

:: INFORMATION FROM YOUR ADVISORS



PAY THE PROPER PRICE !

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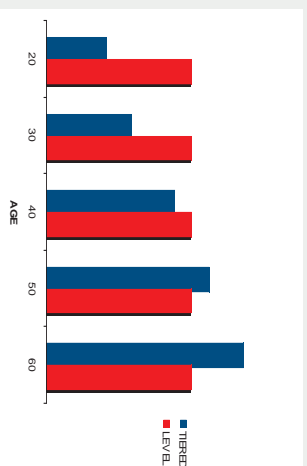
Have you recently signed up for disability insurance or are you planning to do so? The products on offer are all much the same, but differences do exist.

The main difference is reflected in the premium. Plans available from insurers like Great West or Canada Life offer products with level premiums. In our case, we offer an association group insurance plan with tiered premiums. Why did we select this option, which goes against market trends? **Because your Federation has a single goal: to provide you with the best!**

SETTING PREMIUMS BASED ON ACTUAL RISK

Is the probability of becoming disabled at 30 the same as at age 50? No, it isn't. This is why disability insurance should, logically, cost less when you are 30 than when you are 50. The association group insurance plan available from the Fédération des médecins spécialistes du Québec sets its premiums at different levels, guaranteeing that you **pay the proper price based on the actual risk** you represent for the insurer, taking into account:

- Your age;
- Your gender;
- Whether you smoke or not.



IMPROVE YOUR FINANCIAL HEALTH

You are at the beginning of your career, you have student loans, you are purchasing your first home, planning a family or you already have young children. In short, you have heavy financial obligations. There is very little leeway in your budget for disability premiums. A level premium at this point is difficult.

You might be tempted to compromise by:

- Choosing lower protection;
- Paying off your debts more slowly;
- Reducing your retirement savings.

A tiered premium, which is less costly at the start of a career, will provide adequate protection without your having to compromise.

NEEDS CHANGE OVER TIME

Disability insurance needs change over time.

When starting your career, disability has a considerable impact on your short-, medium- and long-term financial health. At a time when you are laying the foundations of your financial health, your need for disability insurance is at its peak. Later, in mid-career or towards its end, your needs normally decrease, because your financial health has improved:

- Your debts have practically disappeared;
- Your savings have reached a higher level;
- Your children are, or will soon be, independent.

What is there to prevent you decreasing your protection at this point, or at least modifying it to reduce the premium you pay? Your Federation's association group insurance plan has the immense advantage of being very flexible. You can change your coverage at any time to ensure it continues to meet your needs as they evolve.

Insurance brokers often talk about tiered premiums in a way that makes you feel insecure. They ask, "What will the premium be in 5, 10 or 15 years?" Your reply should be another question: "Why should I pay more today?"

Pay the proper price! Contact a Sogemec Assurances consultant today.



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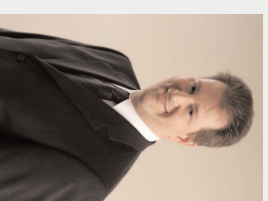
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