



Focus on ... Disability Insurance

## Long term disability

No one can predict the future course of their health. That's why we offer a full range of comprehensive and portable disability insurance products that you can rely on throughout your working years.

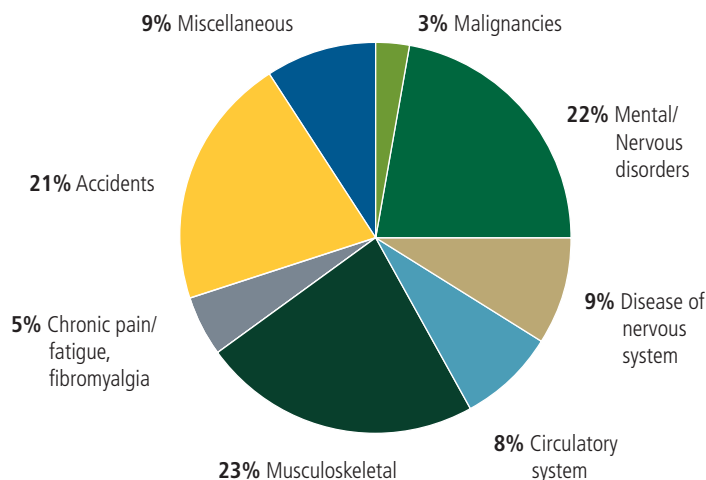
Industry statistics<sup>1</sup> show that the risk of becoming disabled due to illness or injury during a person's working years is considerably higher than the risk of premature death. For disabilities that last for more than 90 days, the average claim will be longer than three years.

### That's a long time to be without a paycheck!

In 2007, we took a look at our long term claims to see how many had lasted for more than five years, and the nature of those disabilities. The most frequent cause of such disabilities is musculoskeletal conditions. These range from degenerative disc disease to arthritis to more generalized problems with the back and joints. The next most frequent causes are mental and nervous disorders, including major depression and bipolar disorder.

For about one third of our long term disability claims, critical illness coverage may have also paid a benefit.

**Causes of Long Term Disability**



<sup>1</sup>Commissioners' Individual Disability Table A, Society of Actuaries

## It could happen to you too!

An accident or sickness can strike without warning. The following table illustrates the nature of some of our longest disability insurance claims.

Occupation	Date of disability	Nature of disability	Age when disabled	Total paid to date*
Teacher	1993	Severe bilateral diabetic	47	\$ 211,370
Psychologist	1994	Depression	41	374,480
Dentist	1991	Hodgkin's disease	42	903,718
Secretary	1989	Bipolar disorder	42	403,825
Doctor	2000	Idiopathic facial pain	41	151,589
Constituency officer	1993	Osteoarthritis	46	254,368
Sewing machine operator	1989	Bilateral rotator cuff	42	216,210
Veterinarian	1995	Severe allergies	39	861,920
Dentist	2000	Fibromyalgia	38	950,925
Bricklayer	2001	Carpal tunnel syndrome	48	87,660
Pastor	1995	Manic depression	52	707,857
Doctor	2000	Bipolar disorder	52	306,098
CEO	1999	Panic disorder	41	544,512
Dentist	2000	Idiopathic cerebellar atrophy	50	425,809
Dentist	1998	Contact dermatitis	37	973,128
Self-employed	1994	Degenerative spine	40	945,456
Manager	1997	Ischemic heart disease	40	544,338
General contractor	1994	Attempted suicide	37	391,769
Newspaper deliverer	2000	Concussion from car accident	52	129,645
Forest engineer	2001	Fractured ankle	23	115,062
Lawyer	1999	Multiple sclerosis	45	162,951
Anesthetist	2001	Cancer	51	767,106

\* As of December 6, 2007.

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