

A Husband's Point Of View

A.M.H. Financial Services



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On the Lighter Side

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

He took his snoring to new heights. It was heard 3 floors up.

With prices the way they are, the only affordable vacation is to stay home and let your mind wander.

What do the moon and false teeth have in common? They both come out at night.

Happy Father's Day to all the dads out there!

This month I have chosen to speak about Critical Illness Insurance. On February 24th of this year I underwent a kidney transplant. It is now 3 months later and I am still very much in recovery mode. Unfortunately because of ailing kidneys for many years I was ineligible for Critical Illness Insurance. I can't tell you how much it would have helped in my recovery if I had had it.

People are living longer. If you experience a critical illness, you're now more likely to survive it and live for many years. That's the good news. Here's the bad news: If you don't have critical illness insurance, you may not have the financial means to continue your family's current lifestyle during your recovery.

Unexpected health problems can throw our future plans and goals off track. Advances in medicine mean more people survive illnesses like cancer and stroke than ever before, but recovery can be long and stressful. I can personally attest to this.

Unfortunately 20 years ago when my kidneys started to fail Critical Illness Insurance didn't exist yet. If you are healthy and don't have any existing conditions I cannot stress it loud enough how important it is to have Critical Illness Insurance!

According to Canadian statistics on average, one out of every two men and one in three women are diagnosed with a stroke, heart attack or cancer. Even though the rate of critical illness increases every year, progress in medicine makes it possible for patients to recover from serious illnesses like never before. As you recover, you may not be able to earn an income, your outgoings could rise significantly, and your life insurance policy may not help. I am now taking in excess of 30 pills a day and not all of them are covered under my benefits plan.

No one plans to be sick, but what's your plan if you are? Illness can strike at any time, and the impact can be devastating, both to your well-being and your financial security. Critical Illness Insurance offers you the security of a plan that helps you when you're sick and supports you while you recover. And best of all - your coverage is guaranteed.

For a quote or more information on Critical Illness Insurance call me today (780) 425-4058. Don't wait until its too late!!


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Coverage for Uncovered Expenses

A critical illness diagnosis is stressful enough without also having to worry about financial costs that aren't covered by provincial healthcare, such as:



Coverage when it counts!

Travel Costs

to get to a treatment facility, gas, hotel, meals



Living Expenses

like a mortgage or rent, car payments and food



Costs due to a prolonged illness

such as a housekeeper, home care, prescriptions, renovations or residence in a long-term care facility



Considering these costs can make you better prepared for a critical illness

Some Financial Trivia to Ponder

If you invested \$100 in Microsoft in 1986, instead of buying a version of Windows 1.0, it would be worth \$46,600 today.

Apples cash and investments are now equal to the GDP of Hungary, and more than that of Vietnam and Iraq.

Freedom to Focus on Recovery!

A critical illness doesn't have to change your financial security plans and goals. Critical illness insurance provides a one-time payment you can use however you want. This gives you flexibility to help keep your finances on track so you can focus on recovery.

You might use the money to:

- ⇒ Supplement lost wages due to time away from work (for you or your spouse)
- ⇒ Manage everyday costs (mortgage, food, vehicle costs)
- ⇒ Access private or out-of-country medical treatment
- ⇒ Maintain your children's activities and pay for childcare
- ⇒ Cover operating expenses of your business

More people are surviving illnesses than ever before:

63 percent of Canadians diagnosed with cancer are expected to survive!



Almost 77% of Canadians who have a heart attack survive!



About 72% of Canadians who have a stroke survive!



Investing should be more like watching paint dry or watching grass grow. If you want excitement, take \$800 and go to Las Vegas.

Financial Advisor
Since 1976



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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!



*Want to feel more confident about reaching your financial goals?
We can help with that!*



I want to get ready for my financial future



I want to plan for my retirement



We want to get ready for our life together



I want my children to get ready for a better financial future

With so much conflicting advice in the news, online, even from friends and family, making sound financial choices is difficult. Eliminate the confusion and make informed financial decisions with help from a professional.

Call us today (780) 425-4058