

It's time for a FRESH LOOK at your overall Insurance & Investment Portfolios:

Life Insurance:

- **Term Insurance** is often used as an inexpensive way to cover such expenses such as a mortgage, line of credit, or costs to raise children in case of premature death. It is the least expensive form of insurance and does not hold any cash values. Term insurance can be taken out in increments from 5 to 35 years or up to age 100.
- **Permanent Life insurance** can provide life-long insurance without life-long payments and is ideal for clients who want to pay a guaranteed amount of premium for a guaranteed time. It also offers the options of increasing their tax-deferred savings or the amount of their death benefit. Participating plans may pay dividends to create cash values and paid up insurance values.
- **Universal Life** products offer flexibility blending term insurance and an investment account into one contract. The investments range from savings accounts to guaranteed term deposits, to funds that track market indices called segregated funds. Investments are tax deferred until the funds are withdrawn.
- **Simplified Life** is an insurance product issued to those who are hard to insure without the need for a medical exam. Eligibility is based on questions asked on a simplified application form. Insurance policies can be issued up to age 90

Living Benefits: (payable during your lifetime)

Critical Illness & Disability – Your entire lifestyle is protected by your income. In uncertain economic times, the cost of recovery from an illness or injury will be even harder to bear without protection. Where will the money come from to cover your bills? Is taking it from your retirement savings the best answer?

- **In Home & Long Term Care Insurance** can help prevent the unnecessary liquidation of assets to fund the needed care provided in your own home or in a facility.
- **Individual & Group Health & Dental Plans** can provide coverage over and above what OHIP will pay, for a fixed monthly premium.
- **Travel Insurance** – Never leave home without it! An unexpected out of country medical emergency can cost thousands of dollars! Let us shop around for the best coverage at the best price.

Insured Investments:

- **Segregated funds** combine insurance protection and the potential for investment growth. Guarantees from 75%-100% of principle return at maturity (usually 10-15 years); fully liquid; death benefit guarantee of 100%; possible creditor protection; ability to by-pass probate.
- **Registered Education Savings Plan:** An RESP is designed to accumulate savings as a financial resource for post-secondary education. The government offers a 20% grant on deposits up to \$2,000 per year. With our ever changing economic times it is more important than ever to give our youth a chance to succeed!

BERTRAM INSURANCE & FINANCIAL SERVICES offers consolidated advice on life insurance, health insurance, and wealth management. Call (705) 657-3882 or Toll-free: 1-866-657-3882