

Disability: Are you ready?



78%

Approximately 4 out of 5 workers have trouble making ends meet during a work absence.¹

15 weeks

Employment insurance covers 55% of your salary, but only for 15 weeks.²

31%

31% of spouse of disabled persons must seek additional work so that the family can make ends meet.¹

THE FACTS

1

Becoming disabled can be a source of financial and emotional stress.

- It is a significant change in many areas of your life, for you and the people around you.

2

Disability can trigger significant financial consequences.

- Many financial risks can follow a declaration of invalidity.

3

Few people understand the contents of their insurance contract.

- What are the conditions, benefits paid out, pay-out period?

4

The majority of disabilities are not caused by accidents.

- Accidental falls, cancer, cardiovascular disease, and mental disorders are the cause of most disabilities.

1 - Conseiller (2016). Les Canadiens mal préparés en cas d'invalidité. *Conseiller.ca*, <http://www.conseiller.ca/nouvelles/les-canadiens-mal-prepares-en-cas-dinvalidite-57419>.

2 - Germain, D. (2018). Invalidité : pourquoi pas une assurance publique ? *Les affaires*, <https://www.lesaffaires.com/blogues/daniel-germain/invalidite--pourquoi-pas-une-assurance-publique/601166>.

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ADVICE

Purchase disability insurance to avoid dipping into your savings

- Avoid borrowing from family members or friends.
- Avoid withdrawing funds from your RRSP.
- Avoid incurring additional debt.

Learn about the services and programs that are offered

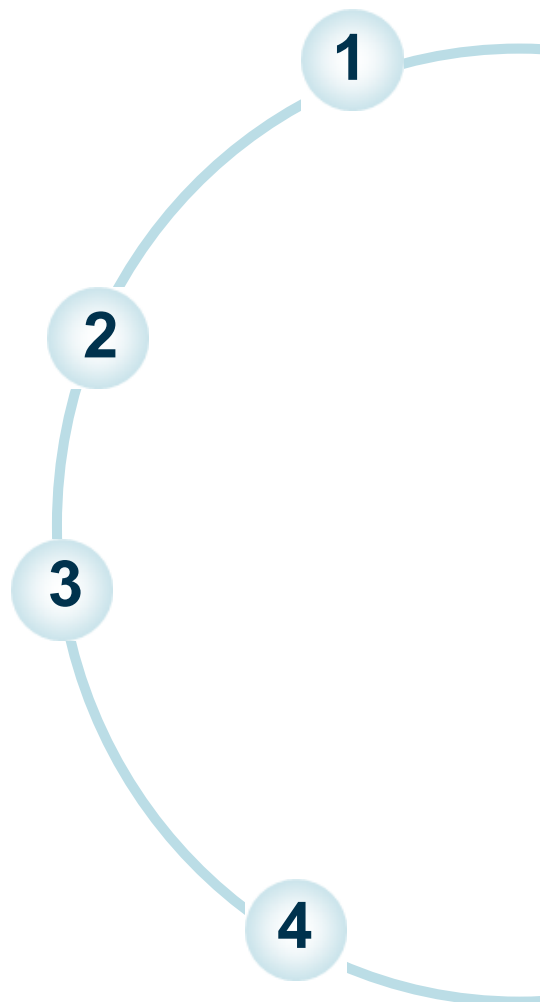
- From health professionals, and review your employer's protection programs.
- Understand government programs.

Prepare your return to work

- Consider all return-to-work assistance (e.g.: financial planning, job search, job retraining, or rehabilitation services).
- Discuss with your employer to ensure that everything is in place for your return.

Don't forget those who took care of you

- Disabled persons' caregivers and loved ones risk becoming burned-out; learn about support programs for those closest to you.



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