

Why choose the EDGE?

- Focus on Guaranteed Issue¹ Living Benefits with NO medical questions
- Simplified Underwriting Illness Disability and Individual Health & Dental
- Simplified Process: Electronic applications, innovative claims service with quick response times

Product	Target Market
Disability: Loss of Income Injury	<ul style="list-style-type: none"> • Self employed (high gross/low net) • Primary income earner • People with no benefits • Alternative to WCB/WSIB if able to opt out • Top-up for full income coverage (group)
Disability: Loss of Income Illness (Rider)	<ul style="list-style-type: none"> • Same as above
Disability: Business Overhead Expense	<ul style="list-style-type: none"> • Self-employed • Commercial clients, small business owners & contractors • Owner/Operators in trucking
Disability: Lifestyle Protection Enhancer (Rider)	<ul style="list-style-type: none"> • Anyone between the ages of 18-64 also purchasing the EDGE Loss of Income Injury coverage
Disability: Roadside Package	<ul style="list-style-type: none"> • Plan designed specifically with the trucker in mind • Truckers looking for comprehensive Disability, AD&D, and Travel coverage in one plan
Accidental Death & Dismemberment	<ul style="list-style-type: none"> • Clients who are uninsurable for Life • High debts, family, mortgage • High risk occupations
Critical Illness	<ul style="list-style-type: none"> • Problematic family history • Business owners who want coverage easily
Final Expense	<ul style="list-style-type: none"> • Declined for life insurance • Seek simple option life insurance
Health & Dental Individual	<ul style="list-style-type: none"> • Self-employed • Families with no benefits
Health & Dental Multi-Life	<ul style="list-style-type: none"> • Those who do not qualify for traditional group • Small businesses • New in business • Seasonal or high family content
Travel Medical Emergency (Rider)	<ul style="list-style-type: none"> • Clients who frequently travel out of province
Travel Plus	<ul style="list-style-type: none"> • Clients in non-trucking occupations who frequently travel out of province

HOW THE EDGE DOMINATES THE MARKET:

- The EDGE designs, distributes and administers insurance plans that provide simplified living benefit solutions.
- The EDGE's Customer Care Unit offers a full claims administration and concierge service for our clients, liaising with insurance partners to help clients with the claims process.
- The EDGE is a proud member of The Co-operators Group Limited.

1) Provided qualifying questions are satisfied. Applicable to Disability Injury, Business Overhead Expense Injury, and Critical Illness. This is a brief outline of some of the key features provided under the EDGE Plans. This does not outline all features, exclusions or limitations nor does it form a contract of insurance. For Disability products, all terms of coverage are governed by the policies issued. For other coverages, all terms of coverage are governed by the provisions of master policies issued to and administered by The Edge Benefits.

1/2 MAR17

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DISABILITY

Insured by Co-operators Life Insurance Company

- Injury Loss of Income coverage is guaranteed to issue to age 69!¹
 - 0, 30 or 120 day waiting period
 - 5 year benefit period or to age 70 (coverage to age 75)
 - Issue limit up to \$6,000², participation limit up to \$20,000³
 - Benefits based on Gross or Net Income
 - Partial disability benefits
 - Return to Work Assistance Benefit
 - Includes Accident Medical Treatment Benefit

OPTIONAL BENEFITS

- Illness Loss of Income coverage
 - Coverage to age 70
 - Issue limit \$6,000², participation limit up to \$20,000³
 - Simplified application process
 - Underwritten
- Business Overhead Expense coverage
 - Injury is guaranteed issue to age 69¹, coverage to age 75
 - Illness has simplified underwriting, issued to age 64, coverage to age 70
 - Pays 12 times the monthly benefit
 - Can be offered as standalone coverage
 - Includes Accident Medical Treatment Benefit
- Lifestyle Protection Enhancer

Insured by Chubb Life Insurance Company of Canada

 - Optional rider on Loss of Income Injury
 - \$300,000 tax-free lump sum benefit
 - Benefits are payable after 60 months of receiving disability benefits due to injury under the EDGE Loss of Income policy
- Travel Medical Emergency

Administered by Allianz Global Assistance

 - Optional rider on Loss of Income Injury
 - Up to \$5,000,000 while travelling

ROADSIDE PACKAGE

- Injury Loss of Income coverage
 - Includes Accident Medical Treatment Benefit
- Accidental Death & Dismemberment
 - \$300,000 tax-free lump sum payment
 - Includes Accident Medical Reimbursement Benefit
- Travel Medical Emergency (Out of Province)

HEALTH & DENTAL

Provided by Green Shield Canada

- Base, Deluxe, or Platinum plans to choose from
- Single, Couple, or Family coverage
- Available as Health-only, or Health & Dental
- Individual (underwritten)
- Multi-life (guaranteed issue with three or more lives for pre-approved groups¹)
- RAMQ Drug Benefit Top Up (for Quebec residents)

TRAVEL PLUS

Administered by Allianz Global Assistance

- Available as a standalone product
- Available to non-trucking occupations
- Only available online through Express Quote > Application
- Only available with annual premium
- Terminates on the annual renewal date following the Insured's 65th birthday
- Up to \$5,000,000 while traveling with additional benefits!
 - Trip Cancellation – up to max. \$5,000
 - Trip Interruption – return airfare
 - Trip Delay – return airfare
 - Baggage Delay/Lost – up to max. \$750

ENCORE

Insured by Chubb Life Insurance Company of Canada

- Accidental Death & Dismemberment
 - Single or family coverage
 - \$50,000 \$100,000, \$200,000, or \$300,000 tax-free lump sum payment
 - Accident Medical Reimbursement Benefits of \$10,000 to \$100,000, if Disability coverage is also purchased
 - Additional features include Loss of Use, Education, Seat Belt, and Spousal benefits
- Critical Illness
 - Covers 23 critical illnesses
 - \$5,000 - \$25,000 benefit – Guaranteed Issue!¹
 - Additional amounts of up to \$75,000 available¹ based on good health questions (no family history questions)
 - Up to \$100,000¹ total coverage available
- Final Expense
 - \$5,000 - \$25,000 benefit Tier 1 Guaranteed issue to age 85, coverage to age 100
 - Additional \$25,000 benefit Tier 2 Final Expense, issue to age 70, coverage to age 75, based on good health questions
 - 4 times the benefit if death is accidental
 - Includes Living Benefit component
- Fracture
 - TAX-FREE lump sum payment
 - Primary or Base plans to choose from

EDGE VISION

To be the trusted brand leader of lifestyle protection plans by setting a standard of “WOW” in everything we do.

EDGE MISSION

To safeguard the lifestyles of our customers ~ *Simply.*

EDGE VALUES

Do the right thing because it's the right thing to do.

1) Provided qualifying questions are satisfied. Applicable to Disability Injury, Business Overhead Expense Injury, and Critical Illness. 2) Benefits over \$5,000 only available to classes AA and EXEC. 3) Participation with other Insurers, available to classes AA and Exec. This is a brief outline of some of the key features provided under the EDGE Plans. This does not outline all features, exclusions or limitations nor does it form a contract of insurance. For Disability products, all terms of coverage are governed by the policies issued. For other coverages, all terms of coverage are governed by the provisions of master policies issued to and administered by The Edge Benefits. 2/2 MAR17