

I would like to review my existing benefits portfolio.

I would like to get a quote on Disability, Critical Illness, Long Term Care, Health & Dental Coverage.

First Name: _____ Last Name: _____
 Age: _____ Date of birth: _____ D / M / Y
 Address: _____
 City: _____ Province: _____ Postal Code: _____
 Tel.#: _____ Fax#: _____
 Email: _____
 Occupation: _____

INSURANCE & WEALTH MANAGEMENT INC.
 Tel.: 416 - 748 - 9992 Fax: 416 - 748 - 9994
 Toll Free: 1- 800 - 236 -5810
 Email: lina.d@lmdfinancial.com
 Website: www.lmd4livingbenefits.com



Have a question about Living Benefits Disability?
 Visit our Living Benefits Frequently Asked Question page at
www.lmd4livingbenefits.com

Special Offers

Receive up to \$75,000
 in Critical Illness coverage
without a medical

We have developed some methods of delivering more to our business owners.

SAVE up to 20% on your Group Health & Dental

Renegotiating your renewal? Implementing a NEW group plan? We provide you with a complete market survey in one proposal to help you choose a plan that will suit your needs. We will recommend, modify, enhance or increase your existing level of coverage while saving you time and money.

SAVE up to 15% on individual disability and critical illness coverage.

We have been delivering savings to many companies who employ the services of contractors and subcontractors. Ask us how we can save you up to 15% on your individual insurance needs with 5 or more contractors working with one company.

SAVE up to 35% on Mortgage Insurance

The term insurance market is a very competitive one. Buying term today is fast and easy.



INSURANCE & WEALTH MANAGEMENT INC.

LMD Insurance & Wealth Management Inc.



President

At LMD we are committed to educating you, the consumer. With our extensive knowledge on WSIB compliance, taxation, contract law and claims adjudication. We help you make all the right choices.

As living benefit specialists, we provide you with expert knowledge on benefits that will pay you today. We deliver value and savings by providing innovative ideas and concepts, to help you budget your cash flow needs.

Risk Management Solutions

Critical Illness Coverage

Critical Illness coverage is designed to help you with the unexpected. It provides you with a cash benefit if you are diagnosed with one of the 22 covered conditions. Heart Attack, Stroke, Cancer are some of the most common critical illnesses, including 19 other critical conditions. Some of the value added features include access to world renown specialists to help you restore your health as well as early intervention benefits to help you return to your lifestyle.

With the growing incidence of critical conditions amongst Canadians, this is a must in every financial portfolio.

Disability Insurance

Your ability to work and earn an income is your most valuable asset. But, what would happen to your income if you suddenly became sick or injured and were unable to return to work? You might be forced to use **your savings, sell your assets, or surrender your RRSP'S** in order to meet your day to day financial obligations. Don't let this happen to you, protect your income. One of the most fundamental aspects of the financial planning process.

Group Health & Dental

With the rising cost of drugs and more services not being covered by OHIP; Individual or Group Health & Dental benefits are becoming more valuable than an increase in salary. Budget your unforeseen health care expenses with a plan today. Another important part of your financial planning process.

Living Benefits



**Disability, Critical Illness,
 Long Term Care,
 Health & Dental Coverage**

Protecting Your Income



INSURANCE & WEALTH MANAGEMENT INC.

Living Benefits

Living Benefits are contracts that will pay you while you are alive. Protecting your most valuable asset, the ability to work and earn a living.

These contracts help you budget effectively, your overall expenses in the event of an injury, illness, critical illness diagnosis and medical emergency.

Living Benefits are **risk management** tools. One of the most important aspects of the financial planning process.



Does your advisor specialize in living benefits?

A proper prescription or diagnosis saves you time, money and unnecessary frustration of the unknown. A specialist can uncover some of the most important aspects of a contract.

No contract for living benefits is created equal.

Some contracts provide benefits based on your inability to perform your day to day tasks, while others in your complete inability to do any type of occupation, limit rehabilitation, provide no partial disability and impact your total payout. Purchasing a plan based on pricing with an ideal benefit amount will not necessarily pay as you may have assumed.

For your convenience, we have included some valuable tips to help you make an informed decision.

TIPS

Saving you time, money and unnecessary frustration

Disability

- ◆ Confirm Earnings at time of application.
- ◆ Definitions are critical to these contracts, be sure that it will meet your short and long term needs.
- ◆ Disclose all pertinent facts to your health, this makes or breaks a claim.
- ◆ If self employed, don't forget your overhead, you want to stay in business.
- ◆ When establishing a benefit amount don't consider your retirement savings.

Critical Illness

- ◆ Check if the insurer offers Early Intervention Benefits.
- ◆ Guaranteed Conversion Rates offers an opportunity to lock in permanent coverage.
- ◆ Return of Premium Option - confirm early withdrawal dates, percentage of refund and any aspect not refunded for this option. Most plans offer 100% and 75% return of premium.

NO INCOME, NEED COVERAGE?

Are you a:

- ◆ Contract Worker
- ◆ House Wife
- ◆ Part Time Worker
- ◆ Student

Filed no income or less than \$12,000 of net taxable income. **You can still obtain coverage!** For as little as \$1.00 per day, you can protect yourself.

Call us Today!



Bought or Planning to buy Disability Insurance

This is a checklist to establish if your advisor specializes in living benefits.

My advisor:

Yes No

- Confirmed my net or gross earnings with my tax return?
- Explained the importance of partial disability within my occupation?
- Informed me on the rehabilitation benefit and limit within my contract?
- Provided options for inflation and future earnings protection?
- Explained the claims process within the terms of my contract?

If you answered NO, to any these questions, contact our office for a free reassessment of your living benefits portfolio.



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