



Alberta
Association of
Physiotherapy



COVE CONTINUITY
ADVISORS INC

AAP Student Savings Program

Your Risk

The percentage of the Canadian population living with a disability will dramatically increase with age. In 2022, 27% of Canadians aged 15 and older, had at least one disability. The most common disabilities in Canada are:



16.7%

Pain-related



10.9%

Flexibility



10.6%

Mobility



10.4%

Mental Health-related



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THE PROBLEM



Being unable to work, because of injury or sickness, usually means a substantial loss of income and, very likely, a significant change to your lifestyle.

At Cove, we believe your most valuable asset is you, and your ability to earn income!

EXCLUSIVE AAP MEMBER OFFER



We have worked together with RBC Insurance to offer all AAP Members a 15% discount on Disability and Business Overhead Insurance, plus extra benefits for students and new graduates!



Disability
Insurance



Business Overhead
Insurance



Critical Illness
Insurance

STUDENT SAVINGS PROGRAM



Waived Premiums

In addition to the 15% AAP discount, students can qualify for 5 months of waived premiums after payment of the first monthly premium, with the first purchase of each product