



## SAL Group Division Headquarters

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## Regional Offices

### British Columbia

1 877 882.8220

### Alberta

1 888 435.1833

### Saskatchewan

1 800 667.2920

### Manitoba

1 866 227.7446

### Ontario

1 800 668.4702

### Quebec

1 888 465.0630

### Atlantic

(902) 468.8698

## Options, features and benefits

- Financial assistance during life's unexpected challenges
- Higher Insurance limits for your multiple Heavy Truck and Equipment purchases
- Preserves your savings and credit rating
- Affordable peace of mind
- Leaves your family unburdened by your financial obligation
- All benefits are tax-free and used to pay off your financial obligation
- Complements your other life or disability benefits
- Disability coverage allows you to focus on getting better and back to work
- Flexible disability options:
  - Accidental Disability (covers disability due to injury)
  - Accident & Sickness (covers disability due to injury or sickness)



## Trust a company that's covered a lot of miles.

Jumbo Extend is developed by SAL Group, which is a division of Industrial Alliance Insurance and Financial Services Inc., a member of the Industrial Alliance Group of companies (IAG), and has been protecting our customers and their families for over 45 years.

Leading independent financial rating agencies that assess life insurance companies based on financial strength, earnings and capital positions have rated IAG with high marks:



IAG earned the Issuer Credit and Financial Strength Rating of "A+" for its overall financial capacity to pay its financial obligations\*.



IAG earned the "A" (Excellent) rating assigned for achieving excellent overall performance and a strong ability to meet policyholder obligations over a long period of time.\*

As an IAG customer, you can enjoy the peace of mind that comes with proven corporate integrity, sound financial backing and a solid track record.

\* Ratings as of March 2012



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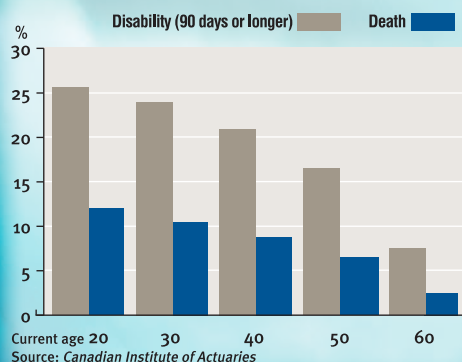
This brochure is not a contract and the contents are limited by its size. Please see your Certificate of Insurance for the specific terms, conditions, limitations and exclusions that apply to your coverage.

## Loan Repayment Insurance



## Protection from Life's Winding Roads

Probability of becoming disabled or dying before age 65



## Protection from Life's unexpected obstacles.

Your recent heavy truck or equipment purchase is a great financial commitment but one that is necessary for your livelihood and your family's financial well being. But sometimes the road of life can throw unexpected challenges your way. What would you do if roadblocks suddenly prevented you from getting behind the wheel and earning a living? The financial strain during times of crisis could put a huge strain on your business and family, drain your resources and damage your credit rating.

Loan repayment protection is the best and most affordable way to ensure your loan payments are made when you are not in the driver's seat. It's a financial safety net for you and the people who depend on you, when there's a financial breakdown.

Through our group buying power, you can protect yourself and your investment for pennies a day.



There are those who feel that even at a low price, loan repayment insurance is an unnecessary "luxury". The "it could never happen to me" attitude is understandable when your health is good and you're in the prime of life. Nevertheless, the statistics on disability and death cannot be ignored.

## Reducing the impact on your family.

The best way to achieve peace of mind is to plan for the long haul. So it's good to know that the insurance coverage you choose will reduce the financial impact on your loved ones if anything should happen to you:

If you were to suffer a fatal injury or illness, life coverage will pay off the insured portion of your loan, leaving the people that depend on you most, your family, unburdened by your financial obligation.

If you become totally disabled and are unable to work, disability coverage will take care of your insured monthly loan payments, allowing you to focus on getting back on the road. You can choose the type of disability plan that works best for you. If you are totally disabled due to injury or sickness, Accident & Sickness coverage pays your loan payments. Or if you prefer, if you are totally disabled due to injury alone, Accidental Disability coverage pays your loan payments. The choice is yours.

- Of all loans that become delinquent in Canada, 3% are due to the unexpected death of the main household income earner, and 50% are due to loss of income related to a disabling accident or illness
- Canadians between the ages of 20 & 65 have a 50% chance of having a disability that lasts longer than 3 months
- 55% of working adult Canadians have no disability coverage
- Accidents are the leading cause of death for Canadians 45 years of age and under
- Canadian insurers pay more than \$230 million per year in disability benefits under loan insurance plans

Sources: Statistics Canada, I.C.B.C., CLHIA

# JUMBO EXTEND