

## *The Insurance Advisor*

Welcome to the Fall Edition of the Insurance Advisor. In this issue we discuss the benefits of using a broker for Life Insurance. We also have a commentary on Disability Insurance and what it can mean to you and your family.

### **Why Buy Life Insurance from a Broker?**

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. Unlike company agents or banks who can only sell you the product line that they are paid to sell, a broker gets paid by you. ***You are his client and he works for you.*** This means whenever any adjustments are required or any questions come up, you will deal directly with him. 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 then 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.

### **Disability Insurance**

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.

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

If you are fortunate enough to have group benefits at your place of employment you should also take out individual life insurance. If you take out a permanent life insurance plan when you are young your rates will never go up and the coverage will always remain in force. You will eventually leave your group. When you do you will now be subject to tougher medical underwriting (you are older now and may have health issues that were not a factor when you were younger) and it will be significantly more expensive.

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

The average hospital stay in Canada for a cardio vascular condition was 10 days? That for most Canadians extra costs will include T.V. \$10/day, Telephone \$4/day, Internet \$10/day, (rates from Barrie's RVH as of Sept./10), ambulance, upgraded room and non-OHIP covered medicines. Not to mention lost wages, parking and daycare. Hospitalization Insurance can help. Easily affordable and the whole family can be covered. No medical questions make this a wise choice.

*This helpful information is courtesy of:*

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