

What is behavioural insurance?

The world of life insurance is evolving –promoting behaviour that can help Canadians live longer, healthier lives.

You may have heard of behavioral insurance, but what is it?

Simply put, policy holders are motivated to live a healthier lifestyle. By doing things that are good for you, such as going to the gym or getting a dental checkup, you can earn rewards.

The rewards can range from gift cards and gym memberships to fitness trackers and even reduced premiums.

Making unhealthy choices like smoking, drinking alcohol, eating a poor diet and physical inactivity can all contribute to health problems and chronic disease - responsible for 60% of deaths worldwide.

By focusing more on prevention, people can live happier, healthy lifestyles and get rewarded for it.

Think of life insurance as an important part of a solid foundation for your overall plan. Since every individual and family is unique, your advisor can help you tailor coverage that perfectly suits your needs.



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