

We understand

For years, you've been working hard to build a quality life and a secure financial future for your loved ones. But who's working to secure your future? At The Co-operators, we put people – and their needs – first. We can help you find the life insurance you need to protect what matters most.



Your needs

Financial needs only seem to increase with age: paying off your home, putting your kids through school, taking that trip of a lifetime – all while trying to strengthen your retirement nest egg. Life can change in a moment's notice, so it's especially important to consider what could happen to your loved ones in the event of the unexpected:

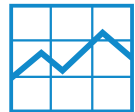


- > Could you or your spouse maintain your standard of living on one salary alone?
- > Could your mortgage and other monthly costs be maintained?
- > Could you continue to save for your children's education, your retirement and so on?

Remember: Needs change as you experience significant life events, such as starting your own business, supporting your kids' continued education or downsizing your home. Take stock of your life insurance regularly to ensure that you have the right coverage at the right time.

Your budget

As priorities change, and as you take ongoing steps to protect your family's future, it's okay to have questions:



- > What's the right type of Life insurance to buy?
- > How much coverage do you need?
- > What if your house is paid off and you have a pension plan and/or RRSP savings? Do you still need life insurance?

Did you know? Life insurance can be an affordable way to fully protect your family's future. You can even take advantage of built-in investment options within certain policies, adding to a good retirement.

Your life

With The Co-operators, it's easy to find the right policy for your life – options that keep your planning simple and 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: building, protecting and enjoying a worry-free tomorrow for you and your loved ones.

A life like yours

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

Coverage needed?

- > Mortgage: \$325,000
- > Other debts: \$15,000
- > Income replacement: \$360,000
- > Final expenses: \$25,000
- > Total coverage needs: \$725,000
- > *Less employer Life insurance coverage: \$150,000*
- > **Total additional coverage required: \$575,000**

Based on this information, you can protect your loved ones for less than \$3* per day.

Get a quote now at cooperators.ca