



### BANKING

Simplifying your day-to-day banking transactions.



### FINANCING

Helping you carry out the projects that are important to you.



### INVESTING

Customizing solutions and advice for your short-term projects and retirement plans.



### PROTECTING

Insuring you and your assets for your peace of mind.



### TRANSFERRING

Making sure your estate is transferred to your loved ones.



### DOING BUSINESS

Helping decision-makers grow their business.

For more information:

[www.nbc.ca/loaninsurance](http://www.nbc.ca/loaninsurance)

514-871-7500  
1-877-871-7500

[insurance@nbc.ca](mailto:insurance@nbc.ca)

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## PROTECTING

Consumer  
Loan Insurance

# Protection you can count on



## Protect what is most valuable to you: you and your family.

Have you ever wondered how you or your family would be able to make the payments on your mortgage, All-In-One, line of credit or personal loan in the event of a disability, critical illness or death?

By insuring your loans, you can significantly reduce the financial burden of repaying your debts should these events occur.

National Bank Insurance offers you coverage that can help you maintain your standard of living should you become disabled or face one of the three critical illnesses covered.

Offer yourself and your loved ones peace of mind by insuring your loans.

- ▣ Disability insurance
- ▣ Critical illness insurance
- ▣ Life insurance

Life insurance can help you ease your family's financial worries in the event of your death.

Avoid putting your life savings on the line should something unforeseen happen by protecting the major purchases you make with loan insurance. Your health can change in an instant, making you ineligible for insurance later on. That's why it's important to budget for loan insurance now, so you can plan for the future and realize your dreams.

**Sign up for life insurance today to ensure peace of mind... and enjoy your investment.**

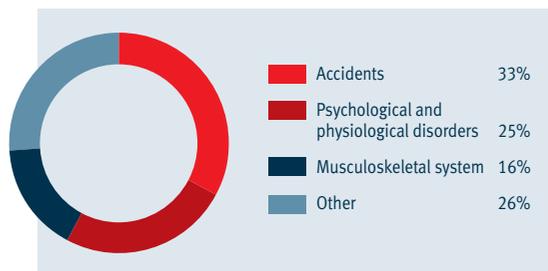


## Helping you focus on getting better in the event of a disability

By anticipating your needs and being protected, you will still be able to realize your dreams in the event of unforeseen circumstances. Your mortgage loan, personal loan, line of credit or All-In-One allow you to undertake projects and make investments that you can enjoy based on your current health and physical condition. But if you are unable to work because of an accident or an illness, you could lose your principal source of income.

Stress, backaches, tendonitis and car accidents can happen to anyone. Disability can come about due to many different circumstances. Not only work-related accident can result in a disability: one in three<sup>1</sup> people will suffer from a disability each year.

### Main causes of disability



Claim statistics – National Bank Insurance, 2013

In the event of a disability, this protection can help maintain your current lifestyle by covering the insured portion of your loan payments, thus freeing up hospital expenses, professional care, medication, travel and, in some cases, the cost of adapting your home.

(1) Statistics Canada

## Insure your financial health

Even if you are covered for disability through a group insurance plan, it is important to understand that benefits generally cover only 70% of your salary. If your current budget uses your entire income to cover your expenses and loan payments, would you be able to meet all your obligations without incurring additional debt if you had to stop working?

With loan insurance benefits, you will not need to incur more debt to make up for the income your work insurance does not cover. And, if you were to leave your job and lose your insurance at work, you can always count on the protection offered by loan insurance.

ANNUAL INCOME (GROSS)	INCOME DURING THE DISABILITY (70%)	LOSS OF EARNINGS (30%)
\$20,000	\$14,000	\$6,000
\$30,000	\$21,000	\$9,000
\$40,000	\$28,000	\$12,000
\$50,000	\$35,000	\$15,000
\$60,000	\$42,000	\$18,000
\$70,000	\$49,000	\$21,000
\$80,000	\$56,000	\$24,000

## Calculate your income in the case of a disability

ANNUAL INCOME (GROSS)	INCOME DURING THE DISABILITY (70%)	LOSS OF EARNINGS (30%)
\$	\$	\$

## Your protection in the case of a disability



\* Income from a typical group or individual insurance policy

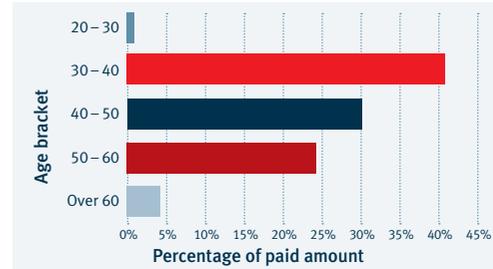
## For life after illness

As you may know, ongoing advances in medical science and new treatments mean more and more people are overcoming critical illnesses and survival rates continue to improve. However, unexpected costs can arise during the treatment and recovery period, which can have a significant impact on your finances. Even if you are young and in good health today, statistics prove that anyone can develop a critical illness.

