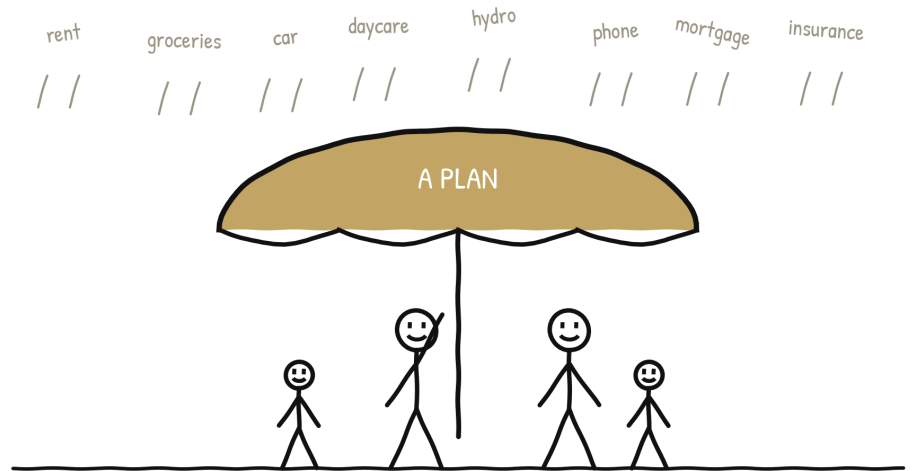


Your Bills Don't Get Sick Days

A plain-English guide to emergency funds and the four layers that keep a household standing if you get sick, hurt, or can't work.



Franklyn Marshall

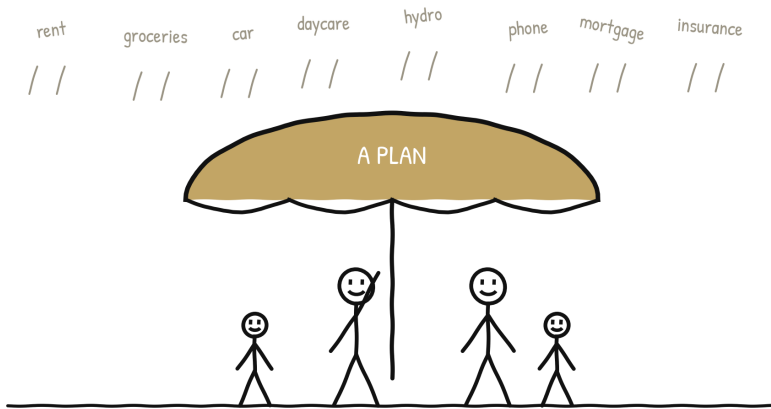
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BEFORE WE START

Why do we want money?

When people talk about what they'd need if they got sick or hurt, they rarely say "money." They say things like: *I don't want to be a burden. I don't want my kids to notice. I want to focus on getting better, not on the bills.*

That's what money really buys in a hard season: dignity, calm, and a life that keeps running while you recover.



The bills keep falling. A plan keeps them off your family.

Nobody wants insurance. They want to keep their life the same on the worst day of their year.

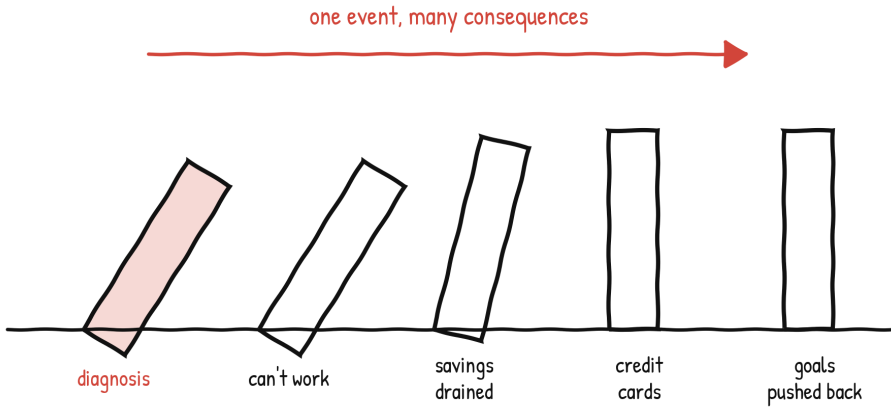
"Hope is not a strategy."

COMMON SAYING

CHAPTER 1

One event, many consequences

Most money problems don't arrive alone. One event knocks over the next, then the next.



The first domino is rarely the expensive one.

A diagnosis means time off work. Time off means less income. Less income means savings get used up. Then the credit card. Then the goals you were working toward get pushed back a year, or five.

