

:: INFORMATION FROM
YOUR ADVISORS



**MORE COVERAGE,
SAME INCOME**

:: MAY 2010

MORE COVERAGE, SAME INCOME

Basic Principle

The basic principle which justifies the existence of disability insurance ensues from our need, when a disability arises, to replace the earned income we depended on before our disability.

However, with disability insurance, the insurer determines the insurable earned income from your current income. It thus restricts the amount of benefit to pre-established maximums. It's therefore important to verify the maximum benefit offered by the insurer, as some are limited to two thirds of income.

Imagine the surprise when a disability occurs and we are deprived of the third of our income in addition to incurring significant additional expenses for our recovery, such as costs for adapted transport or of a physiotherapist!

Unlike many disability insurance plans, the group-association plan offered by Sogemec Assurances, proposes to the specialist physicians, a greater maximum amount of benefit than that given on the market for individual insurance.

You can notice in this table, that the more your income increases, the gap between the maximum of Sogemec Assurances and the maximum of the individual insurance is accentuated.

Here are a few examples

| Annual income after operational expenses but before income tax | SOGEMEC ASSURANCES Maximum monthly income | OTHERS INSURERS Maximum monthly income |
|--|--|---|
| 75 000\$ | 3 900\$ | 3 750\$ |
| 100 000\$ | 5 100\$ | 4 425\$ |
| 150 000\$ | 7 200\$ | 5 825\$ |
| 200 000\$ | 9 400\$ | 7 075\$ |
| 250 000\$ | 11 500\$ | 8 150\$ |
| 300 000\$ | 14 200\$ | 9 225\$ |

Who should I contact for more information?

Inquire, ask the good questions and above all consult experts who can offer you disability insurance adapted just for you, according to your reality and your current income, that is the best way to protect yourself from unpleasant surprises !

The Financial Security Advisors of Sogemec Assurances are available to answer all your questions concerning disability insurance. They can meet you at your home, your workplace or in our offices in Montreal and Quebec.



CALL OUR SOGEMEC ASSURANCES ADVISORS NOW FOR ADVICE THAT ONLY THEY CAN GIVE YOU.

One E-mail address to serve you better

information@sogemec.qc.ca

OUR QUALITY GUARANTEE OFFERED TO ALL OUR MEMBERS

- :: Utmost customized and high-quality service.
- :: No voice-mail without your consent.
- :: Individualized step-by-step claims treatment.
- :: The continuously updated knowledge of our advisors.



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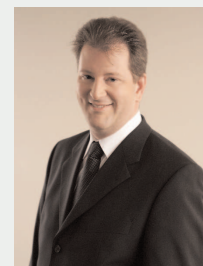
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Yves Martel

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Saguenay - Lac St-Jean