



**Critical Illness Insurance  
or  
Disability Insurance**

**CRITICAL ILLNESS OR DISABILITY INSURANCE...**

**Each May Have A Different Impact To Your Finances!**

*Let's look at the difference by looking at a needs analysis*

<b>CRITICAL ILLNESS (Immediate Financial Impact)</b>	<b>ESTIMATED COST</b>	<b>DISABILITY (Long-Term Financial Impact)</b>	<b>ESTIMATED COST</b>
<b>Item</b>		<b>Item</b>	
Pay outstanding Mortgage		Mortgage/Rent Payments	
Pay outstanding Car Loan		Car Payment	
Pay outstanding Credit Card		Credit Card Bills/Loan Payments	
Preserve RRSP savings		RRSP/Savings	
Pay down Loans (line of credit, etc.)		Property Taxes	
Pursue alternative Medical Care		Utilities (light, heat, water)	
Seek Medical Treatment		Phone/Cable (internet, cell phone)	
Provide Education Fund		Care Expenses (gas, maintenance)	
Cover Business Expenses		Insurance (home, car, life)	
Modify my home or vehicle		Medical Expenses (dental, drug)	
Purchase Medical Equipment		Food, Clothing, Gifts	

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