

A Husband's Point Of View



A.M.H. Financial Services



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Happy Summer and Happy Canada Day!

I hope that you will be able to take some time off this summer to rest and relax!

Life moves quickly. And sometimes, everyday risks we believe only happen to other people, happen to us. While physical and emotional recovery is difficult enough, the financial impact of an unexpected disability, critical illness or even early death can be devastating.

For this reason we have a new product called Synergy. Synergy offers the protection of a three-in-one solution: a life insurance policy a disability insurance policy and a critical illness insurance policy - all rolled into one package.

All too often we hear about someone we know who has to face the unexpected. It's hard to believe, but it could happen to us when we least expect it. The risk of dying before age 65 is relatively low for many people. Yet, we often feel an obligation to protect those we love from that risk.

Factor in the risk of disability or a critical illness before age 65 and the picture changes. Dramatically. While thankfully, recovery is often the outcome, these claims can be devastating to the financial future of you and your family.

Synergy is a unique, simple, money-saving solution that covers the real, everyday risks all of us face.

Happy Canada Day!



For more information on Synergy or to get a quote call me today (780) 425-4058 or email me at andy@amhfinancial.ca

On the Lighter Side

What do you call a cat on a station wagon? A car-pet

Why are frogs so happy? They eat whatever bugs them.

What do you call a dentist who can't stop working on teeth? Abscessive compulsive

Why is a basketball damp after a game? Because the players dribble all over it.

I stayed up all night wondering where the sun went. Then it dawned on me.

We are living in unprecedented times. We have a war going on in Europe and are still in a global pandemic. This has affected the markets.

Inflation is at an all time high and concern is mounting. Inflation is said to be at 8%, however we all know that it is higher than that. Just look at the cost of gas and groceries.

At 8% inflation, if you have money sitting in a savings account at the bank, and it pays approximately .3% you will never make money. In fact you are losing 7.7%.

**I have some options that can pay more than .3% and they come with some guarantees that the banks can't offer.
Call me today for more information.**

What is Synergy?

A one-of-a-kind, three-in-one solution Synergy offers the protection of a three-in-one solution: a life insurance policy, a disability insurance policy and a critical illness insurance policy – all in one package.



Your disability protection

- Disability insurance to age 65 if you can't work in your regular occupation because of illness or injury
- Waiting period of 90 days (or 180 days if your income is less than \$15,000)
- Synergy payments are waived if you are on a claim for disability

Your critical illness protection

- Critical illness insurance to age 65 for 24 defined conditions
- Early Intervention Benefit provides coverage for six conditions including coronary angioplasty and common types of early stage cancer
- Recovery Benefit provides fast access to a portion of your benefit so you can get started on your recovery sooner

Your life protection

- Term life insurance to age 65



A one-of-a-kind three-in-one solution.

What's your risk?



The risk of critical illness is real

1 in 2

Canadians will develop cancer at some point in their life.

1 in 3

Canadians lives with a chronic disease.

95%

of Canadians who make it to the hospital after a heart attack will survive.

The average cost for oral cancer medication is **\$6,000/month**



The risk of disability is real

More than **6.2 million** Canadians have a disability that limits their daily activities. Yet many Canadians may have little or inadequate coverage through workplace benefits to protect their income.

85%

of Canadian adults will experience back pain at some point in their life.

1 in 5

are living with arthritis

Half a million

Canadians are unable to work owing to mental health issues in any given week.

2.3 million

have diabetes

Understanding How Investments Really Work

It's simple. People buy, sell and trade investment—called stocks—that they have made in companies. So, how does it all work? And, more importantly, what works?

The easy answer to the last question is 'Buy low; sell high,' but there's more to it than that. The question of deciding what to buy, how much to pay for it and when to buy (and then sell) it has been the subject of entire libraries. The first thing to understand is the real forces at play: *value* and *speculation*.

Investors try to make money by buying stocks that they think other investors will want to buy in the future, and the price that they're prepared to pay for a stock depends less on the fundamental value of the company than on their expectations of what everybody else will be willing to pay for it. That's the essence of speculation in the stock market, and that's why the fundamental value of a stock and its price on any given day can be different.

Speculating on stock market movements is great fun if you want to observe mass psychology in action, but in an uncertain world it's not the road to wealth. And it's riskier than you realize unless you really know what you're doing.. So don't start playing the game until you're sure you understand the rules. But if you really want to accumulate wealth in the stock market, then here's my advice. Get rich slowly, but surely, with value. Ignore all the noise, the clamour about which piece of news or that piece of gossip means for a price; stay away from the 'proven' techniques for predicting what prices will do tomorrow based on what they did yesterday (technical analysis! don't be fooled by the rational-sounding label, it's irrational) and resist, please resist the temptation to dive in and out of stocks chasing a quick buck. If you're going to invest in shares, look for value. Look for companies whose share-price doesn't reflect their worth; look for companies that make or do something that people will find more valuable in the future, and look for companies whose value is appreciated by investment funds.

Once you've found them buy them, and unless the fundamentals change buy them for the long run. Wait for their value to appreciate, and watch as your wealth accumulates.

So, to buy the right stocks, at the right price of course, don't follow the crowd, find the value. Easier said than done, you might say and you'd be right. It can take a lot of research, but you can make it easier if you use investment funds.

How can you protect yourself from inflation?

No one can predict the future of inflation. However, there are a few things you can do now to give you the peace of mind you need:

- ◆ Budget and keep track of your spending. A budget can let you see your spending habits and help you find ways to save.
- ◆ Make a plan. A financial plan is a good way to help prepare for a risk like inflation. Historically, we've experienced periods of both high and low inflation and interest rates. A good plan accounts for a range of possibilities.
- ◆ Stick with your plan. A plan is only good if you follow it. And it's a good habit to revisit your plan as your needs change and evolve. You'll want to build flexibility into your plan and check in often.

Worried about inflation? Don't have a plan?

**Andy can help you make a plan that helps protect you from inflation.
Call or email him today (780) 425-4058 andy@amhfinancial.ca**

Financial Advisor
Since 1976



Phone: (780) 425-4058
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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.

Understanding what matters to you.

As life changes, your financial priorities evolve. That's why at AMH Financial Services we are here to understand you first, and then your financial picture.

We take the time to understand your unique investment goals. Through an in-depth discovery process, we'll get to know who you are and what truly matters to you and your family.

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.

