

## The EDGE Value

### SELF EMPLOYED OR CONTRACT WORKERS

Traditional disability plans protect "Earned Income" yet your objective through tax planning is to show as little earned income as possible. At the EDGE, we understand that. We know your lifestyle income is not your earned income. This is why benefits can be based on your Gross Business Revenue.

### EMPLOYEES

If you are covered under a group plan many of your benefits are provided already, however your authorized EDGE Representative can review your current plan and discuss how you can integrate personal coverage to truly protect your lifestyle.



YOUR AUTHORIZED EDGE REPRESENTATIVE



We specialize in all areas of lifestyle protection for you and your family.

We make Safeguarding Your Lifestyle simple.

We provide the best value in the market and stand behind our products with our **QUALITY GUARANTEE**

*We offer an exceptional  
Claims Customer Care Service.*

**Other plans offered by the EDGE:**

CRITICAL ILLNESS  
FINAL EXPENSE  
HEALTH & DENTAL  
ACCIDENTAL DEATH & DISMEMBERMENT  
FRACTURE

*"Simply Safeguarding Your Lifestyle"®*

**the  
EDGE**™ 1255 Nicholson Road  
Newmarket ON L3Y 9C3  
Tel: 1-800-908-9917  
Fax: 1-866-273-5557

A proud member of the  
Co-operators group of companies.

All EDGE Plans are developed and administered by  
The Edge Benefits Inc., partnering with leading  
insurers to provide a wide range of  
Lifestyle protection. ~ *Simply.*

**the  
EDGE**™ Disability

A plan that understands  
who your disability will affect.



**the  
EDGE**

Income  
Rehabilitation  
Medical Expenses  
Partial Disability  
Business Expenses  
Travel Medical Emergency  
Dismemberment

## YOUR INCOME SUPPORTS YOUR LIFESTYLE

### CONSIDER THIS:

If you could not work tomorrow, how long could you continue your current lifestyle?... *Days, weeks, months or years?*

Accidents and sicknesses happen every day!

Some may result in a few days off of work, while others may result in weeks. But a more serious incident may leave you unable to work for months or even years, *causing severe financial hardship.*

Additional medical expenses may also be required during this time of disability; hospital care, home care, physiotherapy or chiropractic services, all at a time when your income has stopped.

How much money would you need per month, to help continue your lifestyle?

*Where is this money going to come from?  
Your savings?... Your RSP's?...*

WE CAN HELP EASE  
THE FINANCIAL BURDEN.



*Safeguard Your Lifestyle with the EDGE TODAY!*



## YOUR DISABILITY PLAN

**Loss of Income Coverage** – because your lifestyle is supported by your income it is the first thing you should protect.

**Business Overhead Expense Coverage** – keeps your business in operation while you recover.

Both **Loss of Income** and **Business Overhead plans** may be purchased for Injuries only or Injuries and Illnesses.

For a more comprehensive Disability plan, consider adding **Travel Medical Emergency Coverage**

**ACCIDENTAL MEDICAL TREATMENT BENEFIT (AMTB)** is automatically included with the purchase of Injury Loss of Income coverage up to \$10,000, with no additional premium



**ACCEPTANCE GUARANTEED  
IMMEDIATE COVERAGE\***

*No one has control over  
when an accident or  
illness may strike.*

*Controlling your  
lifestyle through the  
EDGE Disability Plan is  
immediate and  
guaranteed.\**

*Call your Authorized  
EDGE representative  
today.*

