

# Protect Your Paycheque & Peace of Mind

## TOP UP YOUR DISABILITY INSURANCE

What would happen if you became sick or injured unexpectedly?



### You're Covered...but is it Enough?

Disability insurance provides monthly income if you are unable to work due to illness or injury.

Your base group disability insurance provides:

**\$3,000 / month (taxable)** — coverage suited for someone earning \$50,000/year.

But what if you earn **\$100,000 / year, or more?**

That base coverage won't be enough if you're unable to work.

### The Coverage Gap

Annual Income	Monthly Disability Coverage	Taxable or Tax-Free
\$50,000 / year	\$3,000 / month	Taxable
\$100,000 / year	\$6,100 / month	Partially Tax-Free
\$150,000 / year	\$8,175 / month	Partially Tax-Free

*You could receive \$3,100 / month, or more, in additional tax-free coverage.*

*That's \$37,200 / year you could be missing out on.*

### Why is this important?

- Protect your family's lifestyle
- Receive tax-free benefits
- Secure your finances while you recover

**Safeguard your family and future with coverage that is designed to match your income.**

**Contact us today to learn more.**



**Joshua Simpson** CFP

*Life & Disability Insurance Planning Specialist*

**t:** (604) 396-7436

**e:** [joshua.simpson@hubinternational.com](mailto:joshua.simpson@hubinternational.com)

