



The Wealth Management Practice of Kurt Rosentreter

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Verifying your Insurance Needs – Take this Self Test

It is essential that all Canadians take adequate steps to protect themselves and their families from unexpected risks. If you answer “no” to any of the questions, give us a call to discuss your insurance needs in the context of your broader financial plan. We would be happy to visit your home and help you with these needs while also providing a second opinion on your current insurance products.

Please complete the following statements about your insurance coverage.

1. I/my family have(has) adequate life insurance. Yes No

Life insurance includes term insurance, universal life insurance or whole life insurance. Life insurance can be used to guard against lost income from a premature death at a time when you have dependants. Life insurance can also be important to offset tax liabilities on your death and to enhance your net worth. Life insurance can serve as a form of tax free retirement income and it can be used to pass cottages and small businesses to children tax effectively. A personal policy can also negate the need for separate mortgage insurance, saving you money.

2. I/my family have(has) adequate disability insurance. Yes No

Employer provided disability insurance coverage is not tailor made for your situation – it is a bulk policy put in place for a group. High income executives and professionals may be under-insured with a group policy. Group disability policies are not transferable should you change employers – this can be problematic if you plan to change careers ever. Disability insurance costs can be controlled by managing the many variables and riders that come attached to many policies.

3. I/my family have(has) adequate critical illness insurance to guard against my need for money should I incur a serious disease. Yes No

Critical illness insurance provides a lump sum of money when the insured contracts a qualifying disease. The money can be used to pay for medical treatment, replace lost wages, continue to build retirement savings while you cannot work, or other costs. Some critical illness policies will pay you all your premiums back if you don't use the coverage by age 75.

4. I/my family have(has) adequate long term care insurance to help pay for nursing home and medical costs in old age. Yes No

Long term care insurance provides regular payment for qualifying facility care and home care costs in old age. Homecare or nursing homes can often cost \$30,000+ per year per person.

A Note About Your Employer Group Insurance

- It is important to closely examine group insurance coverage provided by an employer. Often employer provided coverage is too low or the policy may not match your specific circumstances.

Call us to Schedule an Appointment

 **Manulife Securities**

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