

Why choose the EDGE?

- Focus on Guaranteed Issue¹ Living Benefits with NO medical questions
- Simplified Underwriting for Illness Disability, Critical Illness (Tier 2) and Individual Health & Dental
- Simplified Process: Electronic applications, innovative claims service with quick response times

Product	Target Market
Disability <ul style="list-style-type: none"> • Loss of Income – Injury • Loss of Income – Illness (Rider) 	<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) • Injury Only with a 2 year Benefit Period is available to non-residents residing in Canada with a valid work permit. A valid work permit must be submitted with the application.
Disability <ul style="list-style-type: none"> • Business Overhead Expense – Injury • Business Overhead Expense – Illness (Rider) 	<ul style="list-style-type: none"> • Self-employed • Commercial clients, small business owners & contractors • Owner/Operators in trucking
Disability <ul style="list-style-type: none"> • Lifestyle Protection Enhancer (Rider) • Permanent Total Disability (Rider) 	<ul style="list-style-type: none"> • Anyone between the ages of 18-64 also purchasing the EDGE Loss of Income Injury coverage
Disability <ul style="list-style-type: none"> • 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"> • Child Rider 	<ul style="list-style-type: none"> • Problematic family history • Business owners who want coverage easily
Final Expense Plus	<ul style="list-style-type: none"> • Declined for life insurance • Seek simple option life insurance
Fracture	<ul style="list-style-type: none"> • Anyone between the ages of 18-64
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 of companies.

1) Provided qualifying questions are satisfied. Applicable to Disability Injury, Business Overhead Expense Injury. 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. All terms of coverage are governed by the provisions of master policy contracts issued to and administered by The Edge Benefits Inc. 1/2 OCT19

Loss of Income

Insured by Co-operators Life Insurance Company

- Injury Loss of Income coverage is guaranteed to issue to age 69¹
 - 0, 30 or 120 day waiting period
 - Benefit periods available: 2 years², 5 years, or to age 70 (coverage to age 75)
 - Issue limit up to \$6,000³, participation limit up to \$20,000⁴
 - 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 \$6,000³, participation limit up to \$20,000⁴
 - Simplified application process
 - Underwritten

Lifestyle Protection Enhancer

Insured by Chubb Life Insurance Company

- Optional rider on Loss of Income Injury & only with benefit periods 5 years or to age 70
- \$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

Permanent Total Disability

Insured by Chubb Life Insurance Company

- Optional rider on Loss of Income Injury & only with benefit periods of 2 years
- \$300,000 tax-free lump sum benefit
- Benefits are payable after 24 months of receiving disability benefits due to injury under the EDGE Loss of Income policy and unable to perform two of the six Activities of Daily Living

Travel Medical Emergency

Underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies and Administered by Allianz Global Assistance, a registered business name of AZGA Service Canada Inc.

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

Business Overhead Expense

Insured by Co-operators Life Insurance Company

- Injury is guaranteed issue to age 69¹, coverage to age 75
- Illness has simplified underwriting, issued to age 64, coverage to age 70
- Pays 24 times the monthly benefit
- Can be offered as standalone coverage
- Includes Accident Medical Treatment Benefit

Roadside EDGE

- 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)

Accidental Death & Dismemberment

Insured by Chubb Life Insurance Company of Canada

- 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

Insured by Chubb Life Insurance Company of Canada

- Covers 23 critical illnesses
- Guaranteed Issue up to \$50,000 benefit
- Additional \$25,000 or \$50,000 benefit (Tier 2) available based on satisfaction of a few simplified health questions; no family medical history required
- Up to \$100,000 total coverage available
- \$10,000 Child Rider available

Final Expense Plus

Insured by Chubb Life Insurance Company of Canada

- \$10,000 - \$50,000 benefit Guaranteed Issue to age 69, coverage to age 75
- 4 times the benefit if death is accidental
- Includes Living Benefit component

Fracture

Insured by Chubb Life Insurance Company of Canada

- TAX-FREE lump sum payment
- Primary or Base plans to choose from

Health & Dental

Provided by Green Shield Canada

- Health, Drug, and Dental upgrades available
- 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

Underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies and Administered by Allianz Global Assistance, a registered business name of AZGA Service Canada Inc.

- 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
- Automatic annual renewal

1) Provided qualifying questions are satisfied. Applicable to Disability Injury, and Business Overhead Expense Injury. 2) Injury Only with a 2 year Benefit Period is available to non-residents residing in Canada with a valid work permit. A valid work permit must be submitted with the application. 3) Benefits over \$5,000 only available to classes AA and EXEC. 4) 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.