

## Disability Income Protection Plans

Each Disability Income Protection Plan is different. You can choose an accident-only plan or a plan that insures against a disability caused by either an accident or a sickness.

You can also choose your "commencement date". In choosing a commencement date, you'll need to decide how long you can live on your own resources during a disability before benefits start. The later the commencement date, the lower your premium.

Depending on the plan you choose, you could be provided with income after you are disabled for 30, 60, 90, 120, 180 days or even a year or two years after the start of a disability.

When you apply for Disability Income Protection Insurance, you'll want to know how much monthly benefit is available to you. There are a number of factors that determine the monthly benefit you are eligible to purchase, such as your current income, occupation and age.

You will also have to consider the length of time your benefits will be paid in case of a disability. Most plans offer several maximum benefit periods to choose from. The maximum benefit period is the maximum length of time that benefits could be payable for any one disability. For instance, you can choose a disability policy that provides monthly income benefits for two years, five years, until you reach the ages of 65 or 70.

Contact **Stewart Financial Services** to find out more information regarding CFIB Group Insurance and the protection needed for you, your family and your business.