



JONES DesLauriers Blevins is a full service brokerage and consulting firm focused on providing effective and easy to administer solutions for individuals, businesses and associations.

Since 1988 our unique and talented people have been delivering administrative, retirement, health and productivity solutions.

For more information on this and other products contact us at:

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Disability Solutions for Individuals



1 in 3 Canadians will suffer some form of disability during their lifetime, protecting your income and your lifestyle is the single most important benefit decision you can make.

The lifestyle you enjoy, your children's college education, and your retirement savings all depend on your ability to earn a living. If you suddenly had less money coming in—plus additional money going out to cover bills related to your disability—where would the money come from to replace your lost income?

To meet these challenges, JONES DesLauriers Blevins offers insurance products that have consistently met the high standards demanded by companies and individuals.

This disability program has been designed to provide affordable and easy to purchase coverage. The disability policy will provide coverage for both short term disabilities and a lump sum payment in the event of a permanent disability.

Our programs supplement any existing group or government insurance program to ensure that all your financial needs are met.

Chances of becoming disabled for 3 months or longer before age 65*

Percentage	58%	54%	50%	48%	40%	30%	23%
Age	25	30	35	40	45	50	55

* Derived from 1985 Commissioners Individual Disability Table A.

Summary of Benefits

Permanent Total Disability	Lump sum payment
Maximum:	Up to 5x annual salary
Overall Maximum:	\$1,000,000
Elimination Period:	12 months
Pre-existing Conditions:	Covered after 18 months
Non Evidence Maximum:	\$50,000
Evidence of Insurability:	Required for all amounts in excess of \$50,000

Temporary Total Disability	Weekly benefit payment
Maximum:	\$3,500 per week
Benefit Period:	12 months including elimination period
% of Salary Covered:	Up to 75% annual salary
Elimination Period:	10 days
Pre-existing Conditions:	Covered after 18 months
Non Evidence Maximum:	\$500 per week (\$26,000 of annual salary)
Evidence of Insurability:	Required for all amounts in excess of \$500 per week

*Simplified medical underwriting for all benefits

**Benefits available up to age 70

Cost - non sedentary occupation

Permanent total disability payment

Salary	\$50,000
Benefit	1x salary
Lump sum payout	\$50,000
Annual premium	\$380.00

Cost - non sedentary occupation

Temporary disability benefits

Salary	\$34,666.67
Benefit	75%
Annual benefit	\$26,000
Weekly payment	\$500.00
Annual premium	\$379.60