 0, 30 or 120 for Injury
- Choice of Benefit periods: 5 years or to age 70

### Features Include:

- Issue ages 18 to 64 with coverage to age 70
- Injury Coverage is GUARANTEED to Issue
- Only 3 simple qualifying questions - No medical tests
- Partial Disability & Return to Work Assistance Benefit
- Waiver of Premium & Accident Medical Benefit - \$10,000
- Covers costs not covered by provincial plans



### Recommended:

- Accidental Death & Dismemberment - up to \$300,000 (\$9 per \$100,000)
- Illness Coverage at additional premium
- Out of Province Coverage - \$5,000,000 unlimited 30 day trips

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### WHAT COULD DISABLE ME?

- Assaulted • Back injuries
- Broken ankle/leg/foot/arm/hand
  - Eye injury • Fall down stairs
- Sports injury (ie. softball: broken toe, sprained ankle, torn ligaments, etc.)
- Car or truck accident • Hip Injury
  - Crushed hand • Knee Injury
- Fall off Mechanical Bull • Hernia

*Ken MacCoy*, RHU

YOUR STRATEGIC FINANCIAL PARTNER

*Retirement, Investment  
Tax and Estate Planning*

[www.ritepartner.com](http://www.ritepartner.com)

Toll Free Tel: 1.866.702.0063  
Toll Free Fax: 1.866.703.0063

#2 – 45975 First Avenue  
Chilliwack, BC V2P 1W2

[ken@ritepartner.com](mailto:ken@ritepartner.com)

tel: 604.702.0063  
fax: 604.703.0063

For more information please refer to our website

# Some points to consider. . . .

It's a fact....

- Your ability to work & earn a living is your most valuable asset
- Your Lifestyle is based on your Income.
- To protect your lifestyle, protect your income

As an Employee, you probably have Employment Insurance and Workplace (WCB) coverage.

Employment Insurance ONLY pays 66% of your income for up to 120 days. What happens after that???

INJURY ONLY coverage could apply after a 30 or 120 day waiting period & supplement Employment Insurance.

Workplace (WCB) coverage, pays up to 85% of your earned Income up to age 65, if you are hurt ONLY at work. It does not pay if you get sick (unless work related). Again, Edge Disability could supplement your Worker's Comp.

What sort of coverage should I get?

That depends on how much you have put aside to cover emergencies. And what other income protection you have.

Apart from the TYPE of plan, there are THREE other considerations that affect price.

1. Elimination periods – How long you wait until coverage commences after a disability. ie. 0, 30, or 120. If you are disabled and off work as a result of an accident and don't have 30 days of Income in reserve, we recommend 1st day coverage. Illness minimum of 30 day waiting or elimination period.
2. Benefit Periods – How long benefits are payable, after a claim commences. Edge Disability Plans offer a 5 year benefit or to age 70 for most occupations.
3. Policy Definitions differ by policy. The cheapest is not always the best, and neither is the most expensive. You should have the key policy definitions explained before you buy a policy.

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## Premiums based on varying Waiting and Benefit Periods:

**\$1000 Benefit** - 1<sup>st</sup> day of Accident - to age 70 is \$47.50 a month.

∴ 1<sup>st</sup> day of Accident - 5 year benefit \$34.20 a month.

∴ 30<sup>th</sup> day of Accident - to age 70 is \$32.50 a month.

∴ 30<sup>th</sup> day of Accident - 5 year benefit is \$21.13 a month.

∴ 120<sup>th</sup> day of Accident - to age 70 is \$24.64 a month.

∴ 120<sup>th</sup> day of Accident - 5 year benefit is \$14.64 a month.

**\$1500 Benefit** - 1<sup>st</sup> day of Accident - to age 70 is \$71.25 a month.

∴ 1<sup>st</sup> day of Accident - 5 year benefit is \$51.30 a month.

∴ 30<sup>th</sup> day of Accident - to age 70 is \$48.75 a month.

∴ 30<sup>th</sup> day of Accident - 5 year benefit is \$31.69 a month.

∴ 120<sup>th</sup> day of Accident - to age 70 is \$36.60 a month.

∴ 120<sup>th</sup> day of Accident - 5 year benefit is \$21.96 a month.