

# A Husband's Point Of View

## A.M.H. Financial Services



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### On the Lighter Side

Did you hear about the amateur fisherman? He did it just for the halibut.

Think. What you do when you can't thwim.

Bulldozer: Some who can sleep through a campaign speech.

When it comes to getting a suntan, ignorance is blister.

What did Cinderella wear to the undersea ball? Glass flippers

Icicle: A stiff upper drip

Happy Easter and welcome to my April newsletter.

Accidents and illnesses can happen at any time, how would you and your family cope if you were unable to earn your income? Disability insurance, often called disability income insurance, insures the beneficiary's earned income against the risk that disability will make working (and therefore earning) impossible.

Your earning potential is a far more valuable asset than your automobile or your home. Disability insurance is designed to protect you from the possible loss of income. What's the possibility of this happening? It's more than you'd imagine.

Why not protect your ability to earn an income with Disability Insurance? You couldn't buy a car if you didn't have an income. But it's protected. You couldn't make payments on your house if you didn't have an income. But it's protected.

Your odds of becoming disabled for 90 days or longer during your working career are higher than the chances of dying during the same period.

You may not get a second chance. Protect your tomorrow with disability insurance today. Call us today for a quote!



### A Husband's Point of View



If you became Disabled Today,  
Could you Afford To:

- ♦ Pay your mortgage or your rent?
- ♦ Pay your utilities?
- ♦ Make car payments?
- ♦ Make other loan payments?

## Disability .... the plain truth



**Accidents and  
Illnesses are  
facts of life.**

**They can happen  
at any time!**

When you're young it's easy to think you're invincible and nothing will ever happen to you, but the hard truth is, if you're under 65, you're 60% more likely to become disabled than you are to die.

The second leading cause of bankruptcy in Canada, behind over extension of credit, (29%) is injury or illness leading to disability (15%) because it blocks people from sustained employment. Yet, most Canadians don't understand how disability insurance works and why they may not be adequately covered.

If you were to ask a group of working people whether or not they have disability insurance, most of them would say, "Yes." But the fact is, most of these individuals are either under-insured, or have inferior coverage. Government disability plans are very limited in scope and coverage amounts. Most group plans cap the monthly disability benefit for employees. For example, employees earning 75,000 a year may only receive \$2,000 a month or less in disability benefits.

Individual disability insurance can preserve your income for your family in the event that you become too disabled to work.

But more importantly, we can help you get the right answers to the following questions:

- \* What elimination and benefit period are right for you?
- \* What are the different definitions of disability?
- \* What are the benefits and drawbacks of both Non-Convertible and Guaranteed Renewable coverage?
- \* How can I maximize the probability of my claim being paid out?
- \* What riders, if any, are best to add to my policy?
- \* Can I be over-insured?

If you have any more questions, or would like me to customize a plan to your specific situation, please contact me directly at (780) 425-4058

## What's the possibility of this happening?

**Chances of becoming disabled for 3 months or longer before age 65**

Percentage	58%	54%	50%	48%	40%	30%	23%
Age	25	30	35	40	45	50	55

## Why should you consider a personal disability insurance plan?

- \* Worker's Compensation only covers work related accidents.
- \* Unemployment insurance only covers 15 weeks.
- \* Canada Pension Plan: Are you comfortable relying on the government for a benefit that can change?
- \* Group and association coverage can fill a valuable role in long-term disability protection. However, the benefit may be limited by the definition of disability and coverage amount.

Remember, a custom designed individual disability insurance plan will provide you with guaranteed coverage and guaranteed premiums.

# DISABILITY: A CANADIAN REALITY

PROTECT YOUR MOST VALUABLE ASSET - YOUR ABILITY TO EARN AN INCOME

IT'S MORE COMMON  
THAN YOU THINK

1 IN 7 CANADIANS HAVE A DISABILITY

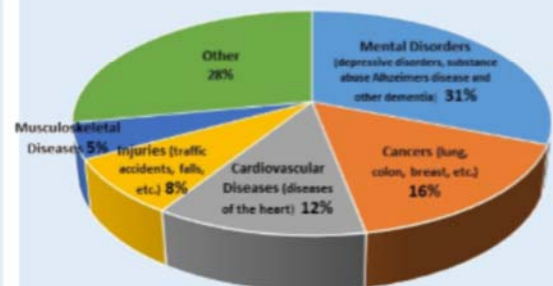


MOST DISABLED PEOPLE ARE NOT  
BORN WITH THEIR DISABILITY

1 IN 3

WORKING-AGE CANADIANS WILL  
BECOME DISABLED AND UNABLE TO  
WORK BEFORE THEY TURN 65

THE MOST COMMON FORMS  
MAY SURPRISE YOU



Less than **10%** of disabilities are caused by accidents, such as workplace injuries or

COSTS ADD UP OVER TIME

When a disability lasts longer than **90 days**, the length of that disability averages between **2.1 and 3.2 years**



An average 30-year-old Canadian has over **three million dollars** of income at risk due to disability

IF YOU'RE DISABLED YOU ARE  
LIKELY TO NEED IN-HOME HELP



**60%**

of disabled people need help with daily activities, such as walking, cooking, cleaning, personal hygiene

ITS MORE AFFORDABLE  
THAN YOU THINK

**1% TO 3%**  
OF ANNUAL INCOME

**A.M.H. FINANCIAL  
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**Over 35 Years Experience**



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**TRIVIA**

1. In terms of conservation waster and recycling, what does the acronym NIMBY stand for?
2. What has one eye but cannot see?
3. In the "Harry Potter" series, what are ordinary mortals called?
4. Is a demagogue a meeting, a pollster or a rabble-rouser?
5. Silver Fox and Cinnamon are breeds of which animal?

**Answers**  
1. Not In My Back Yard  
2. A needle  
3. Muggles  
4. Rabble-rouser  
5. Rabbit

**NETWORKING IS AN IMPORTANT PART OF MY BUSINESS!  
ANYONE YOU REFER TO ME WILL RECEIVE SPECIAL ATTENTION  
AND THE FINEST SERVICE POSSIBLE!**

I believe that every individual has an unalienable right to make the best and most effective use of hard-earned income, to have easy access to up-to-date and informed advice, and to be able to provide for short and long-term requirements.



My mission is to help you to make an educated decision that you are comfortable with!

I am committed to serving the individual customer with investment and financial portfolios which will meet current needs and provide for future requirements and situations.



**Worth Quoting**

I've learned that people will forget what you said,  
people will forget what you did, but people will never  
forget how you made them feel.

- Maya Angelou

We should consider every day lost on which we have  
not danced at least once And we should call every  
truth false which was not accompanied by at least  
one laugh.

- Friedrich Nietzsche

He who has health has hope, and he who has hope  
has everything.

- Arabian proverb

**DID YOU KNOW**

Hummingbirds come in very small sizes, but none as small as the bee hummingbird of Cuba. This smallest bird in the world is only about five or six centimetres (2-2.4 inches) long and weighs less than three grams (0.11 ounces).

Prolific American writer Mark Twain, who died in 1910, did not see all of his books published while he was still alive. For example, "The Mysterious Stranger" came out in 1916. He also wrote "The Adventures of Tom Sawyer" (1876) and "Adventures of Huckleberry Finn" (1884).