



In our January newsletter, I referred to 2025 as the  
**“YEAR OF UNCERTAINTY”**

Now, in the final quarter,  
little has changed to displace that sentiment.

Media headlines report price increases in commodities essential to the lifestyles and livelihoods of average Canadians.

The small business segment of the workforce in Canada (companies with fewer than 100 employees) is the backbone of our economic society and supports many thousands of families.

Our job as insurance agents is to reach out to as many of those intrepid entrepreneurs to advise and teach them how to secure their economic future in the event an injury or illness interrupts their work life and threatens financial hardship, making ordinary household and living expenses unaffordable.

**We can provide peace of mind that while an unexpected illness or catastrophic injury could bankrupt a thriving business, they are protected.**

The trade/tariff problems have created unprecedented insecurity in many industries necessitating workers pivot in order to continue to support their families.

**EDGE’S Guaranteed Issue suite of products gives employers and independent contractors an affordable way to way to guarantee income stability despite an event they cannot control.**

**Help them lose uncertainty and gain financial security.**

**Choose Income Replacement monthly benefit for injury or injury and illness; add Business Overhead Expense benefit; Accidental Death and Dismemberment; Critical Illness; Life Insurance; Fracture Accident Benefit \*\*Included in every injury monthly income policy is \$10,000 for expenses associated with an accident not covered by the provincial government health plan**

**You can enhance the injury benefit with Permanent and Total Disability, and Lifestyle Enhancer Benefit riders.**

**Offer travel plans- monthly (job related included) or annual; add Extended Health and Dental plans, individual or small group, with industry leading guaranteed issue options for 3 or more employees. In addition, a 15% (approx.) is available for more than one EDGE policy for all clients.**

Please call to discuss any custom design solutions, EDGE is not a “one size fits all” benefits provider.

Good Selling!

