

## The Insurance Advisor

Welcome to the Winter/12 Edition of the Insurance Advisor. In this issue we are going to discuss the benefits of dealing with an insurance broker as well as the reason why you need to have disability coverage.

Also, in this issue we are announcing **our new contest page** on our website [www.life-insurance-online.ca](http://www.life-insurance-online.ca). It's currently under construction, however, it should be live by mid-month. It's simple; all clients can fill out 1 ballot each month for a chance to win the monthly prize. This month's winner will receive a **\$100 gift card for East Side Mario's**.

**You can increase your odds of winning by filling out our *refer-a-friend* form. Each referral will earn you an extra ballot for the monthly draw. Be sure to come back every month for your chance to win!**

### Why use a Broker?

Unlike company agents or banks that can only sell you the product line that they are paid to sell, a broker has the ability to source the marketplace to find you the best possible product at the best possible price. This is what he specializes in. ***You are the client and the broker works for you.*** This means whenever any adjustments are required or any questions come up, you will deal directly with your broker. You are buying life insurance because you want a guarantee that your family or business will not be financially burdened by your passing. Isn't it important to know that you are in the right hands? The broker will provide you with a plan that is going to work for you now and in the future.

### What is your most valuable asset?

If you were to be asked, "What is your most valuable asset?" What would you say? Is it your home? Your business? Your family cottage on the lake? Possibly some family heirloom with great financial as well as sentimental value? These may all be very valuable, but without question, ***your most valuable asset is your ability to earn an income and support your family, your lifestyle, and safeguard your future.*** Many of us will spend more per month on cable TV than it would cost to protect our families future with an investment in ourselves with Disability Insurance

**FOR MORE INFORMATION VISIT THE WEBSITE**

**[www.life-insurance-online.ca](http://www.life-insurance-online.ca)**

### ***Did you Know???***

\$100,000 of Critical Illness Insurance for a 30 yr old male ... \$30/mth

### ***Did you Know???***

\$100,000 of Term 20 life insurance for a 30 yr old male ... \$20.79/mth  
(non-smokers rates, pending medical underwriting)

*This helpful information is courtesy of:*

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