

The Canadian Federation of Independent Business (CFIB) is proud to present a unique and affordable group insurance plan designed exclusively for you.



GROUP INSURANCE PLAN

PrimaSure *multi* is exclusively available to businesses that are CFIB members and provides you and your employees access to a group benefits plan that is:

- **AFFORDABLE** in helping manage plan costs, so your business can attain the productivity and financial rewards of a healthy workforce;
- **FLEXIBLE** so you can build a group benefits plan that is attractive and valued by your employees;
- **EASY** to switch from your current insurance carrier or establish group benefits for the first time as plan set-up and on-going administration are fast, efficient and worry-free.

+ enjoy access to benefits designed exclusively for **OWNERS**

5 year "own-occupation" disability insurance

Unable to perform your current occupation? You will be covered for 5 years instead of the usual 2 years.

No medical approval!

\$30,000 of critical illness insurance coverage without the usual lengthy medical application process*.

+ Enhanced benefits for **OWNERS** and **EMPLOYEES**

Coverage for dependents

- Including accidental death and dismemberment (AD&D);
- Dependent students are now covered until age 30 for life, AD&D, health and dental benefits*.

Health Spending Account (HSA)

Available with as few as 3 employees, each gets to choose how they spend part of their health coverage!

*Terms and conditions apply.

INDIVIDUAL PLAN

PrimaSure *uno* is individualized coverage provided to owners of CFIB member businesses and, in certain circumstances, to their employees**.

MINIMUM COVERAGE INCLUDES

\$25,000 life and accidental death or dismemberment (AD&D) insurance

+ at least one of the following:

Disability insurance

Choice of 3 levels of health care/dental care

Critical illness insurance

+ CFIB member business owners now have access to even more choices:

Not ready to offer group benefits to your entire staff?

Offer PrimaSure *uno* to select categories of employees of your firm or allow any employee of your firm to purchase it themselves**.

SPECIAL OFFER: If you're purchasing coverage for the first time, you and your spouse can opt for the following insurance package, without proof of good health:

- Critical Illness insurance
- Life Insurance
- AD&D insurance

of \$25,000 each***

** In Quebec, only coverage of business owners and their spouses is available.

***You must full the following conditions:
1. You are an owner of a CFIB member business;
2. You must be less than 65 years of age at the time of application;
3. Owner must be actively at work and not currently disabled.

Your partners of choice

The **PrimaSure multi¹** and **PrimaSure uno¹** group programs are powered by:



With over 40 years of being the voice for small- and medium-sized businesses, CFIB represents their interests at all three levels of government.²



In partnership with Sun Life Financial and Nexim Canada, our national network of financial advisors provide decision-making insight and local services.²



Nexim Canada is a financial services firm that is proud to join CFIB and Sun Life Financial to provide you with *PrimaSure uno* and *PrimaSure multi* group benefits and ongoing support.¹



A market leader in group benefits, Sun Life serves more than 1 in 6 Canadians in over 12,000 corporate, association, affinity and creditor groups across Canada.³

Contact us today to experience the **Affordability, Simplicity and Flexibility** the Group Insurance Plan offers to CFIB members.

To ask for your free, no-obligation quote or for any other information, contact:

Romano Klomp
Life & Disability Insurance Specialist
phone: 1-888-567-7546
romanok@josslin.com



Josslin Insurance
a Real Insurance broker

This brochure provides the highlights, but not all of the *PrimaSure multi* and *PrimaSure uno* plan details. The complete terms, conditions, exclusions and limitations are found in the group insurance policy issued by Sun Life Assurance Company of Canada.

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