

## ■ For Earth, For Life.

For more than a hundred years, Kubota has been recognized as a leader in the tractor and heavy equipment industry, first in Japan and later in North America and Europe.

Throughout the years, we have proven ourselves as an inevitable player on the market with additional products such as engines, construction equipment, vending machines, pipe, valves, cast metal, pumps and equipment for water purification, sewage treatment and air conditioning.

By choosing Kubota products and Loan Repayment Protection, you give yourself the best equipment and the best protection to overcome unexpected life events.

Thank you for choosing Kubota Loan Repayment Protection

Your Kubota Dealer

## Options, features & benefits.

- Provides affordable peace of mind to you and your family
- Insurance coverage that makes your liability an asset
- Premium cost is the same for all ages and occupations
- Benefits are non-taxable and paid in addition to your other workplace or private plans
- Payments made on your behalf do not have to be repaid
- Protects your savings
- Protects your credit rating



### Advantage 60180 – COMPLETE PROTECTION

- **Life Insurance** includes accidental dismemberment benefit
- **Critical Illness Insurance** includes nine covered conditions:

- |                                  |                          |
|----------------------------------|--------------------------|
| 1 Life-Threatening Cancer        | 5 Major Organ Transplant |
| 2 Heart Attack                   | 6 Kidney Failure         |
| 3 Coronary Artery Bypass Surgery | 7 Severe Burns           |
| 4 Stroke                         | 8 Multiple Sclerosis     |
|                                  | 9 Paralysis              |

- **Accident & Sickness Disability Insurance** includes variable coverage option
- Higher insurance coverage maximums to cover multiple investments

## A track record you can trust.

The Kubota Advantage 60180 product is developed by iA Dealer Services, which is a division of Industrial Alliance Insurance and Financial Services Inc., a member of the iA Financial Group, and has been protecting customers and their families for over 55 years.

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



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

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

As an iA Financial Group 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 2020.



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.

iA Financial Group is a business name and trademark of Industrial Alliance Insurance and Financial Services Inc.

FORM C7436E (MAR/2020)



### Advantage 60180



Complete protection by iA Financial Group.

## Total protection against financial breakdown.

Whether your equipment is new or pre-owned, you're planning to use it for a very long time. You've chosen wisely and budgeted carefully, but the one option you shouldn't overlook is loan repayment protection. It's an option that will protect your investment in case of a financial breakdown.

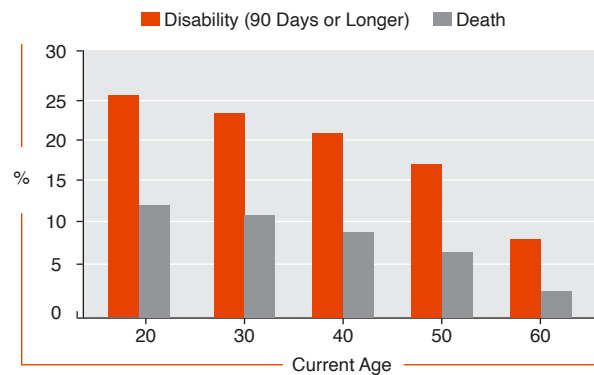
When sickness and injury prevent you from being able to perform your job, the financial side effects can be substantial. And in the event of your death, your family can face overwhelming financial obligations. Protecting your investment, by insuring your monthly loan payments, is a sound choice. With Kubota Loan Repayment Protection, you can protect your investment and feel safe and secure about your financial commitments, for just pennies a day.



## Probability of becoming disabled or dying before age 65.



- 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
- 1 in 3 Canadians will be diagnosed with cancer in their lifetime



Source: Canadian Institute of Actuaries

Sources: Statistics Canada, I.C.B.C., CLHIA, Canadian Cancer Society

## The power of three.

There are those who feel that even at a low price, loan repayment protection 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 ahead. 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.

If you are diagnosed with a covered condition, critical illness coverage provides a lump sum payment that will pay off the insured portion of your loan. A 'Living Life' benefit, critical illness insurance is designed to eliminate the financial strain of a loan, giving you the freedom to focus on getting well.

If you become totally disabled through illness or as a result of injury, disability coverage will take care of your loan payments.

