

A Husband's Point Of View

A.M.H. Financial Services



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On the Lighter Side

Why did the chicken go to the séance? To get to the other side.

Why did the duck cross the road? To prove he wasn't chicken!

Why did the rubber chicken cross the road? She wanted to stretch her legs.

A little honey is good for your health - at least until your wife finds out.

Man struck by lightning faces battery charge!

We will remember them!

Life insurance can help protect the people who rely on you and assure them that they will be taken care of if you are no longer there.

Life insurance can be used to provide financial security and income for those you name as beneficiary, pay any debts and final expenses, or leave a legacy for future generations or charitable organizations that you care about.

In addition to the protection life insurance offers after your death, it can also support a sound financial plan while you're alive.

The payout from your insurance can go to your beneficiaries tax-free when you die. You also have two powerful methods available to increase your coverage:

1) depositing additional money into your policy and 2) using dividends to increase your coverage.

Whether you want to supplement your retirement income, fund your children's education, or realize your dream of starting a business, participating life insurance can help you achieve your financial goals through the accumulation of tax-advantaged cash value.

If you have children, or a spouse, or anyone else who depends on you financially, then life insurance is probably for you. Especially if you have debts, mortgages, loans, and other things that those nice people are going to be liable for paying. And double especially if your bank statements don't reflect a sum so large that it will cover the living expenses of those nice people who depend on you in perpetuity.

But even if you are untethered by any human who needs your money, it may be something you want to do out of courtesy. A small policy can cover the costs of whatever funeral or memorial you've stipulated in your will. (You do have a will, right?) Untimely death should be sad for your loved ones, not sad and expensive.

If you're interested in getting a life insurance quote or learning more about how a life insurance policy could work for you, please don't hesitate to contact me at (780) 425-4058 or email me at info@amhfinancial.ca



**A Husband's
Point of
View**



Sample Term Life Rates



Live your life.
Build your
legacy! Secure
your families
well-being!

Age	Gender	Insured Amount (non-smoker)		
		\$250,000	\$500,000	\$1,000,000
25	Male	\$14.85/mo	\$23.80/mo	\$38.78/mo
	Female	\$11.25/mo	\$14.85/mo	\$24.75/mo
35	Male	14.71/mo	\$22.86/mo	\$38.43/mo
	Female	\$12.01/mo	\$17.37/mo	\$29.25/mo
45	Male	\$26.10/mo	\$44.10/mo	\$78.35/mo
	Female	\$19.35/mo	\$29.35/mo	\$54.45/mo

- * Based on 10 year term rates
- * Multi-Life Coverage Discount Available
- * Rates quoted are not guaranteed
- * Subject to Medical Underwriting

Guaranteed Issue Life Insurance *No Medicals!*

Guaranteed coverage, no matter what your health or medical history

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

If your medical history or age is making it difficult for you to obtain coverage,
Guaranteed Issue Life Insurance is the simple solution.

Offering an affordable, guaranteed way for you to leave your loved ones
an extra measure of security,

this life insurance plan is available to Canadian residents aged 40 to 75.
As long as you meet the eligibility criteria, your acceptance is guaranteed,
regardless of your current health.

Two types of people buy life insurance, those that need it and those that use it!

INDIVIDUAL LIFE INSURANCE	CORPORATE AND BUSINESS LIFE INSURANCE
<p>Family protection: need for immediate cash and replace income</p> <p>Accumulate and transfer non registered money in a tax and cost efficient manner</p> <p>Insured Retirement Income</p> <p>Insured Annuity</p> <p>Equalize Estate Among Family Members</p> <p>Pay Tax Liability on Estate</p> <p>RRIF Estate Transfer</p> <p>Cascading Life Insurance</p> <p>Charitable Giving</p>	<p>Insuring Debt</p> <p>Funding Buy/Sell Agreement on death or retirement</p> <p>Funding the tax liability on deemed disposition of corporate shares on death</p> <p>Estate Equalization among family members</p> <p>Key Person Protection</p> <p>Supplementing Shareholder Retirement Income</p> <ul style="list-style-type: none"> • Leveraging or withdrawing funds from a corporately owned policy • Corporate Insured Annuity <p>Accumulating Corporate Passive Assets and Transferring Wealth in a Cost and Tax Effective Manner</p> <p>Immediate financing Arrangement (IFA)</p>

In the old days, smoke was smoke. More recently, insurers have gotten hip to the cannabis trend and started classifying medical marijuana in its own category. A few insurance companies will cover you as a nonsmoker if you smoke weed recreationally. Even so, your drug habit will knock you out of the cheapest health class. Not being a marijuana smoker will save you money.

Financial Advisor
Since 1976



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Take a look at our new 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.



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.



*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

