

A Husband's Point Of View

A.M.H. Financial Services



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INSIDE THIS ISSUE:

Insurance Portfolio Review	1
Life Insurance Facts	2
What are your options?	3
Our Mission	4



On the Lighter Side

You know you're old if they've discontinued your blood type.

Cleaning your house while your kids are growing up is like shovelling the sidewalks while it's still snowing.

Old age is when the liver spots show through your gloves.

The best way to get rid of kitchen odours is to eat out.

Mention the words "life insurance" and most people will either yawn with boredom or make a run for the door. While it's true that insurance may not be the most exciting subject in the world, there have been some significant changes in product design over the years. Take a closer look and you may find that insurance isn't quite as dull as you might think.

Do you want more control over when you pay your premiums?

Would you like to have a savings component added to your policy – one that allows you to decide how your yearly or monthly payments are invested?

Having maximized your

RRSPs, are you looking for ways to accumulate additional tax-sheltered income?

If you answered "yes" to any of the questions above, you might want to learn a bit more about universal life insurance.

Universal life insurance unbundles the components of a traditional permanent insurance policy, allowing you greater control over how, and when, you make your monthly or annual payments.

If you'd like to learn more about universal life insurance and how it might fit into your financial plan, please contact me at 780-425-4058 or e-mail at andy@amhfinancial.ca



A Husband's Point of View

Have You Had Your Insurance Portfolio Reviewed Lately?

There are several important life events that warrant a review of your insurance portfolio.

- ◆ Starting a new job
- ◆ Losing a current job
- ◆ Buying a new home or vacation home
- ◆ Having a new child or grandchild
- ◆ Seeing a child begin college
- ◆ Watching a son or daughter enter matrimony
- ◆ Nearing or entering the retirement stage of your life

Insurance products like:

(Life Insurance, Disability Income Insurance, Long Term Care Insurance and Annuities)

...are the building blocks of any sound financial plan.

If the foundation is weak the whole plan can tumble.

Put my 40 years of knowledge and experience to work for you.

Contact me (780) 425-4058 with any queries you may have regarding your insurance program.

Life Insurance Facts



Insuring for a financially secure future!



Purchasing life insurance could be the most important step you take to protect your family's future. When you die, having the right amount of life insurance protection will provide your family with a future that is financially secure. Term insurance can often be the best choice of life insurance protection since it can meet your needs now and fit comfortably within your budget. And Family Term gives you low-cost life insurance protection, which can provide the following benefits:

Protection for you and your family

- * Owning adequate life insurance can give you the peace of mind that your family will be taken care of
- * Life insurance can provide an ongoing income to maintain your family's current lifestyle
- * It can be used to pay off your mortgage or debts, and provide money for your children's education
- * Unlike traditional term plans, you save by having one plan to cover your entire family

Flexibility to change as your needs change

- * Coverage is available for both your temporary and life-time needs in the same plan
- * Your coverage can easily be updated as your life-style and income change over time
- * You can choose the payment option that suits your needs and budget

- * Life insurance creates an immediate cash benefit to support your family if you die prematurely.
- * Needs analysis is a process that analyzes your current financial situation and your objectives to help you determine your survivors' cash needs when you die.
- * Term insurance is life insurance protection for a set time period (for example, 10 or 20 years) and can often be renewed after this period up to a maximum age.
- * Life-time insurance, also called permanent insurance, is life insurance protection that covers you for the rest of your life.
- * Evidence of insurability is the medical and financial information required to determine if you are insurable.
- * Riders provide additional protection you can optionally purchase to protect against a variety of losses.

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If you would like a free copy of the Solutions Financial Magazine call us at (780) 425-4058 and we will send it out to you.

What are your options?

When it comes to life insurance, you have two choices: term life insurance and permanent life insurance. Both are great choices that protect you and your family, but each has different features. Deciding what's right for you depends on what you need.

Term life insurance is temporary, lower-cost insurance coverage initially, where your payments stay the same for a set period of time. When that time's up you can renew your coverage or convert it to permanent life insurance without having to answer further health questions.

Permanent life insurance also helps protect those you care about and provides you with more security because it lasts a lifetime. Initially, it costs more than term life insurance but includes features that can grow money inside your policy over time (called cash value). You can access this money while you're still alive to help you achieve what you've always wanted – more retirement income or perhaps to start your own business – or leave a larger legacy for those you care about.

Deciding which option is right for you can be difficult. Here's some information to help you make a decision.

	Term life insurance	Permanent life insurance
When you need it	You need short-term insurance protection, or lots of insurance for a set period.	You need insurance that lasts a lifetime.
How long does it last?	You buy term life insurance for 10-year or 20-year terms. When that time's up you can renew your coverage for another term or convert it to permanent insurance without having to answer further health questions.	Guaranteed lifetime insurance protection ¹
Cost	Initially lower than permanent life insurance, but goes up each time you renew.	You choose: it can go up each year, remain the same until you die or you can pay for a set period of time. ²
Benefits	The person (or people) you choose receives tax-free money when you die. They can use it however they want – for example, to help pay down debt, take care of the mortgage or send the kids to school.	It has all the benefits of term life insurance plus your coverage may include features that can grow money inside your policy over time. You can access this money while you're alive or leave a larger legacy. ⁴



**Financial Advisor
Since 1976**



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TRIVIA

1. What was the original name of Remembrance Day?
2. At what hour is a moment of silence observed?
3. The first world war ended the signing of what treaty?
4. How many territories in Canada observe Remembrance Day as a statutory holiday?
5. Which act in Canada was amended in 1931 to create Remembrance Day?

5. Armistice Day Act
4. All three
3. Versailles
2. 11:00 am
1. Armistice Day

ANSWERS



MY COMMITMENT AS A FINANCIAL ADVISOR IS TO HELP PEOPLE TO REACH THEIR FINANCIAL GOALS. IF YOU HAVE A FAMILY MEMBER, FRIEND OR COLLEAGUE WHO YOU FEEL COULD BENEFIT FROM A CONVERSATION WITH ME, I WOULD BE PLEASED TO SPEAK WITH THEM WITHOUT OBLIGATION.

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.

In Flander's Fields

In Flanders fields the poppies blow
Between the crosses, row on row,
That mark our place; and in the sky
The larks still bravely singing, fly
Scarce heard amid the guns below.

We are the Dead. Short days ago
We lived, felt dawn, saw sunset glow,
Loved and were loved, and now we lie
In Flander's fields.

Take up our quarrel with the foe:
To you from failing hands we throw
The torch; be yours to hold it high.
If ye break faith with us who die
We shall not sleep, tho' poppies grow
In Flander's fields.

Liet. -Col. John McCrae

