

## Protecting you and your business

- 24 Hour Loss of Income Coverage
- Payable 1st Day
- Long Term Disability to Age 70
- Up to \$200,000 of Accidental Death & Dismemberment

## Ask us about...

- Business overhead expense
- Out of Province

## Plan Designs

### BASE PLAN

Monthly Benefit	Monthly Premium
\$1,000	\$74.50

### STANDARD PLAN

Monthly Benefit	Monthly Premium
\$2,000	\$113.50

### ELITE PLAN

Monthly Benefit	Monthly Premium
\$3,000	\$160.50

*Injury only coverage*

## Volume Incentives for 5 or more Owner Operators!

- Save up to 30% on disability or critical illness insurance
- Ask us about our corporate educational seminars

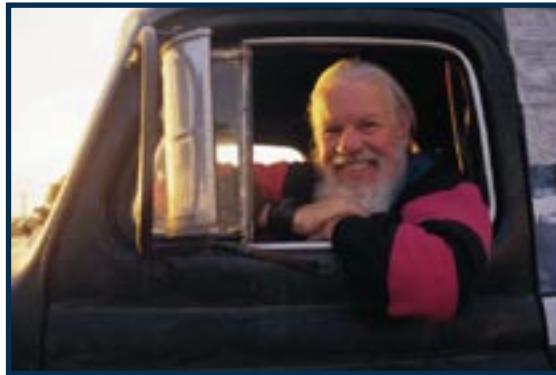
## Testimonials...

*"Thank you Lina, I never saw the value in Injury plus Illness coverage until I was diagnosed with a Brain Tumor and no longer able to drive truck and now have my trucks working for me"*

**T. Trimble, Brampton ON**

*"Hi Lina, I am so sorry I did not listen to your advice, we were audited by WSIB, had to pay WSIB, the emotional and financial hardship almost destroyed us. Thank you for all your help with WSIB and for our refund on compliance fees, we had a wonderful family vacation..."*

**G. Brooklebank, Grimsby, On**



# UNLOCKING *Your Potential*



## ***YOUR transportation specialists***

# LMD

INSURANCE & WEALTH MANAGEMENT INC.

## **Call us today for a free consultation or quote**

Toll Free: 1 800 236-5810

Local: (416) 748-9992

Email: [lina.d@lmdfinancial.com](mailto:lina.d@lmdfinancial.com)

[LMD4livingbenefits.com](http://LMD4livingbenefits.com)

# LMD

INSURANCE & WEALTH MANAGEMENT INC.



MEET



Living Benefits Specialist

Lina M. Demeideiros

Your business depends on you -and you and your family depend on your business.

When you are healthy you expect your income and your expenses to increase. However, the second that you become disabled or critically ill, your ability to earn an income may stop - but your expenses won't.

At LMD we have been working with the transportation community since 1994, working with many Owner Operators as well as the corporate transport companies. Over the years, we have found a great need to help educate Owner Operators like YOU on operating a successful transport company. We ensure that you remain profitable and protect your most valuable assets your income.

# Recognizing the Value of Professional Owner Operators

Career Owner Operators work in many different stages throughout their career. The need for replacement income may grow based on her/his overall gross or net income. As well as the need to budget and protect his most valuable assets-your family and your income.

## New Owner Operators

The average new Owner Operator needs the following in order to ensure that he will maintain a profitable business:

- Determination of Independent Owner Operator Status Form
- 24 Hour Loss of Income Coverage
- Business Overhead Protection to maintain all his contractual expenses and ensure that his his lease payments are made in the event of a disability.
- Extended Health and Drug Coverage (if not covered by a spouse)



The Owner Operator should consult with an Accountant &/or Financial Advisor on effectively managing his operating costs. This is the key to maintaining a long term career in transportation.

## Professional Owner Operators

- 24 Hour Loss of Income coverage for both Injury plus Illness.
- Critical Illness Coverage
- Business Overhead Protection
- 250,000-\$500,000 of Term and /or Permanent Life Insurance Coverage
- Extended Health & Dental (if spouse is not covered or no group plan available)
- WSIB Account for hiring of drivers to operate a different shift or other trucks.

This business can be a very lucrative business by properly managing your cash flow and managing your overall risk. As specialists in this industry we encourage you to visit our website at [www.lmd4livingbenefits.com](http://www.lmd4livingbenefits.com) or contact our office at 1 800 236-5810.

