

Could it really happen to me?

Accidents and illnesses are facts of life. They can happen to anyone at any time.

Consider the following:

Percentage of people who will become disabled for at least 90 days prior to age 65 and average duration of disability

Age	% disabled	Average duration
30	42%	2.7 years
40	37%	3.3 years
50	28%	3.3 years

Sources: Compiled by Great-West based upon 1985 Commissioner's Disability Table A (CIDA), 92 CIA Mortality table, blended 50/50 male/female and 50/50 accident/sickness

Great-West Life offers a full range of competitively-priced disability insurance products which can be tailored to help fit your needs.

For more information about Great-West Life and its products, visit www.greatwestlife.com.

For more information about how disability insurance may fit your needs, ask your representative for an illustration.

experience
knowledge
strength

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DISABILITY INSURANCE



Could a disability cost
you your RRSP?

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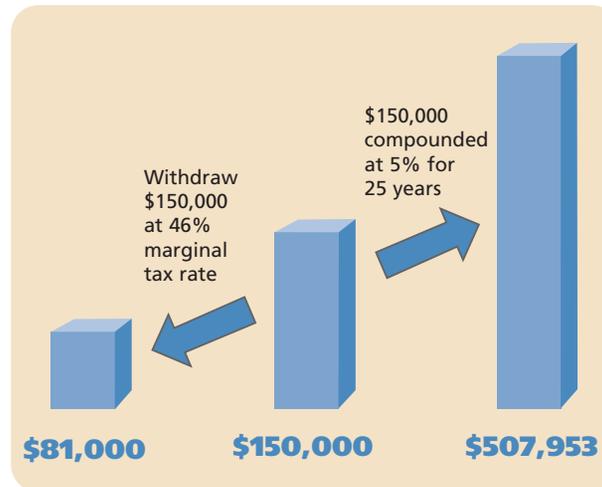
Are you prepared for the unexpected?



Diane is a 40-year-old accountant with a retirement plan in place. She currently has \$150,000 in her RRSP. With the help of a financial security advisor, Diane has determined that this amount, if allowed to grow until the age of 65, in addition to a monthly contribution of \$300, is required to help meet her retirement goals.

How much of your retirement plan are you sacrificing if you withdraw your RRSP savings?

If Diane becomes disabled tomorrow and depletes her full \$150,000 in savings, at a marginal tax rate of 46% the **real value is only \$81,000**. Compare this to the **\$507,953** that her \$150,000 could grow to by the age of 65 if she were to make no further contributions.



If you become disabled, does it make sense to depend upon your RRSP and in doing so deplete all or a significant portion of your retirement savings?

Disability insurance helps protect one of your greatest assets - your ability to earn an income - helping you to leave your retirement savings intact for their intended purpose!

And what about losing your ability to contribute to your retirement savings during a disability?

Diane's retirement goal could still be in jeopardy even if she has disability insurance. If she becomes permanently disabled and has to cease making her RRSP contributions, she may have **\$179,397 less** than planned upon at retirement.

	Loss to retirement savings at age 65*		
Total monthly contribution	\$100	\$300	\$1,000
Years disabled (with no RRSP contributions)			
3	\$11,664	\$34,992	\$116,640
5	\$18,524	\$55,573	\$185,245
25	\$59,799	\$179,397	\$597,991

*Assumes a 40-year-old contributing at the beginning of each month experiencing a 5% compound annual rate of return

Great-West's **Future Savings Protector (FSP)** can help by providing for payment of a monthly savings benefit during a long-term disability, helping your retirement dreams come true.

You can add the Future Savings Protector rider to your disability insurance plan at Great-West for a relatively low cost.

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