

We understand

As a young adult, at the beginning of your career, you want to set the groundwork for a good financial future. Maybe you just don't know where to start. At The Co-operators, we put people – and their needs – first. We can help you find the life insurance and investing solutions you need for a strong financial foundation.



Your needs

Having good Auto insurance is one thing. Realizing your greater financial goals – like travelling or buying your first home – requires planning. As part of that planning, consider what could happen if something were to happen to you:

- > Would your parents, other family members, or co-signers be left with the responsibility of paying off your student loans or other debts?
- > Would you be financially supported, if you were suddenly unable to work? Does that include saving for your future?
- > What if your health isn't as good in the future as it is now, and you're not able to qualify for coverage when your needs increase?

Remember: Needs change as you experience significant life events, such as getting married or purchasing a home. With an initial policy in place, additional coverage can be easily purchased – ensuring that you always have the right coverage at the right time.

Your budget

A good, honest budget will ensure that you have enough for today, while allowing you to save for the future. As you take steps to build your financial future, it's okay to have questions:

- > What's the right type of Life insurance to buy? Should you also consider disability or critical illness coverage?
- > How much coverage do you need?
- > How does it fit into your monthly budget?

Did you know? When it comes to Life insurance, it's cheaper and easier to qualify the younger and healthier you are. And purchasing now guarantees access to coverage in future when your need is greater, even if your health situation has changed.

Your life

The Co-operators can help you find the right policy for your life – options that keep your planning simple and put your future on-track. For a full illustration that applies uniquely to you, visit cooperators.ca, where you can:

- > Get a [Life insurance quote](#) in minutes.
- > Find a solution with the help of our [online tools and calculators](#).
- > [Connect with a Financial Advisor](#) to discuss your options.

Start planning today! Having a solid Life insurance plan in place makes it easier to focus on what matters most: enjoying today and saving for tomorrow.



A life like yours

Here are some sample numbers to help get you started with determining your own needs:

Coverage needed?

- > Student debt: \$40,000
- > Car loan: \$25,000
- > Final expenses: \$15,000
- > Total coverage needs: \$80,000
- > *Less employer Life insurance coverage: \$0*
- > **Total additional coverage required: \$80,000**

Based on this information, you can protect yourself for as little as \$8.96* per month.

Get a quote now at cooperators.ca