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**CAREERGUARD** provides full salary protection should you ever lose your job involuntarily!

**CAREERGUARD** helps you professionally in your job search!

**CAREERGUARD** offers you total protection now at an incredibly low cost to you.

Get CAREERGUARD protection today. Remember, secure, competent people get hired, too!

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CareerGuard is the best friend to have around in these precarious economic times. One that you can count on *totally* to protect you and your family from financial hardship and uncertainty. Until you secure a new position, CareerGuard sees to it that you continue to take home the same remuneration -for up to two full years. Payments are delivered right to your home or personal bank account on a regular basis.

**CAREERGUARD** helps you professionally in your job search!

CareerGuard goes to work for you the moment you lose your job. It lets you know that you're not alone. Just a phone call away, we place complete re-employment consulting services immediately at your disposal to help you get a new job as fast as possible. CareerGuard also provides other personal services (which can include office, secretarial, research facilities, etc.) to help you conduct your search more effectively and with dignity.

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Let's face it. Most of us hardly ever give a passing thought to the possibility of being fired. We feel secure in our positions, enjoy a regular take-home pay to meet our obligations and look forward to bigger and better things ahead.

**But what if something should go wrong down the road?**

Something you have absolutely no control over occurs and suddenly you lose your job. Unfortunately, it does happen. In fact, recent surveys show that in over 85% of executive dismissals, the competency of the individual never entered into the firing decision. The most common causes were beyond the control of the individual and included financial difficulties, personality conflicts, changes in corporate direction, etc.

How would you manage? Remember, even the best-intentioned employer could leave you in the lurch when times are bad. Severance pay is not always a guaranteed commodity and, even when it is, would it be enough to cover all of your expenses until the time you are fortunate enough to find a new position?

**Security when you need it most.**

CareerGuard takes the worry out of being dismissed. It is a Career Protection Plan designed to meet the

specific needs of executives and professionals in both the private and public sectors: managers and supervisors at all levels, presidents and vice-presidents, engineers and technicians, scientists and consultants, accountants and many others.

Continue to receive your paycheque on a regular basis.

With CareerGuard protection, you and your loved ones enjoy the standard of living they are accustomed to when you are unemployed. We guarantee that you will continue to receive the same net remuneration you received prior to dismissal - up to two full years - beginning the moment payments from your employer run out.

This amount you receive would work out to be equivalent to your full salary (after taxes) PLUS bonuses and other financial incentives PLUS 10% to cover fringe benefits (CareerGuard payments are not taxable). The bottom line? You take home the same money as you did prior to dismissal.

In the event you find suitable employment during the benefit period - but at a salary less than before - CareerGuard pays the difference between your old salary and your new one (up to 25% of your old salary for the remainder of the benefit period).

**How is the benefit period determined?**

It depends on *the greater* of the length of time with your current employer or the length of continuous coverage under CareerGuard. Here is a summary of that indemnification period:

Greater length of Time	Maximum benefit period
5 years and more	2 full years
1 to 5 years	1 full year
Less than 1 year	6 months

**The cost of CareerGuard Protection?**

You can enjoy full CareerGuard protection for just 1.3% of your gross salary - based on a minimum of \$25,000 per year and a maximum of \$100,000 per year. Those who are currently earning less than \$25,000 may still subscribe (we invite you to inquire about applicable conditions).

**Backed by major Canadian insurers.**

CareerGuard offers real protection and assistance to Canadian managers and professionals. It is a joint project involving 7 of Canada's leading insurance companies. Project management is provided by Gestas Inc., one of Canada's top specialty insurance managers.

The plan is backed by total assets of well over \$600,000,000. It offers a good deal that no realistic executive or professional can afford to overlook in these often uncertain economic times.

We invite you to take advantage of full CareerGuard protection today. Simply complete and return the enclosed Application today.

***Get CareerGuard Protection today. Remember, secure, competent people get fired, too!***