

COURIER

Critical illness:
You can't plan for it,
but it does happen.



Privileged
SELECTION
CRITICAL ILLNESS INSURANCE

...A severe illness can permanently
reduce your physical or mental
abilities — or your ability to cope with
demanding or high-stress situations.
It could even end your career.

Coughlin launches its own *Privileged Selection* brand

Coughlin & Associates Ltd. will unveil its own private brand of insurance products and services, beginning November 1, 2008.

Coughlin's new *Privileged Selection* line of products will provide plan sponsors with an opportunity to offer critical illness insurance, optional group life insurance, and retirement and financial planning services to their employees and members in an attractive pre-designed format that will be administered by Coughlin's customer service teams.

Individual plan members and their eligible dependants will also be able to purchase *Privileged Selection* brand products, **provided they are under the plans' maximum age limit and are actively covered under any Coughlin-administered group insurance benefit, pension or individual financial services plan.**

The establishment of the *Privileged Selection* brand will allow plan sponsors of all sizes to take advantage of the economies of scale that come with having a simple, easy-to-understand and efficiently managed portfolio of optional products and services that offer value-added coverage for their employees and members.

"Privileged Selection allows small, medium and large groups to have their own customized voluntary group life and critical illness plans as well as individual health insurance programs," says Coughlin President Brian Bockstael. *"Plus, plan members can continue to have this coverage, provided they maintain their affinity with Coughlin. This is a major departure from traditional voluntary group coverage plans. It distinguishes Coughlin from other providers and is another example of our continuing commitment to provide Service Beyond Expectations™ to clients and members."*

Highlighting the new brand is the *Privileged Selection* voluntary critical illness product.

With *Privileged Selection* critical illness insurance, policyholders can receive a *lump sum payment of up to \$150,000* on the confirmed physician's diagnosis of any one of the following medical conditions and their survival of 30 days:

- **heart attack;**
- **cancer;**
- **stroke;**
- **coronary artery by-pass surgery;**
- **blindness;**
- **paralysis;**
- **multiple sclerosis;**
- **Alzheimer's disease;**
- **amyotrophic lateral sclerosis;**
- **coma;**
- **deafness;**
- **Parkinson's disease;**
- **severe burns;**
- **aorta surgery;**
- **occupational HIV infection;**
- **benign brain tumour; and**
- **major organ failure.**

The money can be used *any way the insured member likes*, providing him/her with financial resources to purchase additional medical services, re-training, home care or any other item following the diagnosis of the critical illness.

Second event coverage

In addition, the plan provides second event coverage where, if an individual is diagnosed with cancer and later returns to work for at least 90 days and suffers from a covered heart attack, stroke or coronary artery by-pass, he/she will receive a **second payment equal to the coverage amount**. The same applies if the covered person has a heart attack, stroke or coronary artery by-pass covered by this policy and later returns to work for 90 days or more and is diagnosed with a covered cancer.

Loss of independence benefit

Privileged Selection critical illness insurance offers a special benefit of **25 per cent** of the coverage amount if a cognitive impairment or illness (other than one of the covered illnesses) prevents a person from being able to perform any *two* of the six following activities of daily living: bathing; dressing; toileting; bladder and bowel continence; transferring; and feeding.

The benefit is designed to help covered individuals pay for home care and related personal support services so they can maintain an independent lifestyle.

Ductal carcinoma in situ (DCIS) benefit

If DCIS is confirmed by medical diagnosis, the *Privileged Selection* critical illness insurance plan will pay 10 per cent of the principal sum to a maximum of **\$15,000**.

Privileged Selection critical illness insurance is underwritten by ACE INA Life Insurance, one of the world's leading insurance and reinsurance organizations.



Privileged SELECTION™

GROUP TERM LIFE INSURANCE

Group term life insurance



Privileged SELECTION™

GROUP TERM LIFE INSURANCE

*How prepared are you for the unexpected?
If you or your spouse died, would your
family be faced with an **economic**
as well as an emotional crisis?*

Privileged Selection optional group term life insurance is designed to provide eligible plan members and their dependants with a maximum of life insurance coverage at truly competitive rates.

For example, a woman who is a non-smoker and under the age of 35 could qualify for \$100,000 of life insurance coverage for as little as **\$5 per month**. A male, non-smoker in the same age range would pay just **\$6 per month** for the same amount of life insurance coverage.

Available in units of \$10,000, *Privileged Selection* group term life insurance can provide up to **\$500,000** of additional life insurance coverage for plan members and up to **\$500,000** of coverage for their spouses.

Privileged Selection group term life insurance coverage is available until the earlier of age 70 or the termination by the policyholder of active participation in a Coughlin group insurance, pension or individual plan.

Great-West Life, one of Canada's largest insurers, underwrites this plan.

Individual financial services

Also housed under Coughlin's *Privileged Selection* brand is its popular Individual Financial Services (IFS) department.

Coughlin & Associates Ltd. offers **free** retirement and financial planning to our clients' individual members and employees. Licensed and accredited personnel are available to help members plan for their retirement income, personal life insurance, estate planning, retirement savings, disability income or critical illness insurance needs.

As well, those who are self-employed, retired, or don't have group health and dental coverage available through work, can purchase this coverage through Coughlin. The coverage is underwritten by Manulife Financial.

Check the Coughlin website

To find out more about Coughlin's *Privileged Selection* program, check the Coughlin website at www.coughlin.ca and click on *Privileged Selection* icon on our home page.



Coughlin web page



Privileged Selection web page

Click on the *Privileged Selection* icon on the Coughlin website (www.coughlin.ca) to find detailed information on our new program.

After you click, you'll have a variety of group or individual product choices as well as access to forms and other information.



Privileged Selection web page



Privileged Selection web page

Coughlin's new *Privileged Selection* critical illness insurance product features an attractive look for its distinct brand.

Privileged Selection also includes our group life insurance product. ☺



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