



Optional life insurance coverage underwritten by SSQ Financial Group

SSQ Financial Group, one of Canada's leading financial institutions, underwrites the life insurance and accidental death and dismemberment optional coverage.

SSQ serves over 1 million clients across Canada and has more than \$3 billion of assets under administration. It employs more than 1,300 people.

It is a leader in the group insurance market, offering a wide range of quality insurance as well as investment and retirement products. SSQ is also a leader in home and auto insurance as well as realty management.

Plan administered by Coughlin & Associates Ltd.

Across the country, thousands of Canadians rely on Coughlin & Associates Ltd. to design and administer their dental, medical, disability, pension, group life insurance and other benefits.

Established in 1958, Coughlin & Associates Ltd. provides group benefit services to some of Canada's most respected companies, unions and public service organizations and is a well-known advisor to management, employee representatives and corporate human resources departments.

The company is headquartered in Ottawa.

Protecting your personal information

The administrator of your group benefit plans is Coughlin & Associates Ltd. At Coughlin, we recognize and respect every individual's right to privacy. When personal information is provided to us, we establish a confidential file that is kept in the offices of Coughlin, or the offices of an organization authorized by Coughlin. We use the information to administer the group benefits plan. We limit access to information in your file to Coughlin staff or persons authorized by Coughlin who require it to perform their duties, to persons to whom you have granted access, and to persons authorized by law.

Apply today

To apply for *Optional Group Insurance Plan* coverage, simply complete the application, sign it, and return it to:

CMSG Optional Group Insurance Plan

Coughlin & Associates Ltd.
Box 3517, Station C
Ottawa, ON K1Y 4H5

Tel: 613-231-2266
Toll-free: 1-800-668-9819
email: webmaster@coughlin.ca



Optional Group Insurance Plan



A financial security program for the members of the Canadian Merchant Service Guild



The last thing any family should have to face during a life crisis is the additional anxiety of paying the bills. Yet, every year, thousands of people fail to adequately plan for the possible loss of a family wage earner or caregiver.

Regardless of your income, position, or economic circumstances, planning for the unexpected only makes common sense.

How prepared are you for the unexpected? If you or your spouse died, would your family be faced with an *economic* as well as an emotional crisis?

While the basic life insurance coverage you currently have may meet *many* of your financial needs, it may not be enough to meet *all* of your obligations, or those of your family. When you consider the potential costs of things like your children's education, day care, emergency expenses, estate settlement fees, housing or other costs, this coverage may not be enough to support your family comfortably over a long term, such as years.

Be sure your family has **Optional Group Insurance Plan** protection

The *Optional Group Insurance Plan* offers you an opportunity to enhance your family's long-term financial security at truly competitive rates.

For example, a 40-year-old man who is a non-smoker could qualify for \$200,000 of life insurance coverage for as little as \$20.40 per month. A woman non-smoker the same age would pay just \$13.80 per month for the same amount of life insurance coverage.

How to qualify for the **Optional Group Insurance Plan**

Available in units of \$10,000, the *Optional Group Insurance Plan* can provide up to **\$300,000** of additional life insurance coverage for you, **\$250,000** for your spouse and **\$10,000** for each of your children. Your *Optional Group Insurance Plan* coverage will become effective when your application for insurance is approved by the SSQ Financial Group.

Double your coverage with the **accidental death & dismemberment (AD&D) benefit**

Plus, through the *optional accidental death and dismemberment benefit*, a beneficiary could receive *double* the benefit, if the insured's death results from an accident. To apply for AD&D coverage, just mark the appropriate boxes on the application.

Your spouse and dependants can also be covered

When planning your family's long-term financial security, doesn't it make sense to provide insurance coverage for you and your spouse? With the CMSG

Optional Group Insurance Plan, your spouse can also have up to \$250,000 of life insurance protection plus \$250,000 of AD&D coverage. Plus, your dependant children can have \$10,000 of life insurance coverage and \$10,000 of AD&D coverage.

With the CMSG *Optional Group Insurance Plan*, you can protect your entire family in one easy-to-manage program.

Other important benefits

The *Optional Group Insurance Plan* offers you, your spouse and children other important features, including the following benefits:

A 31-day conversion. If you terminate your membership in the CMSG, you, your spouse and children may convert the *Optional Group Insurance Plan* coverage to an individual life insurance plan from the SSQ Financial Group within 31 days of termination, **without** evidence of insurability or medical examination.

Coverage for life. *Optional Group Insurance Plan* coverage is available to age 70, after which, coverage reduces to 10 per cent of the amount in force prior to that date. As long as premiums continue to be paid and you remain a member of the Canadian Merchant Service Guild, your coverage and that of your spouse, will remain in force.

Maximum coverage for low monthly premiums

Premiums for your *Optional Group Insurance Plan* coverage are based on your age, gender and smoking habits and increase as you progress from one age band to the next. See the application form for applicable premium rates.