- 18% of all new breast cancer cases diagnosed are woman under 50. (Canadian Breast Cancer Foundation, 2013)
- 75% of stroke victims survive their initial event. (Heart and Stroke Foundation)

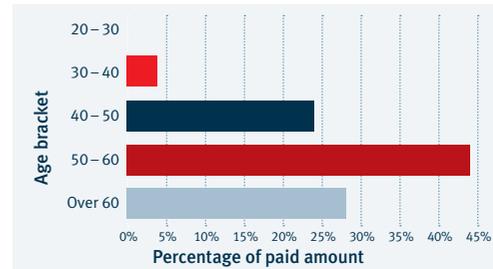
## Age at time of claim

### Loan insurance – Critical illness insurance paid



Claim statistics – National Bank Insurance, 2013

### Loan insurance – Life insurance paid



Claim statistics – National Bank Insurance, 2013

Approximately 40% of benefits paid for critical illness are for people between 30 and 40 years old. Since critical illness can strike even people in their prime, it is important to consider a critical illness policy early on.

## Three critical illnesses covered by insurance

Critical illness insurance provides you with a lumpsum benefit when one of the three critical illnesses covered is first diagnosed to help you maintain your lifestyle and focus on what's important... your recovery.

The illnesses covered are cancer, strokes and heart attacks. These are the three most common major illnesses in Canada. These illnesses can disrupt your life, your future and your financial security.

- Two in five Canadians will be diagnosed with cancer in their lifetime. (Canadian Cancer Society, 2013)
- An estimated 70,000 Canadians suffer a stroke each year. (Public Health Agency of Canada, 2009)
- 90% of Canadians have at least one risk factor for heart disease. (Public Health Agency of Canada, 2009)

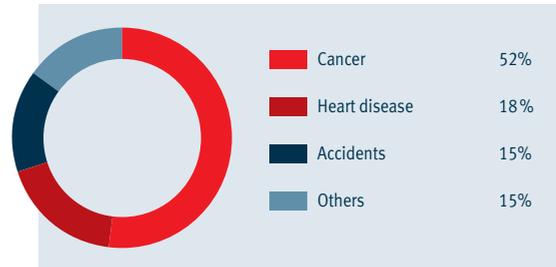
The peace of mind offered by this coverage gives you the opportunity to focus on your treatment and recovery. For instance, you could seek out a second opinion or more quickly access the best treatment, either here or elsewhere in the world. You could also cover unexpected costs related to your critical illness and its treatment such as certain medical care, medication, child care, home care and maintenance, and even alternate treatment.

This would allow you to concentrate your energy on what really matters when you're critically ill - getting well. Once you have done so, this financial support can help you redefine your priorities and get the most out of life.

## Because life goes on

Nobody likes talking about it or even thinking about it, but the death of a close family member is one of the life's most difficult events. While you cannot alleviate sadness among family members, you can spare them financial worries by obtaining life insurance on your mortgage loan, All-In-One, line of credit or personal loan. Benefits are exempt from income tax and will allow those close to you to maintain their lifestyle following your death. By having life insurance, you free your family from paying your insured debts and enable them to better overcome any financial difficulties.

### Main causes of death



Claim statistics – National Bank Insurance, 2013

**Life insurance can help you protect your loved ones from financial worries.**

## Three complementary loan insurance coverages for all-inclusive protection<sup>1</sup>

Are you in the process of finalizing a loan? Don't delay in getting loan insurance to protect your financial well-being, those close to you, as well as your investments. Your health could change at any time and if something were to happen at a later date, you might not qualify. In other words, you have everything to gain with this coverage now — compared to what you might lose without it in the future — if something unforeseen were to occur.

- Disability insurance covers your insured payments, should you be disabled for at least two months, for a period of up to 24 months.<sup>2</sup>
- Critical illness insurance provides for the payment of a lumpsum upon initial diagnosis of one of the three illnesses covered: cancer, heart attack or stroke.<sup>2</sup>
- Life insurance provides for repayment of the insured amount of your mortgage loan, All-In-One, line of credit or personal loan in the event of your death.<sup>2</sup>

Protect yourself from the financial stress that could result from unforeseen circumstances by having loan insurance offered by National Bank Insurance.

(1) For coverage offered by National Bank Insurance, you must have life insurance to sign up for disability and critical illness insurance. Available coverage may vary depending on the type of financing.

(2) Subject to the terms and conditions described in the insurance certificate.