

Is your disability insurance keeping up with your lifestyle?

This quick self-assessment will help you verify whether your current coverage still aligns with your personal and professional situation. It does not replace personalized advice, but it helps you identify points to review with an advisor if needed.

	Oui	Non / Ne sais pas	
Current coverage	Is your insured income up to date? Ensure your policy reflects your current earnings.	☐	☐
	Would your coverage allow you to maintain your standard of living? The goal: to replace approximately 60–70% of your gross income.	☐	☐
	Are your debts covered in case of disability? Some debts can be protected separately, if needed.	☐	☐
	Is your waiting period appropriate for your finances? Is your emergency fund sufficient to cover your expenses during the waiting period before benefits begin?	☐	☐
Contract conditions	Does your coverage protect you against all eventualities? Have you checked whether certain medical conditions or activities are limited?	☐	☐
	Does your policy adapt as your career evolves? Your coverage should stay valid even if your hours, schedule, or work structure changes.	☐	☐
	Can you increase your protection without medical evidence? Some coverages allow a guaranteed amount without a medical questionnaire.	☐	☐
	Do you know how long your benefits would be paid? The benefit period (2 years, 5 years, or to age 65) has a major impact on long-term security.	☐	☐
	Is your coverage indexed to inflation? Indexation preserves your purchasing power over time.	☐	☐
Updates	Do you review your coverage regularly? Reviewing your coverage every 2–3 years, or after major life changes (promotion, income shift $\geq 10\%$, new mortgage, birth, or transition to self-employment) helps keep your protection aligned with your reality. <i>A proactive review prevents unpleasant surprises and ensures your insurance keeps pace with your life.</i>	☐	☐

Positive answers	How Strong Is Your Protection?
9 to 10	Your protection appears solid and well-adapted. Continue periodic reviews every 2–3 years.
6 to 8	An update or a few adjustments may be beneficial. A full review would confirm everything is optimal.
0 to 5	Your protection may be insufficient or inadequate. A personalized analysis is strongly recommended.

The insurance advisors and financial planners at VIGILIS MD Solutions can help you truly understand your coverage and provide personalized, strategic recommendations to keep your protection perfectly aligned with your needs.



Our Vision 360° Approach

At VIGILIS MD Solutions, every disability insurance file undergoes a detailed analysis adapted to your reality and priorities.

Understanding your situation

We begin with a confidential discussion to clearly understand your financial situation, income, existing coverages, and personal or professional obligations.

Evaluation of your current coverage

Our team reviews key elements of your contracts: insured amounts, benefit period, exclusions, indexation, and waiting period.

Simulation and gap identification

Our analytical tools allow us to compare your current coverage with your actual needs.

Tailored recommendations

You receive a clear report with concrete recommendations to optimize your coverage based on your goals and risk tolerance.

Ongoing support

As your life changes, so should your protection. Our team ensures your plan evolves with you.

A trusted partner of the medical community, our team of financial planners, advisors and professionals fully understands your reality and is committed to providing ethical, impartial, and transparent guidance.



Exclusive Health insurance plans

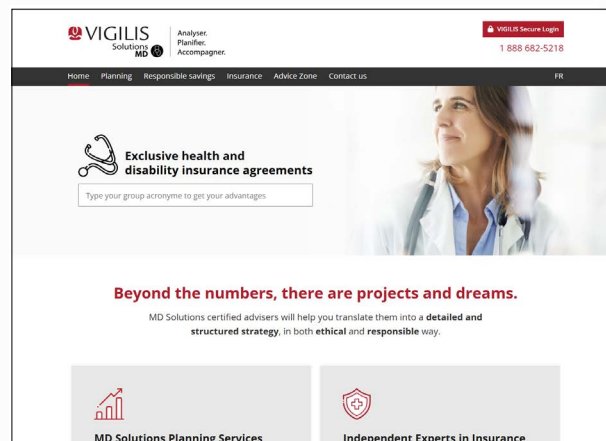
Guaranteed disability insurance products

Financial planning and wealth management

Responsible Investments

As an independent financial services firm, we give you access to all Canadian insurers. No product is ever imposed: you benefit from the most advantageous combination of solutions based on your situation.

Our recommendations are guided solely by your best interests.



Ready to take the next step?

Schedule an exploratory meeting with our team through our [virtual calendar](#) or visit vigilis.ca/md to find out more.