

DISABILITY INSURANCE (DI)

What happens if you can't work – no problem you have a great group insurance plan which includes DI, right?

Your disability insurance will provide a monthly cash flow benefit when you are unable to work due to sickness or injury.

However, what if you are no longer working for that company which provided that great group insurance plan? You face a lay off or early retirement? You have left to start your own business. Then it is not so easy to buy disability insurance because you no longer have income to replace. As a startup that is not even an option.

Statistics show that the greatest economic boom in Canada today is in the entrepreneurial field. We recommend our budding entrepreneurs to buy disability insurance while they can, even if it is a small amount with an option to increase in the future.

It is affordable and provides great flexibility as we do not know what the future holds.