This isn't rare. About **2 in 5 Canadians** are expected to be diagnosed with cancer in their lifetime, and about **64%** survive at least five years (Canadian Cancer Society). Surviving is the good news. It also means months of treatment and recovery, often with less income coming in.

The question isn't "will something happen?" It's "what happens to the bills when it does?"

CHAPTER 2

Your bills don't get sick days

When you stop working, your income drops. Your bills don't. The mortgage, the car, the groceries and the daycare all keep coming on the same day every month.

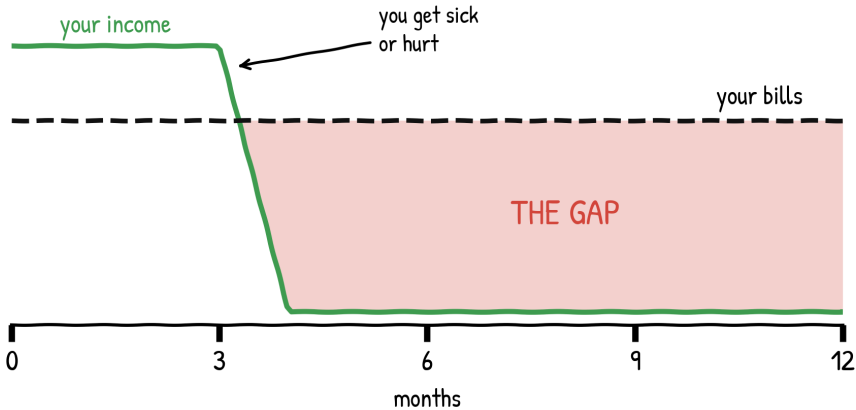


Illustration: the space between the lines is the problem to solve.

Most people have a plan for spending money. Very few have a plan for *not earning* it. That red gap is what a real emergency plan is built to fill.

3 questions to ask about your work benefits

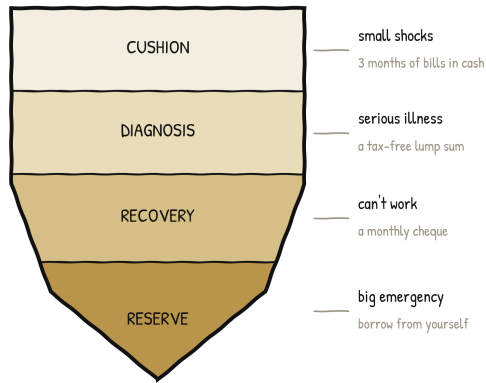
- How much does disability pay per month, and is it taxable?
- How long is the waiting period before the first cheque?
- Does it end if I leave or lose my job?

If you're self-employed, the answer to all three is usually "there isn't any," which means the whole gap is yours.

CHAPTER 3

The four-layer shield

You don't need one giant product. You need layers, each built for a different kind of bad day. Think of them as strategies, not policies.



Build from the top down.

Layer 1: Cushion

About three months of your *fixed* costs (not your income) in cash, somewhere boring and easy to reach. It handles small shocks like a car repair.

Layer 2: Diagnosis

A one-time, tax-free lump sum if you're diagnosed with a covered serious illness, such as cancer, a heart attack or a stroke. You spend it however you need: time off, treatment travel, a caregiver, the mortgage. Some versions focus on cancer alone and cost less.

Layer 3: Recovery

A monthly cheque if an injury or illness keeps you from working. It replaces part of your paycheque until you're back. Some versions focus on accidents and injuries and pay set amounts for specific injuries.

Layer 4: Reserve

Cash value you build up over time inside permanent coverage, which you can borrow against in an emergency instead of using a 20% credit card. Loans charge interest, and unpaid loans reduce what the policy pays.

CHAPTER 4

Which layer first?

You don't build all four at once. You start with the layer that closes your biggest gap.

If this sounds like you...	Start with
Less than one month of bills saved	Cushion: even \$50 a payday
Self-employed, or no disability plan at work	Recovery
Main earner, or a family history of serious illness	Diagnosis
Cushion in place, want a long-term reserve	Reserve

A shield with one strong layer beats a plan that never gets started.

“Your bills don’t get sick days. Your plan shouldn’t either.”

FRANKLYN MARSHALL, CLEARESTFINANCES

THANK YOU FOR READING

A calm household is a strong one.

You've seen how one bad day can ripple, and how a few simple layers can keep your life steady through it. I look forward to working with you to build a shield that fits your family, so you can focus on what matters if the unexpected happens.

Conversation creates clarity.

Clarity creates confidence.

Confidence produces results.

Franklyn Marshall

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