

Insurance BY STAGES

Protect loved ones
with insurance

HERE ARE DIFFERENT TYPES OF INSURANCE YOU
SHOULD CONSIDER DEPENDING ON YOUR LIFE STAGE.



IF YOU ARE JUST STARTING OUT:

Recent financially
independent
graduate

Single

Managing a first
mortgage

Help cover your
debt with:
Term life insurance

Help protect your
income with:
**Critical illness
insurance
Disability
insurance**



IF YOU ARE GETTING ESTABLISHED:

Couple
Young family
In mid-career
with dependants

Prepare to leave a
legacy with:
**Permanent life
insurance**

Help protect your
income with:
**Critical illness
insurance
Disability
insurance**

Help cover your
debt with:
**Term life
insurance**



IF YOU ARE APPROACHING RETIREMENT:

Middle aged
In late-career
Empty nester

Help protect
your retirement
lifestyle:
**Long-term care
insurance**

Prepare to leave a
legacy with:
**Permanent life
insurance**

