

## Case Scenario #5

### Newcomers to Canada



**Clients:** Jia, 30, and Wei-Ming, 34

Meet Jia and Wei-Ming, a husband and wife embarking on their journey to establish themselves in Canada. Jia holds a valid 1-year work permit, while her husband, Wei-Ming, is here on a visitor visa.

#### Insurance Needs

Jia and Wei-Ming have embraced the Canadian lifestyle and have made the decision to settle permanently in the country. They are currently in the process of applying for permanent resident status and are actively seeking to secure their first home.

As part of their journey towards permanency, securing a mortgage is an essential step for them.

#### Health Overview

Jia is in good health. Wei-Ming has Type 1 diabetes (insulin-dependent).

#### Tailored Solution

To address their insurance needs, Jia has chosen a \$500,000 T25 level FlexTerm policy, along with a critical illness rider of \$50,000.

Additionally, Wei-Ming has been included as an additional insured with a \$250,000 Platinum Protection T20 policy.

**Total Monthly Premium: \$97.16**

#### Did you know?

With Assumption Life, spouses and children have access to up to a maximum of 50% of the primary insured's coverage (up to a maximum of \$250,000), provided the insured's spouse or child lives in Canada.

**Contact me to learn more about  
how Assumption Life can help!**