

A Husband's Point Of View

A.M.H. Financial Services



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It's November and the month in which we remember our fallen. Please take the time to attend one of the many events and remember the sacrifices they made for us!

Having trouble finding affordable life insurance because of your age or health?

It does not matter who we are or what we do; at heart we all want the same thing—to make sure that the ones we care about most will always be taken care of.

Whether you are hard to insure, have health issues, are in good health or simply want reliable coverage fast, Guaranteed Acceptance Life Insurance offers a wide variety of plans to suit your specific needs. Whether you are 18 or 80 you can apply.

It doesn't matter what your current health is or if you have a medical condition. You cannot be turned down. There are no health questions and no medical exams when you apply.

Your premiums will never increase and your coverage will never decrease. If you die accidentally before age 85 your benefits will increase 5X. That means your beneficiary could receive up to \$125,000.

If you have any other financial questions about Guaranteed Acceptance Life Insurance or want a quote call me today.

780 425-4058 or e-mail me
andy@amhfinancial.ca

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On the Lighter Side

When an escaped prisoner was caught camping out in the woods it was a clear case of criminal in tent.

It's OK to borrow a book from the public library once in a while, but try not to overdue it.

Did you hear about the guy whose whole left side was cut off? He's all right now.

I wasn't originally going to get a brain transplant, but then I changed my mind.

NO MEDICAL

UP TO \$500,000

NO PREQUALIFICATION QUESTIONS. NO QUESTIONS ABOUT DISABILITY.

- ⇒ Payments start in the second month
- ⇒ No medical exams, no needles, no fluids
- ⇒ Simple and straightforward
- ⇒ 18-80 years can apply

How Severe Weather Travel Advisories Impact Travel Insurance



**Be prepared for
all types of
weather!**

Unfortunately, we're right in the thick of hurricane and typhoon season, which typically runs as late as November. And it's no secret that hurricanes have had a huge impact across the globe, including last month's hurricanes and tropical storms Florence, Michael, Olivia and Isaac.

How is travel insurance coverage affected in these situations? Well, when the Government of Canada issues an official travel advisory, the two highest risk levels "avoid non-essential travel" and "avoid all travel" can have implications on travel insurance.

Here are a few scenarios that could occur:

There's a storm, but it hasn't yet been named a hurricane

Larry is thinking about visiting the Philippines, but a tropical storm is approaching. In this situation, he still has time to purchase travel insurance, and more importantly, Trip Cancellation & Trip Interruption Insurance. Once a hurricane or typhoon has been named, it will become a circumstance known to him, and he's no longer covered. Similarly, if a travel advisory is put in place before he purchases Trip Cancellation & Trip Interruption coverage, he's not covered. The best time for you to purchase travel insurance is as soon as you finalize your trip.

There's a hurricane warning for the travel destination

Jesse has a few "hurricane-prone" destinations in mind, so he's constantly checking travel.gc.ca travel advisories for hurricane updates. If he decides against travelling to the affected destination, he can cancel his trip if he's purchased Trip Cancellation & Trip Interruption Insurance.

There's a travel advisory in place for the travel destination

Connor and Hannah have booked their trip to Hawaii and have bought their travel insurance policy with Trip Cancellation & Trip Interruption coverage. Two days before they leave, a hurricane approaches Hawaii, and the Canadian government issues an official travel advisory to "avoid non-essential travel". The advisory is still in place on their departure date, so their coverage will cover the cost of cancelling their trip.

Injury during a typhoon

While roaming around Gili Trawangan, Indonesia, Marly is injured by flying debris during a typhoon. Because there wasn't a travel advisory when she left Canada, her Emergency Medical coverage will cover her unexpected medical costs.

Typhoon in a current destination

Kayla is travelling solo in Macao and experiences a typhoon while she's there. She still has a week left of her trip, but the Canadian government issues an official travel advisory to "avoid non-essential travel" to Macao. Kayla doesn't want to explore in the dangerous weather and wants to come home early. Since she bought Trip Interruption coverage before her departure, and there was no travel advisory in place when she left Canada, Kayla can return home early while the travel advisory's still in place; her travel insurance will cover the cost of her trip home.

Customers travelling in the eye of the hurricane season? Make sure to find out where you're travelling and ensure you're up-to-date on travel advisories by monitoring the Government of Canada's website. As always, remember that the best time for you to purchase Trip Cancellation & Trip Interruption insurance is at the same time your trip is booked.



No Medical Guaranteed Acceptance Life Insurance

Guaranteed Acceptance Life is “guaranteed issue”. You will not be turned down for coverage regardless of health condition. It is a simple, permanent insurance solution designed to meet the insurance needs of the most challenging applicants. Regardless of your medical condition or previously declined for life insurance, you are eligible for this plan. It is generally purchased to cover final expenses by individuals who are not eligible for other plans of insurance.

What is important to know about Guaranteed Acceptance?

Guaranteed Acceptance Life is designed to provide lifetime protection to those with serious insurability conditions. The death benefit is limited to a return of premiums if death occurs by other than accidental means in the first two years. The full coverage amount is payable if death occurs after two years or death is accidental.

What options do I have to pay premiums?

Premium options include annual payments by cheque or credit card and monthly payments by pre-authorized bank debits. The minimum annual premium offered is \$150.00. The minimum monthly premium is \$15.00.

What guarantees exist under this plan of insurance?

- The coverage amount will never decrease for the life of the policy.
- Premiums are guaranteed not to change for the life of the policy.
- Policies accumulate guaranteed cash values beginning in the fifth policy year. You can use these cash values to pay premiums for as long as there are sufficient cash values. If you choose to cancel your policy, any remaining cash value will be paid to the policy owner.
- Satisfaction guaranteed or money refunded – all policies include a 10 Day Free Look Guarantee that gives you 10 days from the date you receive your policy to review it and decide if it is right for you. If you decide to return your policy in that 10 days, we will refund your premium, no questions asked.

What additional benefits are included with every Guaranteed Acceptance Life policy?

Every Guaranteed Acceptance Life policy includes at no additional cost:

- a Terminal Illness Benefit, which pays up to 75% of the death benefit to a maximum of \$250,000 to the policy owner upon diagnosis of a terminal illness.
- a Transportation Benefit, which can assist with the cost of transporting the body of the insured if they die more than 200 kilometers from their principal residence.

What additional benefits may be added to a Guaranteed Acceptance Life policy?

For an additional premium, depending on your age, you may be eligible to purchase an Accidental Death Benefit for up to 5 times the basic life insurance death benefit. This benefit will pay the chosen additional amount if the cause of death is accidental (as defined in your policy).



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Financial Advisor
Since 1976



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FINANCIAL
SERVICES**

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Take a look at our website

www.amhfinancial.ca

AMH Financial Services is a full-service firm. We offer services to help you examine your financial goals and select the options that will best suit your needs, timeframe and investment style. We believe in helping you create a comprehensive financial plan for your family that includes planning, insurance and portfolio management.

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.

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.



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



In Flanders 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 Dead. Short days ago
We lived, felt dawn, saw sunset glow,
Loved, and were loved, and now we lie
In Flanders fields.*

*Take up our quarrel with the foe;
To you from failing hand we throw
The torch; be yours to hold it high.
If ye break faith with us who die
We should not sleep, though poppies grow
In Flanders fields.*

~ John McRae ~

